

## North hands (Practice Page)

### None

Board: 1      ♠ Q985  
Dealer: S      ♥ A95  
Vul: None     ♦ 9752  
HCP: 6        ♣ 63

West Bids 1NT if possible.  
East Bids 4♦ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 2      ♠ 10  
Dealer: N      ♥ KQJ7  
Vul: NS       ♦ Q1095  
HCP: 13       ♣ AJ53

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

You bid first.

Board: 3      ♠ 742  
Dealer: S      ♥ 632  
Vul: EW       ♦ QJ1084  
HCP: 4        ♣ J5

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

Partner bids first.

Board: 4      ♠ A9  
Dealer: N      ♥ A632  
Vul: Both     ♦ 64  
HCP: 12       ♣ KJ842

East Bids 1NT if possible.

You bid first.

Board: 5      ♠ KJ5  
Dealer: S      ♥ A763  
Vul: NS       ♦ 10763  
HCP: 8        ♣ 83

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 6  
Dealer: N  
Vul: Both  
HCP: 12

♠ J96  
♥ AK102  
♦ Q653  
♣ Q10

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 1  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 13  
 Contract: 4♥ W

North:  
 ♠ Q985  
 ♥ A95  
 ♦ 9752  
 ♣ 63

South:  
 ♠ A73  
 ♥ K  
 ♦ A4  
 ♣ Q1098742

West	North	East	South
			1♣
1NT	Pass	4♦ <sup>1</sup>	Pass
4♥	AP		
1. Texas			

Board: 2  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 8  
 Contract: 2♠ E

North:  
 ♠ 10  
 ♥ KQJ7  
 ♦ Q1095  
 ♣ AJ53

South:  
 ♠ K2  
 ♥ 10862  
 ♦ AJ86  
 ♣ 864

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

Board: 3  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 14  
 Contract: 2♠ W

North:  
 ♠ 742  
 ♥ 632  
 ♦ QJ1084  
 ♣ J5

South:  
 ♠ A10  
 ♥ AQ104  
 ♦ 92  
 ♣ A10864

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

Board: 4  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 11  
 Contract: 1NX E

North:  
 ♠ A9  
 ♥ A632  
 ♦ 64  
 ♣ KJ842

South:  
 ♠ KJ876  
 ♥ KJ1094  
 ♦ K3  
 ♣ 5

West	North	East	South
	1♣	1NT	XN
AP			

Board: 5  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 14  
 Contract: 3♥ X W

North:  
 ♠ KJ5  
 ♥ A763  
 ♦ 10763  
 ♣ 83

South:  
 ♠ A962  
 ♥ —  
 ♦ AK84  
 ♣ QJ752

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

Board: 6  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ J96  
 ♥ AK102  
 ♦ Q653  
 ♣ Q10

South:  
 ♠ 105  
 ♥ J954  
 ♦ 97  
 ♣ KJ943

West	North	East	South
	1♦	1NT	AP

## South hands (Practice Page)

None

Board: 1  
Dealer: S  
Vul: None  
HCP: 13

♠ A73  
♥ K  
♦ A4  
♣ Q1098742

West Bids 1NT if possible.  
East Bids 4♦ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 2  
Dealer: N  
Vul: NS  
HCP: 8

♠ K2  
♥ 10862  
♦ AJ86  
♣ 864

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

Partner bids first.

Board: 3  
Dealer: S  
Vul: EW  
HCP: 14

♠ A10  
♥ AQ104  
♦ 92  
♣ A10864

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

You bid first.

Board: 4  
Dealer: N  
Vul: Both  
HCP: 11

♠ KJ876  
♥ KJ1094  
♦ K3  
♣ 5

East Bids 1NT if possible.

Partner bids first.

Board: 5  
Dealer: S  
Vul: NS  
HCP: 14

♠ A962  
♥ —  
♦ AK84  
♣ QJ752

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.  
West Bids 3♥ if possible.

You bid first.

Board: 6      ♠ 105  
Dealer: N     ♥ J954  
Vul: Both    ♦ 97  
HCP: 5       ♣ KJ943

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 1  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 13  
Contract: 4♥ W

North:  
♠ Q985  
♥ A95  
♦ 9752  
♣ 63

South:  
♠ A73  
♥ K  
♦ A4  
♣ Q1098742

West	North	East	South
			1♣
1NT	Pass	4♦ <sup>1</sup>	Pass
4♥	AP		
1. Texas			

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 8  
Contract: 2♠ E

North:  
♠ 10  
♥ KQJ7  
♦ Q1095  
♣ AJ53

South:  
♠ K2  
♥ 10862  
♦ AJ86  
♣ 864

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

Board: 3  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 14  
Contract: 2♠ W

North:  
♠ 742  
♥ 632  
♦ QJ1084  
♣ J5

South:  
♠ A10  
♥ AQ104  
♦ 92  
♣ A10864

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

Board: 4  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 11  
Contract: 1NX E

North:  
♠ A9  
♥ A632  
♦ 64  
♣ KJ842

South:  
♠ KJ876  
♥ KJ1094  
♦ K3  
♣ 5

West	North	East	South
	1♣	1NT	XN
AP			

Board: 5  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 14  
Contract: 3♥ X W

North:  
♠ KJ5  
♥ A763  
♦ 10763  
♣ 83

South:  
♠ A962  
♥ —  
♦ AK84  
♣ QJ752

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

Board: 6  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 5  
Contract: 1N E

North:  
♠ J96  
♥ AK102  
♦ Q653  
♣ Q10

South:  
♠ 105  
♥ J954  
♦ 97  
♣ KJ943

West	North	East	South
	1♦	1NT	AP

## North hands (Practice Page)

### None

Board: 7      ♠ Q9  
Dealer: S      ♥ 62  
Vul: None     ♦ 985432  
HCP: 3        ♣ J82

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

Partner bids first.

Board: 8      ♠ AJ54  
Dealer: N      ♥ AJ103  
Vul: EW       ♦ —  
HCP: 14       ♣ A10987

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 9      ♠ 1032  
Dealer: S      ♥ J52  
Vul: Both     ♦ 973  
HCP: 2        ♣ J864

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

Partner bids first.

Board: 10     ♠ AQ4  
Dealer: N     ♥ A62  
Vul: None     ♦ J652  
HCP: 13       ♣ Q85

East Bids 1NT if possible.

You bid first.

Board: 11     ♠ Q853  
Dealer: S     ♥ 6  
Vul: Both     ♦ QJ8762  
HCP: 5        ♣ 98

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

Partner bids first.

Board: 12      ♠ Q1054  
Dealer: N      ♥ KJ9  
Vul: None    ♦ K742  
HCP: 13      ♣ A2

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

You bid first.



## None Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K10				1♣
Vul: None	♥ 62	♥ AQ109	1NT	Pass	2♥	Pass
North HCP: 3	♦ 985432	♦ 76	2♠	Pass	4♥	Pass
South HCP: 13	♣ J82	♣ A10653	4♠	AP		
Contract: 4♠ W						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ Q9876				
Vul: EW	♥ AJ103	♥ Q		1♣	1NT	Pass
North HCP: 14	♦ —	♦ J108642	2♦	Pass	2♥	AP
South HCP: 5	♣ A10987	♣ 6				
Contract: 2♥ E						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ K				1♥
Vul: Both	♥ J52	♥ K97643	1NT	Pass	2♥	Pass
North HCP: 2	♦ 973	♦ A	2♠	Pass	3♠	AP
South HCP: 16	♣ J864	♣ AQ732				
Contract: 3♠ W						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J932				
Vul: None	♥ A62	♥ KJ84		1♦	1NT	AP
North HCP: 13	♦ J652	♦ 7				
South HCP: 5	♣ Q85	♣ 9743				
Contract: 1N E						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ A42				1♥
Vul: Both	♥ 6	♥ A9754	1NT	Pass	Pass	X
North HCP: 5	♦ QJ8762	♦ A53	2♣	2♦	3♣	3NT
South HCP: 18	♣ 98	♣ AQ	AP			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ 963				
Vul: None	♥ KJ9	♥ 42		1♦	1NT	Pass
North HCP: 13	♦ K742	♦ 986	2♦	Pass	2♥	Pass
South HCP: 1	♣ A2	♣ J9865	3♥	Pass	4♥	AP
Contract: 4♥ E						

## South hands (Practice Page)

### None

Board: 7      ♠ K10  
Dealer: S      ♥ AQ109  
Vul: None     ♦ 76  
HCP: 13      ♣ A10653

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

You bid first.

Board: 8      ♠ Q9876  
Dealer: N      ♥ Q  
Vul: EW      ♦ J108642  
HCP: 5      ♣ 6

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 9      ♠ K  
Dealer: S      ♥ K97643  
Vul: Both     ♦ A  
HCP: 16      ♣ AQ732

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

You bid first.

Board: 10     ♠ J932  
Dealer: N     ♥ KJ84  
Vul: None     ♦ 7  
HCP: 5      ♣ 9743

East Bids 1NT if possible.

Partner bids first.

Board: 11     ♠ A42  
Dealer: S     ♥ A9754  
Vul: Both     ♦ A53  
HCP: 18      ♣ AQ

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

You bid first.

Board: 12      ♠ 963  
Dealer: N      ♥ 42  
Vul: None      ♦ 986  
HCP: 1      ♣ J9865

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K10				1♣
Vul: None	♥ 62	♥ AQ109	1NT	Pass	2♥	Pass
North HCP: 3	♦ 985432	♦ 76	2♠	Pass	4♥	Pass
South HCP: 13	♣ J82	♣ A10653	4♠	AP		
Contract: 4♠ W						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ Q9876				
Vul: EW	♥ AJ103	♥ Q		1♣	1NT	Pass
North HCP: 14	♦ —	♦ J108642	2♦	Pass	2♥	AP
South HCP: 5	♣ A10987	♣ 6				
Contract: 2♥ E						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ K				1♥
Vul: Both	♥ J52	♥ K97643	1NT	Pass	2♥	Pass
North HCP: 2	♦ 973	♦ A	2♠	Pass	3♠	AP
South HCP: 16	♣ J864	♣ AQ732				
Contract: 3♠ W						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J932				
Vul: None	♥ A62	♥ KJ84		1♦	1NT	AP
North HCP: 13	♦ J652	♦ 7				
South HCP: 5	♣ Q85	♣ 9743				
Contract: 1N E						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ A42				1♥
Vul: Both	♥ 6	♥ A9754	1NT	Pass	Pass	X
North HCP: 5	♦ QJ8762	♦ A53	2♣	2♦	3♣	3NT
South HCP: 18	♣ 98	♣ AQ	AP			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ 963				
Vul: None	♥ KJ9	♥ 42		1♦	1NT	Pass
North HCP: 13	♦ K742	♦ 986	2♦	Pass	2♥	Pass
South HCP: 1	♣ A2	♣ J9865	3♥	Pass	4♥	AP
Contract: 4♥ E						

## North hands (Practice Page)

### None

Board: 13	♠ K108432	West Bids 1NT if possible.
Dealer: S	♥ KJ4	
Vul: NS	♦ 103	Partner bids first.
HCP: 11	♣ A8	

Board: 14	♠ A108762	East Bids 1NT if possible.
Dealer: N	♥ QJ	West Bids 2♦ if possible.
Vul: EW	♦ A2	East Bids 2♥ if possible.
HCP: 15	♣ A98	You bid first.

Board: 15	♠ KJ10987	West Bids 1NT if possible.
Dealer: S	♥ 653	
Vul: None	♦ J64	Partner bids first.
HCP: 5	♣ 8	

Board: 16	♠ 87532	East Bids 1NT if possible.
Dealer: N	♥ A9	West Bids 2NT if possible.
Vul: NS	♦ A972	
HCP: 12	♣ KJ	You bid first.

Board: 17	♠ J9862	West Bids 1NT if possible.
Dealer: S	♥ Q43	
Vul: EW	♦ K3	Partner bids first.
HCP: 6	♣ 965	

Board: 18	♠ A32	East Bids 1NT if possible.
Dealer: N	♥ K2	
Vul: Both	♦ 865	You bid first.
HCP: 14	♣ AK853	

## None Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K108432	♠ J				1♦
Vul: NS	♥ KJ4	♥ A83				
North HCP: 11	♦ 103	♦ AJ976	1NT	2♠	AP	
South HCP: 12	♣ A8	♣ Q1053				
Contract: 2♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A108762	♠ 5		1♠	1NT	Pass
Vul: EW	♥ QJ	♥ 1092				
North HCP: 15	♦ A2	♦ KJ873	2♦	Pass	2♥	AP
South HCP: 6	♣ A98	♣ Q652				
Contract: 2♥ E						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ KJ10987	♠ A				1♣
Vul: None	♥ 653	♥ A109				
North HCP: 5	♦ J64	♦ Q832	1NT	AP		
South HCP: 13	♣ 8	♣ QJ932				
Contract: 1N W						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ 87532	♠ J6		1♠	1NT	Pass
Vul: NS	♥ A9	♥ J752				
North HCP: 12	♦ A972	♦ 865	2NT	AP		
South HCP: 4	♣ KJ	♣ Q963				
Contract: 2N E						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ J9862	♠ K3				1♦
Vul: EW	♥ Q43	♥ AK107				
North HCP: 6	♦ K3	♦ Q7642	1NT	AP		
South HCP: 12	♣ 965	♣ 87				
Contract: 1N W						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ Q10864		1♣	1NT	AP
Vul: Both	♥ K2	♥ 754				
North HCP: 14	♦ 865	♦ KQ1073				
South HCP: 7	♣ AK853	♣ —				
Contract: 1N E						

## South hands (Practice Page)

### None

Board: 13	♠ J	West Bids 1NT if possible.
Dealer: S	♥ A83	
Vul: NS	♦ AJ976	You bid first.
HCP: 12	♣ Q1053	
Board: 14	♠ 5	East Bids 1NT if possible.
Dealer: N	♥ 1092	West Bids 2♦ if possible.
Vul: EW	♦ KJ873	East Bids 2♥ if possible.
HCP: 6	♣ Q652	Partner bids first.
Board: 15	♠ A	West Bids 1NT if possible.
Dealer: S	♥ A109	
Vul: None	♦ Q832	You bid first.
HCP: 13	♣ QJ932	
Board: 16	♠ J6	East Bids 1NT if possible.
Dealer: N	♥ J752	West Bids 2NT if possible.
Vul: NS	♦ 865	
HCP: 4	♣ Q963	Partner bids first.
Board: 17	♠ K3	West Bids 1NT if possible.
Dealer: S	♥ AK107	
Vul: EW	♦ Q7642	You bid first.
HCP: 12	♣ 87	
Board: 18	♠ Q10864	East Bids 1NT if possible.
Dealer: N	♥ 754	
Vul: Both	♦ KQ1073	Partner bids first.
HCP: 7	♣ —	

## None Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K108432	♠ J				1♦
Vul: NS	♥ KJ4	♥ A83				
North HCP: 11	♦ 103	♦ AJ976	1NT	2♠	AP	
South HCP: 12	♣ A8	♣ Q1053				
Contract: 2♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A108762	♠ 5		1♠	1NT	Pass
Vul: EW	♥ QJ	♥ 1092				
North HCP: 15	♦ A2	♦ KJ873	2♦	Pass	2♥	AP
South HCP: 6	♣ A98	♣ Q652				
Contract: 2♥ E						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ KJ10987	♠ A				1♣
Vul: None	♥ 653	♥ A109				
North HCP: 5	♦ J64	♦ Q832	1NT	AP		
South HCP: 13	♣ 8	♣ QJ932				
Contract: 1N W						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ 87532	♠ J6		1♠	1NT	Pass
Vul: NS	♥ A9	♥ J752				
North HCP: 12	♦ A972	♦ 865	2NT	AP		
South HCP: 4	♣ KJ	♣ Q963				
Contract: 2N E						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ J9862	♠ K3				1♦
Vul: EW	♥ Q43	♥ AK107				
North HCP: 6	♦ K3	♦ Q7642	1NT	AP		
South HCP: 12	♣ 965	♣ 87				
Contract: 1N W						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ Q10864		1♣	1NT	AP
Vul: Both	♥ K2	♥ 754				
North HCP: 14	♦ 865	♦ KQ1073				
South HCP: 7	♣ AK853	♣ —				
Contract: 1N E						



## North hands (Practice Page)

### None

Board: 19      ♠ 6542  
Dealer: S      ♥ 1043  
Vul: NS      ♦ 53  
HCP: 3      ♣ K754

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 20      ♠ AQ6  
Dealer: N      ♥ KQ9854  
Vul: EW      ♦ 72  
HCP: 15      ♣ A6

East Bids 1NT if possible.

You bid first.

Board: 21      ♠ 53  
Dealer: S      ♥ 108764  
Vul: Both      ♦ 53  
HCP: 6      ♣ KQJ2

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

Partner bids first.

Board: 22      ♠ 76542  
Dealer: N      ♥ 962  
Vul: None      ♦ K  
HCP: 12      ♣ AKQ4

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

You bid first.

Board: 23      ♠ A5  
Dealer: S      ♥ 8542  
Vul: EW      ♦ Q83  
HCP: 6      ♣ 10942

West Bids 1NT if possible.

Partner bids first.

Board: 24      ♠ KQJ10  
Dealer: N      ♥ Q6  
Vul: Both      ♦ J1097  
HCP: 12      ♣ QJ6

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 19  
 Dealer: S  
 Vul: NS  
 North HCP: 3  
 South HCP: 12  
 Contract: 3♦ W

North:  
 ♠ 6542  
 ♥ 1043  
 ♦ 53  
 ♣ K754

South:  
 ♠ K97  
 ♥ KJ987  
 ♦ 64  
 ♣ AJ10

West	North	East	South
			1♥
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 20  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 6  
 Contract: 3♥ N

North:  
 ♠ AQ6  
 ♥ KQ9854  
 ♦ 72  
 ♣ A6

South:  
 ♠ 1097  
 ♥ J1072  
 ♦ Q1086  
 ♣ K7

West	North	East	South
	1♥	1NT	3♥
AP			

Board: 21  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♠ W

North:  
 ♠ 53  
 ♥ 108764  
 ♦ 53  
 ♣ KQJ2

South:  
 ♠ K1074  
 ♥ AJ32  
 ♦ 1082  
 ♣ A6

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

Board: 22  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 3  
 Contract: 2N E

North:  
 ♠ 76542  
 ♥ 962  
 ♦ K  
 ♣ AKQ4

South:  
 ♠ 10  
 ♥ 105  
 ♦ Q10873  
 ♣ J9753

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

Board: 23  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 14  
 Contract: 3♥ S

North:  
 ♠ A5  
 ♥ 8542  
 ♦ Q83  
 ♣ 10942

South:  
 ♠ J3  
 ♥ AQ763  
 ♦ 954  
 ♣ AQJ

West	North	East	South
			1♥
1NT	3♥	AP	

Board: 24

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♥ S

North:

♠ KQJ10

♥ Q6

♦ J1097

♣ QJ6

South:

♠ 432

♥ AJ8542

♦ 43

♣ K5

West	North	East	South
	1♦	1NT	2♥
AP			

## South hands (Practice Page)

### None

Board: 19  
Dealer: S  
Vul: NS  
HCP: 12

♠ K97  
♥ KJ987  
♦ 64  
♣ AJ10

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 20  
Dealer: N  
Vul: EW  
HCP: 6

♠ 1097  
♥ J1072  
♦ Q1086  
♣ K7

East Bids 1NT if possible.

Partner bids first.

Board: 21  
Dealer: S  
Vul: Both  
HCP: 12

♠ K1074  
♥ AJ32  
♦ 1082  
♣ A6

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

You bid first.

Board: 22  
Dealer: N  
Vul: None  
HCP: 3

♠ 10  
♥ 105  
♦ Q10873  
♣ J9753

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

Partner bids first.

Board: 23  
Dealer: S  
Vul: EW  
HCP: 14

♠ J3  
♥ AQ763  
♦ 954  
♣ AQJ

West Bids 1NT if possible.

You bid first.

Board: 24  
Dealer: N  
Vul: Both  
HCP: 8

♠ 432  
♥ AJ8542  
♦ 43  
♣ K5

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 19  
 Dealer: S  
 Vul: NS  
 North HCP: 3  
 South HCP: 12  
 Contract: 3♦ W

North:  
 ♠ 6542  
 ♥ 1043  
 ♦ 53  
 ♣ K754

South:  
 ♠ K97  
 ♥ KJ987  
 ♦ 64  
 ♣ AJ10

West	North	East	South
			1♥
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 20  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 6  
 Contract: 3♥ N

North:  
 ♠ AQ6  
 ♥ KQ9854  
 ♦ 72  
 ♣ A6

South:  
 ♠ 1097  
 ♥ J1072  
 ♦ Q1086  
 ♣ K7

West	North	East	South
	1♥	1NT	3♥
AP			

Board: 21  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♠ W

North:  
 ♠ 53  
 ♥ 108764  
 ♦ 53  
 ♣ KQJ2

South:  
 ♠ K1074  
 ♥ AJ32  
 ♦ 1082  
 ♣ A6

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

Board: 22  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 3  
 Contract: 2N E

North:  
 ♠ 76542  
 ♥ 962  
 ♦ K  
 ♣ AKQ4

South:  
 ♠ 10  
 ♥ 105  
 ♦ Q10873  
 ♣ J9753

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

Board: 23  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 14  
 Contract: 3♥ S

North:  
 ♠ A5  
 ♥ 8542  
 ♦ Q83  
 ♣ 10942

South:  
 ♠ J3  
 ♥ AQ763  
 ♦ 954  
 ♣ AQJ

West	North	East	South
			1♥
1NT	3♥	AP	

Board: 24

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♥ S

North:

♠ KQJ10

♥ Q6

♦ J1097

♣ QJ6

South:

♠ 432

♥ AJ8542

♦ 43

♣ K5

West	North	East	South
	1♦	1NT	2♥
AP			

## North hands (Practice Page)

### None

Board: 25	♠ 852	West Bids 1NT if possible.
Dealer: S	♥ 54	East Bids 2NT if possible.
Vul: None	♦ 109872	
HCP: 2	♣ Q65	Partner bids first.
Board: 26	♠ QJ93	East Bids 1NT if possible.
Dealer: N	♥ AQ9874	
Vul: NS	♦ —	You bid first.
HCP: 12	♣ QJ9	
Board: 27	♠ 108764	West Bids 1NT if possible.
Dealer: S	♥ 6	East Bids 2NT if possible.
Vul: Both	♦ K754	
HCP: 3	♣ 874	Partner bids first.
Board: 28	♠ J108	East Bids 1NT if possible.
Dealer: N	♥ AQ105	
Vul: None	♦ Q764	You bid first.
HCP: 14	♣ AJ	
Board: 29	♠ A103	West Bids 1NT if possible.
Dealer: S	♥ K1098543	
Vul: NS	♦ 7	Partner bids first.
HCP: 8	♣ J7	
Board: 30	♠ AK6542	East Bids 1NT if possible.
Dealer: N	♥ QJ8	West Bids 2♠ if possible.
Vul: EW	♦ 853	West Bids 3♣ if possible.
HCP: 14	♣ A	You bid first.

## None Both hands (Answers Page)

Board: 25  
Dealer: S  
Vul: None  
North HCP: 2  
South HCP: 14  
Contract: 2N W

North:  
♠ 852  
♥ 54  
♦ 109872  
♣ Q65

South:  
♠ J74  
♥ AJ762  
♦ 3  
♣ AKJ2

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

Board: 26  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 7  
Contract: 1N E

North:  
♠ QJ93  
♥ AQ9874  
♦ —  
♣ QJ9

South:  
♠ K754  
♥ J6  
♦ 752  
♣ K1052

West	North	East	South
	1♥	1NT	AP

Board: 27  
Dealer: S  
Vul: Both  
North HCP: 3  
South HCP: 12  
Contract: 3♣ S

North:  
♠ 108764  
♥ 6  
♦ K754  
♣ 874

South:  
♠ 3  
♥ AJ1053  
♦ 32  
♣ AQJ105

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

Board: 28  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 5  
Contract: 4♦ N

North:  
♠ J108  
♥ AQ105  
♦ Q764  
♣ AJ

South:  
♠ Q32  
♥ 93  
♦ K109532  
♣ 82

West	North	East	South
	1♦	1NT	4♦
AP			

Board: 29  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 12  
Contract: 2♠ S

North:  
♠ A103  
♥ K1098543  
♦ 7  
♣ J7

South:  
♠ Q9762  
♥ A6  
♦ AQ103  
♣ 94

West	North	East	South
			1♠
1NT	2♠	AP	

Board: 30  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 6  
Contract: 3♣ W

North:  
♠ AK6542  
♥ QJ8  
♦ 853  
♣ A

South:  
♠ 108  
♥ 9732  
♦ A1076  
♣ Q98

West	North	East	South
	1♠	1NT	Pass
2♠ <sup>1</sup>	X	Pass	Pass
3♣	AP		

1. Minor Suit Transfers after 1NT



## South hands (Practice Page)

### None

Board: 25	♠ J74	West Bids 1NT if possible.
Dealer: S	♥ AJ762	East Bids 2NT if possible.
Vul: None	♦ 3	
HCP: 14	♣ AKJ2	You bid first.
Board: 26	♠ K754	East Bids 1NT if possible.
Dealer: N	♥ J6	
Vul: NS	♦ 752	Partner bids first.
HCP: 7	♣ K1052	
Board: 27	♠ 3	West Bids 1NT if possible.
Dealer: S	♥ AJ1053	East Bids 2NT if possible.
Vul: Both	♦ 32	
HCP: 12	♣ AQJ105	You bid first.
Board: 28	♠ Q32	East Bids 1NT if possible.
Dealer: N	♥ 93	
Vul: None	♦ K109532	Partner bids first.
HCP: 5	♣ 82	
Board: 29	♠ Q9762	West Bids 1NT if possible.
Dealer: S	♥ A6	
Vul: NS	♦ AQ103	You bid first.
HCP: 12	♣ 94	
Board: 30	♠ 108	East Bids 1NT if possible.
Dealer: N	♥ 9732	West Bids 2♠ if possible.
Vul: EW	♦ A1076	West Bids 3♣ if possible.
HCP: 6	♣ Q98	Partner bids first.

## None Both hands (Answers Page)

Board: 25  
Dealer: S  
Vul: None  
North HCP: 2  
South HCP: 14  
Contract: 2N W

North:  
♠ 852  
♥ 54  
♦ 109872  
♣ Q65

South:  
♠ J74  
♥ AJ762  
♦ 3  
♣ AKJ2

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

Board: 26  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 7  
Contract: 1N E

North:  
♠ QJ93  
♥ AQ9874  
♦ —  
♣ QJ9

South:  
♠ K754  
♥ J6  
♦ 752  
♣ K1052

West	North	East	South
	1♥	1NT	AP

Board: 27  
Dealer: S  
Vul: Both  
North HCP: 3  
South HCP: 12  
Contract: 3♣ S

North:  
♠ 108764  
♥ 6  
♦ K754  
♣ 874

South:  
♠ 3  
♥ AJ1053  
♦ 32  
♣ AQJ105

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

Board: 28  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 5  
Contract: 4♦ N

North:  
♠ J108  
♥ AQ105  
♦ Q764  
♣ AJ

South:  
♠ Q32  
♥ 93  
♦ K109532  
♣ 82

West	North	East	South
	1♦	1NT	4♦
AP			

Board: 29  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 12  
Contract: 2♠ S

North:  
♠ A103  
♥ K1098543  
♦ 7  
♣ J7

South:  
♠ Q9762  
♥ A6  
♦ AQ103  
♣ 94

West	North	East	South
			1♠
1NT	2♠	AP	

Board: 30  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 6  
Contract: 3♣ W

North:  
♠ AK6542  
♥ QJ8  
♦ 853  
♣ A

South:  
♠ 108  
♥ 9732  
♦ A1076  
♣ Q98

West	North	East	South
	1♠	1NT	Pass
2♠ <sup>1</sup>	X	Pass	Pass
3♣	AP		

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### None

Board: 31      ♠ 9763  
Dealer: S      ♥ 9432  
Vul: None     ♦ Q74  
HCP: 2        ♣ 65

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 2♥ if possible.  
East Bids 3♣ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 32      ♠ KQ105  
Dealer: N      ♥ 10  
Vul: NS        ♦ J52  
HCP: 12       ♣ AQ643

East Bids 1NT if possible.  
West Bids 4♦ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 33      ♠ 10532  
Dealer: S      ♥ J4  
Vul: EW        ♦ J9653  
HCP: 2        ♣ 63

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

Partner bids first.

Board: 34      ♠ AK  
Dealer: N      ♥ Q1064  
Vul: NS        ♦ 764  
HCP: 13       ♣ A932

East Bids 1NT if possible.

You bid first.

Board: 35      ♠ 10962  
Dealer: S      ♥ 8  
Vul: EW        ♦ J10976  
HCP: 1        ♣ 962

West Bids 1NT if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 36

Dealer: N

Vul: Both

HCP: 12

♠ KJ952

♥ A94

♦ 3

♣ A1072

East Bids 1NT if possible.

West Bids 3♦ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 31  
 Dealer: S  
 Vul: None  
 North HCP: 2  
 South HCP: 14  
 Contract: 4♥ W

North:  
 ♠ 9763  
 ♥ 9432  
 ♦ Q74  
 ♣ 65

South:  
 ♠ AKJ  
 ♥ 8  
 ♦ 10652  
 ♣ KQJ32

West	North	East	South
			1♣
1NT	Pass	2♣ <sup>1</sup>	X
2♥	Pass	3♣ <sup>2</sup>	Pass
4♥	AP		
1. Stayman			
2. limit raise or better in ♥			

Board: 32  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 7  
 Contract: 4♥ X E

North:  
 ♠ KQ105  
 ♥ 10  
 ♦ J52  
 ♣ AQ643

South:  
 ♠ 732  
 ♥ J6  
 ♦ AQ1074  
 ♣ 1052

West	North	East	South
	1♣	1NT	Pass
4♦ <sup>1</sup>	Pass	4♥	X♥
AP			
1. Texas			

Board: 33  
 Dealer: S  
 Vul: EW  
 North HCP: 2  
 South HCP: 17  
 Contract: 2♠ W

North:  
 ♠ 10532  
 ♥ J4  
 ♦ J9653  
 ♣ 63

South:  
 ♠ Q7  
 ♥ K10832  
 ♦ AQ72  
 ♣ AQ

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

Board: 34  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ AK  
 ♥ Q1064  
 ♦ 764  
 ♣ A932

South:  
 ♠ 7542  
 ♥ J953  
 ♦ K8  
 ♣ J85

West	North	East	South
	1♣	1NT	AP

Board: 35  
 Dealer: S  
 Vul: EW  
 North HCP: 1  
 South HCP: 13  
 Contract: 3N W

North:  
 ♠ 10962  
 ♥ 8  
 ♦ J10976  
 ♣ 962

South:  
 ♠ A3  
 ♥ AJ10542  
 ♦ Q52  
 ♣ Q7

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

Board: 36

Dealer: N

Vul: Both

North HCP: 12

South HCP: 7

Contract: 3♦ W

North:

♠ KJ952

♥ A94

♦ 3

♣ A1072

South:

♠ 1074

♥ KJ87

♦ J52

♣ Q53

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

## South hands (Practice Page)

None

Board: 31      ♠ AKJ  
Dealer: S      ♥ 8  
Vul: None      ♦ 10652  
HCP: 14      ♣ KQJ32

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 2♥ if possible.  
East Bids 3♣ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 32      ♠ 732  
Dealer: N      ♥ J6  
Vul: NS      ♦ AQ1074  
HCP: 7      ♣ 1052

East Bids 1NT if possible.  
West Bids 4♦ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 33      ♠ Q7  
Dealer: S      ♥ K10832  
Vul: EW      ♦ AQ72  
HCP: 17      ♣ AQ

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

You bid first.

Board: 34      ♠ 7542  
Dealer: N      ♥ J953  
Vul: NS      ♦ K8  
HCP: 5      ♣ J85

East Bids 1NT if possible.

Partner bids first.

Board: 35      ♠ A3  
Dealer: S      ♥ AJ10542  
Vul: EW      ♦ Q52  
HCP: 13      ♣ Q7

West Bids 1NT if possible.  
East Bids 3NT if possible.

You bid first.

Board: 36      ♠ 1074  
Dealer: N      ♥ KJ87  
Vul: Both    ♦ J52  
HCP: 7       ♣ Q53

East Bids 1NT if possible.  
West Bids 3♦ if possible.  
  
Partner bids first.



## None Both hands (Answers Page)

Board: 31  
 Dealer: S  
 Vul: None  
 North HCP: 2  
 South HCP: 14  
 Contract: 4♥ W

North:  
 ♠ 9763  
 ♥ 9432  
 ♦ Q74  
 ♣ 65

South:  
 ♠ AKJ  
 ♥ 8  
 ♦ 10652  
 ♣ KQJ32

West	North	East	South
			1♣
1NT	Pass	2♣ <sup>1</sup>	X
2♥	Pass	3♣ <sup>2</sup>	Pass
4♥	AP		
1. Stayman			
2. limit raise or better in ♥			

Board: 32  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 7  
 Contract: 4♥ X E

North:  
 ♠ KQ105  
 ♥ 10  
 ♦ J52  
 ♣ AQ643

South:  
 ♠ 732  
 ♥ J6  
 ♦ AQ1074  
 ♣ 1052

West	North	East	South
	1♣	1NT	Pass
4♦ <sup>1</sup>	Pass	4♥	X♥
AP			
1. Texas			

Board: 33  
 Dealer: S  
 Vul: EW  
 North HCP: 2  
 South HCP: 17  
 Contract: 2♠ W

North:  
 ♠ 10532  
 ♥ J4  
 ♦ J9653  
 ♣ 63

South:  
 ♠ Q7  
 ♥ K10832  
 ♦ AQ72  
 ♣ AQ

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

Board: 34  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ AK  
 ♥ Q1064  
 ♦ 764  
 ♣ A932

South:  
 ♠ 7542  
 ♥ J953  
 ♦ K8  
 ♣ J85

West	North	East	South
	1♣	1NT	AP

Board: 35  
 Dealer: S  
 Vul: EW  
 North HCP: 1  
 South HCP: 13  
 Contract: 3N W

North:  
 ♠ 10962  
 ♥ 8  
 ♦ J10976  
 ♣ 962

South:  
 ♠ A3  
 ♥ AJ10542  
 ♦ Q52  
 ♣ Q7

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

Board: 36

Dealer: N

Vul: Both

North HCP: 12

South HCP: 7

Contract: 3♦ W

North:

♠ KJ952

♥ A94

♦ 3

♣ A1072

South:

♠ 1074

♥ KJ87

♦ J52

♣ Q53

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

## North hands (Practice Page)

### None

Board: 37      ♠ 8732  
Dealer: S      ♥ KJ32  
Vul: None     ♦ J432  
HCP: 5        ♣ 3

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 38      ♠ AKQ8  
Dealer: N      ♥ A65  
Vul: EW       ♦ 7  
HCP: 13       ♣ 107432

East Bids 1NT if possible.

You bid first.

Board: 39      ♠ J1042  
Dealer: S      ♥ Q104  
Vul: Both     ♦ Q1062  
HCP: 5        ♣ 43

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

Partner bids first.

Board: 40      ♠ KQ96  
Dealer: N      ♥ AJ  
Vul: None     ♦ K6432  
HCP: 13       ♣ 76

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

You bid first.

Board: 41      ♠ 10  
Dealer: S      ♥ 98432  
Vul: NS       ♦ 1063  
HCP: 4        ♣ A1072

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

Partner bids first.

Board: 42  
Dealer: N  
Vul: Both  
HCP: 14

♠ A6  
♥ QJ2  
♦ A109852  
♣ K9

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 8732	♠ 94				1♣
Vul: None	♥ KJ32	♥ Q8	1NT	Pass	2♦	Pass
North HCP: 5	♦ J432	♦ KQ76	2♥	AP		
South HCP: 13	♣ 3	♣ AQ1072				
Contract: 2♥ W						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 97653		1♣	1NT	AP
Vul: EW	♥ A65	♥ KQ9				
North HCP: 13	♦ 7	♦ 1092				
South HCP: 5	♣ 107432	♣ 95				
Contract: 1N E						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J1042	♠ 7				1♣
Vul: Both	♥ Q104	♥ J98	1NT	Pass	2♥	Pass
North HCP: 5	♦ Q1062	♦ KJ5	2♠	AP		
South HCP: 12	♣ 43	♣ AK9872				
Contract: 2♠ W						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ 853		1♦	1NT	Pass
Vul: None	♥ AJ	♥ 976543	2NT	AP		
North HCP: 13	♦ K6432	♦ J				
South HCP: 4	♣ 76	♣ K103				
Contract: 2N E						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ95				1♦
Vul: NS	♥ 98432	♥ 5	1NT	Pass	2♥	Pass
North HCP: 4	♦ 1063	♦ AQ87	2♠	AP		
South HCP: 13	♣ A1072	♣ Q983				
Contract: 2♠ W						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K9		1♦	1NT	Pass
Vul: Both	♥ QJ2	♥ A10984	2♥	Pass	2♠	Pass
North HCP: 14	♦ A109852	♦ J743	3♠	AP		
South HCP: 8	♣ K9	♣ 83				
Contract: 3♠ E						

## South hands (Practice Page)

### None

Board: 37  
Dealer: S  
Vul: None  
HCP: 13

♠ 94  
♥ Q8  
♦ KQ76  
♣ AQ1072

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 38  
Dealer: N  
Vul: EW  
HCP: 5

♠ 97653  
♥ KQ9  
♦ 1092  
♣ 95

East Bids 1NT if possible.

Partner bids first.

Board: 39  
Dealer: S  
Vul: Both  
HCP: 12

♠ 7  
♥ J98  
♦ KJ5  
♣ AK9872

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

You bid first.

Board: 40  
Dealer: N  
Vul: None  
HCP: 4

♠ 853  
♥ 976543  
♦ J  
♣ K103

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

Partner bids first.

Board: 41  
Dealer: S  
Vul: NS  
HCP: 13

♠ KQ95  
♥ 5  
♦ AQ87  
♣ Q983

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

You bid first.

Board: 42  
Dealer: N  
Vul: Both  
HCP: 8

♠ K9  
♥ A10984  
♦ J743  
♣ 83

East Bids 1NT if possible.  
West Bids 2♥ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
  
Partner bids first.

## None Both hands (Answers Page)

Board: 37  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 13  
 Contract: 2♥ W

North:  
 ♠ 8732  
 ♥ KJ32  
 ♦ J432  
 ♣ 3

South:  
 ♠ 94  
 ♥ Q8  
 ♦ KQ76  
 ♣ AQ1072

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

Board: 38  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ AKQ8  
 ♥ A65  
 ♦ 7  
 ♣ 107432

South:  
 ♠ 97653  
 ♥ KQ9  
 ♦ 1092  
 ♣ 95

West	North	East	South
	1♣	1NT	AP

Board: 39  
 Dealer: S  
 Vul: Both  
 North HCP: 5  
 South HCP: 12  
 Contract: 2♠ W

North:  
 ♠ J1042  
 ♥ Q104  
 ♦ Q1062  
 ♣ 43

South:  
 ♠ 7  
 ♥ J98  
 ♦ KJ5  
 ♣ AK9872

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

Board: 40  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 4  
 Contract: 2N E

North:  
 ♠ KQ96  
 ♥ AJ  
 ♦ K6432  
 ♣ 76

South:  
 ♠ 853  
 ♥ 976543  
 ♦ J  
 ♣ K103

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

Board: 41  
 Dealer: S  
 Vul: NS  
 North HCP: 4  
 South HCP: 13  
 Contract: 2♠ W

North:  
 ♠ 10  
 ♥ 98432  
 ♦ 1063  
 ♣ A1072

South:  
 ♠ KQ95  
 ♥ 5  
 ♦ AQ87  
 ♣ Q983

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

Board: 42  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 8  
 Contract: 3♠ E

North:  
 ♠ A6  
 ♥ QJ2  
 ♦ A109852  
 ♣ K9

South:  
 ♠ K9  
 ♥ A10984  
 ♦ J743  
 ♣ 83

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



## North hands (Practice Page)

### None

Board: 43  
Dealer: S  
Vul: None  
HCP: 8

♠ —  
♥ J8753  
♦ J103  
♣ AQ865

West Bids 1NT if possible.

Partner bids first.

Board: 44  
Dealer: N  
Vul: NS  
HCP: 18

♠ A108  
♥ KJ7  
♦ AQ87  
♣ A74

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

You bid first.

Board: 45  
Dealer: S  
Vul: EW  
HCP: 4

♠ 532  
♥ 9763  
♦ J7  
♣ K1064

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

Partner bids first.

Board: 46  
Dealer: N  
Vul: None  
HCP: 12

♠ KQJ965  
♥ K42  
♦ 73  
♣ K9

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

You bid first.

Board: 47  
Dealer: S  
Vul: NS  
HCP: 12

♠ A8753  
♥ QJ7  
♦ K8  
♣ Q83

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
West Doubles 4♦ if possible.  
West Bids 5♦ if possible.

Partner bids first.

Board: 48  
Dealer: N  
Vul: EW  
HCP: 12

♠ KQ7  
♥ J98652  
♦ KQJ  
♣ 10

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 43  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 14  
 Contract: 1N W

North:  
 ♠ —  
 ♥ J8753  
 ♦ J103  
 ♣ AQ865

South:  
 ♠ A86543  
 ♥ A4  
 ♦ AQ4  
 ♣ 74

West	North	East	South
			1♠
1NT	AP		

Board: 44  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 3  
 Contract: 2♣ E

North:  
 ♠ A108  
 ♥ KJ7  
 ♦ AQ87  
 ♣ A74

South:  
 ♠ 742  
 ♥ Q852  
 ♦ 952  
 ♣ J63

West	North	East	South
	1♦	1NT	Pass
Pass	X	Pass	Pass
XX <sup>1</sup>	Pass	2♣ <sup>2</sup>	AP

1. 4432 or 4441  
 2. artificial

Board: 45  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 14  
 Contract: 3♥ X N

North:  
 ♠ 532  
 ♥ 9763  
 ♦ J7  
 ♣ K1064

South:  
 ♠ 6  
 ♥ AK52  
 ♦ K642  
 ♣ A975

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

Board: 46  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 5  
 Contract: 2N E

North:  
 ♠ KQJ965  
 ♥ K42  
 ♦ 73  
 ♣ K9

South:  
 ♠ —  
 ♥ J1063  
 ♦ A98642  
 ♣ 643

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

Board: 47  
 Dealer: S  
 Vul: NS  
 North HCP: 12  
 South HCP: 12  
 Contract: 5♦ X W

North:  
 ♠ A8753  
 ♥ QJ7  
 ♦ K8  
 ♣ Q83

South:  
 ♠ QJ42  
 ♥ A96  
 ♦ Q  
 ♣ K10975

West	North	East	South
			1♣
1NT	XN	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	3♠	Pass	4♦ <sup>3</sup>
X	4♠	Pass	Pass
5♦	X♦	AP	

1. Minor Suit Transfers after 1NT  
 2. automat  
 3. limit raise or better in ♠

Board: 48

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 1N E

North:

♠ KQ7

♥ J98652

♦ KQJ

♣ 10

South:

♠ J1086

♥ K7

♦ 964

♣ A874

West	North	East	South
	1♥	1NT	AP

## South hands (Practice Page)

### None

Board: 43      ♠ A86543  
Dealer: S      ♥ A4  
Vul: None     ♦ AQ4  
HCP: 14      ♣ 74

West Bids 1NT if possible.

You bid first.

Board: 44      ♠ 742  
Dealer: N      ♥ Q852  
Vul: NS       ♦ 952  
HCP: 3        ♣ J63

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

Partner bids first.

Board: 45      ♠ 6  
Dealer: S      ♥ AK52  
Vul: EW       ♦ K642  
HCP: 14      ♣ A975

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

You bid first.

Board: 46      ♠ —  
Dealer: N      ♥ J1063  
Vul: None     ♦ A98642  
HCP: 5        ♣ 643

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

Partner bids first.

Board: 47      ♠ QJ42  
Dealer: S      ♥ A96  
Vul: NS       ♦ Q  
HCP: 12      ♣ K10975

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
West Doubles 4♦ if possible.  
West Bids 5♦ if possible.

You bid first.

Board: 48  
Dealer: N  
Vul: EW  
HCP: 8

♠ J1086  
♥ K7  
♦ 964  
♣ A874

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 43  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 14  
 Contract: 1N W

North:  
 ♠ —  
 ♥ J8753  
 ♦ J103  
 ♣ AQ865

South:  
 ♠ A86543  
 ♥ A4  
 ♦ AQ4  
 ♣ 74

West	North	East	South
			1♠
1NT	AP		

Board: 44  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 3  
 Contract: 2♣ E

North:  
 ♠ A108  
 ♥ KJ7  
 ♦ AQ87  
 ♣ A74

South:  
 ♠ 742  
 ♥ Q852  
 ♦ 952  
 ♣ J63

West	North	East	South
	1♦	1NT	Pass
Pass	X	Pass	Pass
XX <sup>1</sup>	Pass	2♣ <sup>2</sup>	AP

1. 4432 or 4441  
 2. artificial

Board: 45  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 14  
 Contract: 3♥ X N

North:  
 ♠ 532  
 ♥ 9763  
 ♦ J7  
 ♣ K1064

South:  
 ♠ 6  
 ♥ AK52  
 ♦ K642  
 ♣ A975

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

Board: 46  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 5  
 Contract: 2N E

North:  
 ♠ KQJ965  
 ♥ K42  
 ♦ 73  
 ♣ K9

South:  
 ♠ —  
 ♥ J1063  
 ♦ A98642  
 ♣ 643

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

Board: 47  
 Dealer: S  
 Vul: NS  
 North HCP: 12  
 South HCP: 12  
 Contract: 5♦ X W

North:  
 ♠ A8753  
 ♥ QJ7  
 ♦ K8  
 ♣ Q83

South:  
 ♠ QJ42  
 ♥ A96  
 ♦ Q  
 ♣ K10975

West	North	East	South
			1♣
1NT	XN	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	3♠	Pass	4♦ <sup>3</sup>
X	4♠	Pass	Pass
5♦	X♦	AP	

1. Minor Suit Transfers after 1NT  
 2. automat  
 3. limit raise or better in ♠

Board: 48

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 1N E

North:

♠ KQ7

♥ J98652

♦ KQJ

♣ 10

South:

♠ J1086

♥ K7

♦ 964

♣ A874

West	North	East	South
	1♥	1NT	AP



## North hands (Practice Page)

### None

Board: 49	♠ A10	West Bids 1NT if possible.
Dealer: S	♥ 109875	
Vul: Both	♦ —	Partner bids first.
HCP: 5	♣ J108764	

Board: 50	♠ QJ65	East Bids 1NT if possible.
Dealer: N	♥ A103	
Vul: NS	♦ AJ83	You bid first.
HCP: 12	♣ 103	

Board: 51	♠ 10983	West Bids 1NT if possible.
Dealer: S	♥ AQ53	
Vul: EW	♦ Q2	Partner bids first.
HCP: 8	♣ 1096	

Board: 52	♠ J98	East Bids 1NT if possible.
Dealer: N	♥ 5	West Bids 2♦ if possible.
Vul: None	♦ AK964	East Bids 2♥ if possible.
HCP: 14	♣ AQ73	West Bids 3♥ if possible.
		West Bids 4♥ if possible.
		You bid first.

Board: 53	♠ 6	West Bids 1NT if possible.
Dealer: S	♥ K9876	
Vul: EW	♦ K108764	Partner bids first.
HCP: 6	♣ 5	

Board: 54	♠ AQJ9	East Bids 1NT if possible.
Dealer: N	♥ KJ2	West Bids 2NT if possible.
Vul: Both	♦ 83	
HCP: 14	♣ K762	You bid first.

## None Both hands (Answers Page)

Board: 49

Dealer: S

Vul: Both

North HCP: 5

South HCP: 12

Contract: 1N W

North:

♠ A10

♥ 109875

♦ —

♣ J108764

South:

♠ 754

♥ Q63

♦ K532

♣ AK2

West North East South

1♦

1NT AP

Board: 50

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 1N E

North:

♠ QJ65

♥ A103

♦ AJ83

♣ 103

South:

♠ K108

♥ J9

♦ 1065

♣ A9754

West North East South

1♦

1NT

AP

Board: 51

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 1N W

North:

♠ 10983

♥ AQ53

♦ Q2

♣ 1096

South:

♠ KJ4

♥ K972

♦ 1098

♣ KQ2

West North East South

1♣

1NT AP

Board: 52

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 4♥X E

North:

♠ J98

♥ 5

♦ AK964

♣ AQ73

South:

♠ KQ763

♥ Q83

♦ 107

♣ 986

West North East South

1♦

1NT

Pass

2♦ X 2♥ Pass

Pass X Pass 2♠

3♥ Pass Pass 3♠

4♥ Pass Pass XA♠♠

AP

Board: 53

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ 6

♥ K9876

♦ K108764

♣ 5

South:

♠ AJ8754

♥ AQ43

♦ —

♣ J64

West North East South

1♠

1NT AP

Board: 54

Dealer: N

Vul: Both

North HCP: 14

South HCP: 3

Contract: 2N E

North:

♠ AQJ9

♥ KJ2

♦ 83

♣ K762

South:

♠ 43

♥ 1087

♦ J10752

♣ Q54

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

## South hands (Practice Page)

### None

Board: 49	♠ 754	West Bids 1NT if possible.
Dealer: S	♥ Q63	
Vul: Both	♦ K532	You bid first.
HCP: 12	♣ AK2	

Board: 50	♠ K108	East Bids 1NT if possible.
Dealer: N	♥ J9	
Vul: NS	♦ 1065	Partner bids first.
HCP: 8	♣ A9754	

Board: 51	♠ KJ4	West Bids 1NT if possible.
Dealer: S	♥ K972	
Vul: EW	♦ 1098	You bid first.
HCP: 12	♣ KQ2	

Board: 52	♠ KQ763	East Bids 1NT if possible.
Dealer: N	♥ Q83	West Bids 2♦ if possible.
Vul: None	♦ 107	East Bids 2♥ if possible.
HCP: 7	♣ 986	West Bids 3♥ if possible.
		West Bids 4♥ if possible.

Partner bids first.

Board: 53	♠ AJ8754	West Bids 1NT if possible.
Dealer: S	♥ AQ43	
Vul: EW	♦ —	You bid first.
HCP: 12	♣ J64	

Board: 54	♠ 43	East Bids 1NT if possible.
Dealer: N	♥ 1087	West Bids 2NT if possible.
Vul: Both	♦ J10752	
HCP: 3	♣ Q54	Partner bids first.

## None Both hands (Answers Page)

Board: 49

Dealer: S

Vul: Both

North HCP: 5

South HCP: 12

Contract: 1N W

North:

♠ A10

♥ 109875

♦ —

♣ J108764

South:

♠ 754

♥ Q63

♦ K532

♣ AK2

West North East South

1♦

1NT AP

Board: 50

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 1N E

North:

♠ QJ65

♥ A103

♦ AJ83

♣ 103

South:

♠ K108

♥ J9

♦ 1065

♣ A9754

West North East South

1♦

1NT

AP

Board: 51

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 1N W

North:

♠ 10983

♥ AQ53

♦ Q2

♣ 1096

South:

♠ KJ4

♥ K972

♦ 1098

♣ KQ2

West North East South

1♣

1NT AP

Board: 52

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 4♥X E

North:

♠ J98

♥ 5

♦ AK964

♣ AQ73

South:

♠ KQ763

♥ Q83

♦ 107

♣ 986

West North East South

1♦

1NT

Pass

2♦ X 2♥ Pass

Pass X Pass 2♠

3♥ Pass Pass 3♠

4♥ Pass Pass XA♠♠

AP

Board: 53

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ 6

♥ K9876

♦ K108764

♣ 5

South:

♠ AJ8754

♥ AQ43

♦ —

♣ J64

West North East South

1♠

1NT AP

Board: 54

Dealer: N

Vul: Both

North HCP: 14

South HCP: 3

Contract: 2N E

North:

♠ AQJ9

♥ KJ2

♦ 83

♣ K762

South:

♠ 43

♥ 1087

♦ J10752

♣ Q54

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

## North hands (Practice Page)

### None

Board: 55      ♠ Q87  
Dealer: S      ♥ 107  
Vul: None      ♦ 7653  
HCP: 2      ♣ 9843

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

Partner bids first.

Board: 56      ♠ 42  
Dealer: N      ♥ AQ1076  
Vul: NS      ♦ K4  
HCP: 13      ♣ A1043

East Bids 1NT if possible.

You bid first.

Board: 57      ♠ J98  
Dealer: S      ♥ K10853  
Vul: Both      ♦ J6  
HCP: 6      ♣ J52

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

Partner bids first.

Board: 58      ♠ AK732  
Dealer: N      ♥ K5  
Vul: None      ♦ —  
HCP: 15      ♣ KQ10964

East Bids 1NT if possible.

You bid first.

Board: 59      ♠ K92  
Dealer: S      ♥ A9532  
Vul: NS      ♦ J  
HCP: 11      ♣ QJ107

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

Partner bids first.

Board: 60  
Dealer: N  
Vul: None  
HCP: 13

♠ KJ10  
♥ K76  
♦ KJ107  
♣ Q105

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Doubles 2NT if possible.  
  
You bid first.



## None Both hands (Answers Page)

Board: 55  
 Dealer: S  
 Vul: None  
 North HCP: 2  
 South HCP: 17  
 Contract: 4♥ W

North:  
 ♠ Q87  
 ♥ 107  
 ♦ 7653  
 ♣ 9843

South:  
 ♠ KJ963  
 ♥ QJ  
 ♦ K8  
 ♣ AQJ10

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

Board: 56  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♥ N

North:  
 ♠ 42  
 ♥ AQ1076  
 ♦ K4  
 ♣ A1043

South:  
 ♠ 7653  
 ♥ 982  
 ♦ A106  
 ♣ QJ6

West	North	East	South
	1♥	1NT	2♥
AP			

Board: 57  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 15  
 Contract: 2♠ W

North:  
 ♠ J98  
 ♥ K10853  
 ♦ J6  
 ♣ J52

South:  
 ♠ A10  
 ♥ J  
 ♦ K109542  
 ♣ AK96

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

Board: 58  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 3  
 Contract: 2♠ N

North:  
 ♠ AK732  
 ♥ K5  
 ♦ —  
 ♣ KQ10964

South:  
 ♠ 108  
 ♥ 1072  
 ♦ QJ87432  
 ♣ 5

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

Board: 59  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 2N N

North:  
 ♠ K92  
 ♥ A9532  
 ♦ J  
 ♣ QJ107

South:  
 ♠ A108  
 ♥ KJ  
 ♦ A1093  
 ♣ 5432

West	North	East	South
			1♦
1NT	XN	Pass	Pass
XX <sup>1</sup>	Pass	2♥	X
2♠	2NT	AP	

1. SOS

Board: 60  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 9  
Contract: 3♠ S

North:  
♠ KJ10  
♥ K76  
♦ KJ107  
♣ Q105

South:  
♠ A9872  
♥ A3  
♦ 2  
♣ J9873

West	North	East	South
	1♦	1NT	XN
2♦	2NT	X <sup>1</sup>	3♠
AP			
1. artificial			

## South hands (Practice Page)

None

Board: 55      ♠ KJ963  
Dealer: S      ♥ QJ  
Vul: None      ♦ K8  
HCP: 17      ♣ AQJ10

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

You bid first.

Board: 56      ♠ 7653  
Dealer: N      ♥ 982  
Vul: NS      ♦ A106  
HCP: 7      ♣ QJ6

East Bids 1NT if possible.

Partner bids first.

Board: 57      ♠ A10  
Dealer: S      ♥ J  
Vul: Both      ♦ K109542  
HCP: 15      ♣ AK96

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

You bid first.

Board: 58      ♠ 108  
Dealer: N      ♥ 1072  
Vul: None      ♦ QJ87432  
HCP: 3      ♣ 5

East Bids 1NT if possible.

Partner bids first.

Board: 59      ♠ A108  
Dealer: S      ♥ KJ  
Vul: NS      ♦ A1093  
HCP: 12      ♣ 5432

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

You bid first.

Board: 60  
Dealer: N  
Vul: None  
HCP: 9

♠ A9872  
♥ A3  
♦ 2  
♣ J9873

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Doubles 2NT if possible.  
  
Partner bids first.

## None Both hands (Answers Page)

Board: 55  
 Dealer: S  
 Vul: None  
 North HCP: 2  
 South HCP: 17  
 Contract: 4♥ W

North:  
 ♠ Q87  
 ♥ 107  
 ♦ 7653  
 ♣ 9843

South:  
 ♠ KJ963  
 ♥ QJ  
 ♦ K8  
 ♣ AQJ10

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

Board: 56  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♥ N

North:  
 ♠ 42  
 ♥ AQ1076  
 ♦ K4  
 ♣ A1043

South:  
 ♠ 7653  
 ♥ 982  
 ♦ A106  
 ♣ QJ6

West	North	East	South
	1♥	1NT	2♥
AP			

Board: 57  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 15  
 Contract: 2♠ W

North:  
 ♠ J98  
 ♥ K10853  
 ♦ J6  
 ♣ J52

South:  
 ♠ A10  
 ♥ J  
 ♦ K109542  
 ♣ AK96

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

Board: 58  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 3  
 Contract: 2♠ N

North:  
 ♠ AK732  
 ♥ K5  
 ♦ —  
 ♣ KQ10964

South:  
 ♠ 108  
 ♥ 1072  
 ♦ QJ87432  
 ♣ 5

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

Board: 59  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 2N N

North:  
 ♠ K92  
 ♥ A9532  
 ♦ J  
 ♣ QJ107

South:  
 ♠ A108  
 ♥ KJ  
 ♦ A1093  
 ♣ 5432

West	North	East	South
			1♦
1NT	XN	Pass	Pass
XX <sup>1</sup>	Pass	2♥	X
2♠	2NT	AP	

1. SOS

Board: 60  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 9  
Contract: 3♠ S

North:  
♠ KJ10  
♥ K76  
♦ KJ107  
♣ Q105

South:  
♠ A9872  
♥ A3  
♦ 2  
♣ J9873

West	North	East	South
	1♦	1NT	XN
2♦	2NT	X <sup>1</sup>	3♠
AP			
1. artificial			

## North hands (Practice Page)

### None

Board: 61      ♠ Q109763  
Dealer: S      ♥ Q97  
Vul: NS      ♦ QJ3  
HCP: 10      ♣ K

West Bids 1NT if possible.  
West Bids 3♣ if possible.  
  
Partner bids first.

Board: 62      ♠ AK76  
Dealer: N      ♥ KQ98  
Vul: EW      ♦ 2  
HCP: 13      ♣ J1093

East Bids 1NT if possible.  
West Bids 2♥ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
  
You bid first.

Board: 63      ♠ A98652  
Dealer: S      ♥ 9764  
Vul: Both      ♦ 8  
HCP: 4      ♣ 65

West Bids 1NT if possible.  
East Bids 4♣ if possible.  
  
Partner bids first.

Board: 64      ♠ K9  
Dealer: N      ♥ AQ4  
Vul: NS      ♦ J10954  
HCP: 14      ♣ A105

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
  
You bid first.

Board: 65      ♠ 8543  
Dealer: S      ♥ 754  
Vul: Both      ♦ 1043  
HCP: 5      ♣ KQ8

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

Board: 66

Dealer: N

Vul: None

HCP: 12

♠ AJ9876

♥ K1065

♦ A

♣ 109

East Bids 1NT if possible.

You bid first.



## None Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q109763	♠ K				1♥
Vul: NS	♥ Q97	♥ AJ632	1NT	2♥	Pass	Pass
North HCP: 10	♦ QJ3	♦ A104	3♣	3♥	AP	
South HCP: 12	♣ K	♣ 10754				
Contract: 3♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 8		1♣	1NT	Pass
Vul: EW	♥ KQ98	♥ J1053	2♥	Pass	2♠	Pass
North HCP: 13	♦ 2	♦ KJ98	3♠	AP		
South HCP: 7	♣ J1093	♣ Q765				
Contract: 3♠ E						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A98652	♠ KJ3				1♥
Vul: Both	♥ 9764	♥ AK1082	1NT	3♥	4♣	AP
North HCP: 4	♦ 8	♦ J9632				
South HCP: 12	♣ 65	♣ —				
Contract: 4♣ E						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 10862		1♦	1NT	Pass
Vul: NS	♥ AQ4	♥ K	2♦	Pass	2♥	Pass
North HCP: 14	♦ J10954	♦ 72	3♥	Pass	4♥	AP
South HCP: 5	♣ A105	♣ Q98742				
Contract: 4♥ E						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ Q7				1♦
Vul: Both	♥ 754	♥ AJ83	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 5	♦ 1043	♦ J9876	3♣ <sup>2</sup>	AP		
South HCP: 12	♣ KQ8	♣ A6				
Contract: 3♣ W						

1. Minor Suit Transfers after 1NT  
2. automat

Board: 66  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 6  
Contract: 1N E

North:  
♠ AJ9876  
♥ K1065  
♦ A  
♣ 109

South:  
♠ 3  
♥ Q842  
♦ 10976  
♣ KJ86

West	North	East	South
	1♠	1NT	AP

## South hands (Practice Page)

### None

Board: 61  
Dealer: S  
Vul: NS  
HCP: 12

♠ K  
♥ AJ632  
♦ A104  
♣ 10754

West Bids 1NT if possible.  
West Bids 3♣ if possible.  
You bid first.

Board: 62  
Dealer: N  
Vul: EW  
HCP: 7

♠ 8  
♥ J1053  
♦ KJ98  
♣ Q765

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

Partner bids first.

Board: 63  
Dealer: S  
Vul: Both  
HCP: 12

♠ KJ3  
♥ AK1082  
♦ J9632  
♣ —

West Bids 1NT if possible.  
East Bids 4♣ if possible.  
You bid first.

Board: 64  
Dealer: N  
Vul: NS  
HCP: 5

♠ 10862  
♥ K  
♦ 72  
♣ Q98742

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

Partner bids first.

Board: 65  
Dealer: S  
Vul: Both  
HCP: 12

♠ Q7  
♥ AJ83  
♦ J9876  
♣ A6

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

Board: 66

Dealer: N

Vul: None

HCP: 6

♠ 3

♥ Q842

♦ 10976

♣ KJ86

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q109763	♠ K				1♥
Vul: NS	♥ Q97	♥ AJ632	1NT	2♥	Pass	Pass
North HCP: 10	♦ QJ3	♦ A104	3♣	3♥	AP	
South HCP: 12	♣ K	♣ 10754				
Contract: 3♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 8		1♣	1NT	Pass
Vul: EW	♥ KQ98	♥ J1053	2♥	Pass	2♠	Pass
North HCP: 13	♦ 2	♦ KJ98	3♠	AP		
South HCP: 7	♣ J1093	♣ Q765				
Contract: 3♠ E						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A98652	♠ KJ3				1♥
Vul: Both	♥ 9764	♥ AK1082	1NT	3♥	4♣	AP
North HCP: 4	♦ 8	♦ J9632				
South HCP: 12	♣ 65	♣ —				
Contract: 4♣ E						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 10862		1♦	1NT	Pass
Vul: NS	♥ AQ4	♥ K	2♦	Pass	2♥	Pass
North HCP: 14	♦ J10954	♦ 72	3♥	Pass	4♥	AP
South HCP: 5	♣ A105	♣ Q98742				
Contract: 4♥ E						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ Q7				1♦
Vul: Both	♥ 754	♥ AJ83	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 5	♦ 1043	♦ J9876	3♣ <sup>2</sup>	AP		
South HCP: 12	♣ KQ8	♣ A6				
Contract: 3♣ W						

1. Minor Suit Transfers after 1NT  
2. automat

Board: 66  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 6  
Contract: 1N E

North:  
♠ AJ9876  
♥ K1065  
♦ A  
♣ 109

South:  
♠ 3  
♥ Q842  
♦ 10976  
♣ KJ86

West	North	East	South
	1♠	1NT	AP

## North hands (Practice Page)

### None

Board: 67      ♠ Q72  
Dealer: S      ♥ 1082  
Vul: EW      ♦ 92  
HCP: 7      ♣ AJ1075

West Bids 1NT if possible.

Partner bids first.

Board: 68      ♠ J4  
Dealer: N      ♥ AJ8743  
Vul: Both      ♦ K92  
HCP: 15      ♣ AQ

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

You bid first.

Board: 69      ♠ 8742  
Dealer: S      ♥ 1093  
Vul: None      ♦ A1084  
HCP: 4      ♣ 65

West Bids 1NT if possible.

Partner bids first.

Board: 70      ♠ 643  
Dealer: N      ♥ AK10  
Vul: NS      ♦ Q1065  
HCP: 12      ♣ K85

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 71      ♠ 98654  
Dealer: S      ♥ 983  
Vul: Both      ♦ AQJ6  
HCP: 7      ♣ 4

West Bids 1NT if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 72

Dealer: N

Vul: EW

HCP: 14

♠ Q109753

♥ A53

♦ A3

♣ A9

East Bids 1NT if possible.

You bid first.



## None Both hands (Answers Page)

Board: 67

Dealer: S

Vul: EW

North HCP: 7

South HCP: 13

Contract: 2♥ S

North:

♠ Q72

♥ 1082

♦ 92

♣ AJ1075

South:

♠ 103

♥ AQJ64

♦ QJ4

♣ K96

West North East South

1♥

1NT 2♥ AP

Board: 68

Dealer: N

Vul: Both

North HCP: 15

South HCP: 5

Contract: 2♠ E

North:

♠ J4

♥ AJ8743

♦ K92

♣ AQ

South:

♠ 1086

♥ Q2

♦ QJ1086

♣ 1083

West North East South

1♥

1NT Pass

2♥ X 2♠ AP

Board: 69

Dealer: S

Vul: None

North HCP: 4

South HCP: 13

Contract: 1N W

North:

♠ 8742

♥ 1093

♦ A1084

♣ 65

South:

♠ AJ10

♥ KQ65

♦ —

♣ QJ8743

West North East South

1♣

1NT AP

Board: 70

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 3♥ E

North:

♠ 643

♥ AK10

♦ Q1065

♣ K85

South:

♠ AQ852

♥ Q4

♦ 32

♣ 10942

West North East South

1♦

1NT Pass

2♦ Pass 2♥ Pass

3♥ AP

Board: 71

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♥ W

North:

♠ 98654

♥ 983

♦ AQJ6

♣ 4

South:

♠ Q73

♥ A5

♦ K4

♣ KQ9862

West North East South

1♣

1NT Pass 2♦ Pass

2♥ AP

Board: 72

Dealer: N

Vul: EW

North HCP: 14

South HCP: 3

Contract: 1N E

North:

♠ Q109753

♥ A53

♦ A3

♣ A9

South:

♠ —

♥ 1098764

♦ J64

♣ Q653

West North East South

1♠

1NT AP

## South hands (Practice Page)

None

Board: 67	♠ 103	West Bids 1NT if possible.
Dealer: S	♥ AQJ64	
Vul: EW	♦ QJ4	You bid first.
HCP: 13	♣ K96	

Board: 68	♠ 1086	East Bids 1NT if possible.
Dealer: N	♥ Q2	West Bids 2♥ if possible.
Vul: Both	♦ QJ1086	East Bids 2♠ if possible.
HCP: 5	♣ 1083	Partner bids first.

Board: 69	♠ AJ10	West Bids 1NT if possible.
Dealer: S	♥ KQ65	
Vul: None	♦ —	You bid first.
HCP: 13	♣ QJ8743	

Board: 70	♠ AQ852	East Bids 1NT if possible.
Dealer: N	♥ Q4	West Bids 2♦ if possible.
Vul: NS	♦ 32	East Bids 2♥ if possible.
HCP: 8	♣ 10942	West Bids 3♥ if possible.
		Partner bids first.

Board: 71	♠ Q73	West Bids 1NT if possible.
Dealer: S	♥ A5	East Bids 2♦ if possible.
Vul: Both	♦ K4	West Bids 2♥ if possible.
HCP: 14	♣ KQ9862	You bid first.

Board: 72

Dealer: N

Vul: EW

HCP: 3

♠ —

♥ 1098764

♦ J64

♣ Q653

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 67

Dealer: S

Vul: EW

North HCP: 7

South HCP: 13

Contract: 2♥ S

North:

♠ Q72

♥ 1082

♦ 92

♣ AJ1075

South:

♠ 103

♥ AQJ64

♦ QJ4

♣ K96

West	North	East	South
------	-------	------	-------

			1♥
--	--	--	----

1NT	2♥	AP	
-----	----	----	--

Board: 68

Dealer: N

Vul: Both

North HCP: 15

South HCP: 5

Contract: 2♠ E

North:

♠ J4

♥ AJ8743

♦ K92

♣ AQ

South:

♠ 1086

♥ Q2

♦ QJ1086

♣ 1083

West	North	East	South
------	-------	------	-------

	1♥	1NT	Pass
--	----	-----	------

2♥	X	2♠	AP
----	---	----	----

Board: 69

Dealer: S

Vul: None

North HCP: 4

South HCP: 13

Contract: 1N W

North:

♠ 8742

♥ 1093

♦ A1084

♣ 65

South:

♠ AJ10

♥ KQ65

♦ —

♣ QJ8743

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

1NT	AP		
-----	----	--	--

Board: 70

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 3♥ E

North:

♠ 643

♥ AK10

♦ Q1065

♣ K85

South:

♠ AQ852

♥ Q4

♦ 32

♣ 10942

West	North	East	South
------	-------	------	-------

	1♦	1NT	Pass
--	----	-----	------

2♦	Pass	2♥	Pass
----	------	----	------

3♥	AP		
----	----	--	--

Board: 71

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♥ W

North:

♠ 98654

♥ 983

♦ AQJ6

♣ 4

South:

♠ Q73

♥ A5

♦ K4

♣ KQ9862

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

1NT	Pass	2♦	Pass
-----	------	----	------

2♥	AP		
----	----	--	--

Board: 72

Dealer: N

Vul: EW

North HCP: 14

South HCP: 3

Contract: 1N E

North:

♠ Q109753

♥ A53

♦ A3

♣ A9

South:

♠ —

♥ 1098764

♦ J64

♣ Q653

West	North	East	South
------	-------	------	-------

	1♠	1NT	AP
--	----	-----	----

## North hands (Practice Page)

### None

Board: 73	♠ K82	West Bids 1NT if possible.
Dealer: S	♥ Q1075	
Vul: None	♦ 9854	Partner bids first.
HCP: 5	♣ 102	

Board: 74	♠ Q	East Bids 1NT if possible.
Dealer: N	♥ KQ102	
Vul: NS	♦ AQ8	You bid first.
HCP: 17	♣ KJ732	

Board: 75	♠ J642	West Bids 1NT if possible.
Dealer: S	♥ 92	East Bids 2♥ if possible.
Vul: EW	♦ K963	West Bids 2♠ if possible.
HCP: 5	♣ J87	Partner bids first.

Board: 76	♠ KQ109	East Bids 1NT if possible.
Dealer: N	♥ AK9	
Vul: Both	♦ K106	You bid first.
HCP: 19	♣ A54	

Board: 77	♠ 108642	West Bids 1NT if possible.
Dealer: S	♥ 1093	
Vul: NS	♦ Q73	Partner bids first.
HCP: 2	♣ 94	

Board: 78	♠ KQ962	East Bids 1NT if possible.
Dealer: N	♥ AK97	West Bids 2NT if possible.
Vul: EW	♦ 32	East Bids 3NT if possible.
HCP: 14	♣ Q7	You bid first.

## None Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ AJ104				1♣
Vul: None	♥ Q1075	♥ K82				
North HCP: 5	♦ 9854	♦ 7	1NT	AP		
South HCP: 12	♣ 102	♣ A9873				
Contract: 1N W						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J106542				
Vul: NS	♥ KQ102	♥ 843		1♣	1NT	Pass
North HCP: 17	♦ AQ8	♦ 1054	Pass	2♥	AP	
South HCP: 1	♣ KJ732	♣ 9				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ 7				1♣
Vul: EW	♥ 92	♥ Q1086	1NT	Pass	2♥	Pass
North HCP: 5	♦ K963	♦ AQJ	2♠	Pass	Pass	X
South HCP: 14	♣ J87	♣ KQ1064	Pass	3♦	AP	
Contract: 3♦ N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ 84				
Vul: Both	♥ AK9	♥ J83		1♣	1NT	Pass
North HCP: 19	♦ K106	♦ 7543	Pass	X	AP	
South HCP: 1	♣ A54	♣ 10962				
Contract: 1NX E						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 108642	♠ KQ53				1♥
Vul: NS	♥ 1093	♥ AJ854				
North HCP: 2	♦ Q73	♦ K9	1NT	Pass	Pass	X
South HCP: 16	♣ 94	♣ K6	Pass	2♠	AP	
Contract: 2♠ N						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ962	♠ 854				
Vul: EW	♥ AK97	♥ 532		1♠	1NT	Pass
North HCP: 14	♦ 32	♦ 10764	2NT	Pass	3NT	AP
South HCP: 1	♣ Q7	♣ J52				
Contract: 3N E						

## South hands (Practice Page)

### None

Board: 73	♠ AJ104	West Bids 1NT if possible.
Dealer: S	♥ K82	
Vul: None	♦ 7	You bid first.
HCP: 12	♣ A9873	

Board: 74	♠ J106542	East Bids 1NT if possible.
Dealer: N	♥ 843	
Vul: NS	♦ 1054	Partner bids first.
HCP: 1	♣ 9	

Board: 75	♠ 7	West Bids 1NT if possible.
Dealer: S	♥ Q1086	East Bids 2♥ if possible.
Vul: EW	♦ AQJ	West Bids 2♠ if possible.
HCP: 14	♣ KQ1064	You bid first.

Board: 76	♠ 84	East Bids 1NT if possible.
Dealer: N	♥ J83	
Vul: Both	♦ 7543	Partner bids first.
HCP: 1	♣ 10962	

Board: 77	♠ KQ53	West Bids 1NT if possible.
Dealer: S	♥ AJ854	
Vul: NS	♦ K9	You bid first.
HCP: 16	♣ K6	

Board: 78	♠ 854	East Bids 1NT if possible.
Dealer: N	♥ 532	West Bids 2NT if possible.
Vul: EW	♦ 10764	East Bids 3NT if possible.
HCP: 1	♣ J52	Partner bids first.

## None Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ AJ104				1♣
Vul: None	♥ Q1075	♥ K82				
North HCP: 5	♦ 9854	♦ 7	1NT	AP		
South HCP: 12	♣ 102	♣ A9873				
Contract: 1N W						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J106542				
Vul: NS	♥ KQ102	♥ 843		1♣	1NT	Pass
North HCP: 17	♦ AQ8	♦ 1054	Pass	2♥	AP	
South HCP: 1	♣ KJ732	♣ 9				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ 7				1♣
Vul: EW	♥ 92	♥ Q1086	1NT	Pass	2♥	Pass
North HCP: 5	♦ K963	♦ AQJ	2♠	Pass	Pass	X
South HCP: 14	♣ J87	♣ KQ1064	Pass	3♦	AP	
Contract: 3♦ N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ 84				
Vul: Both	♥ AK9	♥ J83		1♣	1NT	Pass
North HCP: 19	♦ K106	♦ 7543	Pass	X	AP	
South HCP: 1	♣ A54	♣ 10962				
Contract: 1NX E						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 108642	♠ KQ53				1♥
Vul: NS	♥ 1093	♥ AJ854				
North HCP: 2	♦ Q73	♦ K9	1NT	Pass	Pass	X
South HCP: 16	♣ 94	♣ K6	Pass	2♠	AP	
Contract: 2♠ N						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ962	♠ 854				
Vul: EW	♥ AK97	♥ 532		1♠	1NT	Pass
North HCP: 14	♦ 32	♦ 10764	2NT	Pass	3NT	AP
South HCP: 1	♣ Q7	♣ J52				
Contract: 3N E						



## North hands (Practice Page)

### None

Board: 79	♠ 10987	West Bids 1NT if possible.
Dealer: S	♥ Q854	
Vul: Both	♦ 973	Partner bids first.
HCP: 3	♣ J7	
Board: 80	♠ K4	East Bids 1NT if possible.
Dealer: N	♥ Q10862	West Bids 4♠ if possible.
Vul: None	♦ KQ10	
HCP: 12	♣ Q102	You bid first.
Board: 81	♠ Q	West Bids 1NT if possible.
Dealer: S	♥ 85	East Bids 2♥ if possible.
Vul: EW	♦ 765432	West Bids 2♠ if possible.
HCP: 4	♣ Q973	East Bids 2NT if possible.
		West Bids 3♠ if possible.
		Partner bids first.
Board: 82	♠ KJ543	East Bids 1NT if possible.
Dealer: N	♥ J3	West Bids 4♥ if possible.
Vul: Both	♦ A863	
HCP: 13	♣ A5	You bid first.
Board: 83	♠ J98543	West Bids 1NT if possible.
Dealer: S	♥ 104	
Vul: NS	♦ 3	Partner bids first.
HCP: 5	♣ A1064	
Board: 84	♠ KJ1082	East Bids 1NT if possible.
Dealer: N	♥ Q1072	West Bids 2♦ if possible.
Vul: None	♦ AK	
HCP: 13	♣ 95	You bid first.

## None Both hands (Answers Page)

Board: 79

Dealer: S

Vul: Both

North HCP: 3

South HCP: 14

Contract: 3♥ S

North:

♠ 10987

♥ Q854

♦ 973

♣ J7

South:

♠ AK4

♥ K10762

♦ A5

♣ 632

West	North	East	South
------	-------	------	-------

			1♥
--	--	--	----

1NT	3♥	AP	
-----	----	----	--

Board: 80

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 4♠X W

North:

♠ K4

♥ Q10862

♦ KQ10

♣ Q102

South:

♠ 83

♥ 3

♦ AJ863

♣ K9765

West	North	East	South
------	-------	------	-------

	1♥	1NT	2NT <sup>1</sup>
--	----	-----	------------------

Pass	3♣	Pass	Pass
------	----	------	------

4♠	Pass	Pass	XA♠♠
----	------	------	------

AP

1. Unusual 2NT

Board: 81

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 3♠ W

North:

♠ Q

♥ 85

♦ 765432

♣ Q973

South:

♠ K642

♥ A1097

♦ K8

♣ K104

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	Pass	2NT	Pass
----	------	-----	------

3♠	AP		
----	----	--	--

Board: 82

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 4♥X W

North:

♠ KJ543

♥ J3

♦ A863

♣ A5

South:

♠ 982

♥ Q9

♦ Q54

♣ Q9863

West	North	East	South
------	-------	------	-------

	1♠	1NT	2♠
--	----	-----	----

4♥	X	AP	
----	---	----	--

Board: 83

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 1N W

North:

♠ J98543

♥ 104

♦ 3

♣ A1064

South:

♠ AKQ6

♥ Q8753

♦ J4

♣ Q2

West	North	East	South
------	-------	------	-------

			1♥
--	--	--	----

1NT	AP		
-----	----	--	--

Board: 84

Dealer: N

Vul: None

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ KJ1082

♥ Q1072

♦ AK

♣ 95

South:

♠ Q63

♥ 96

♦ QJ76

♣ KQJ7

West	North	East	South
------	-------	------	-------

	1♠	1NT	XN
--	----	-----	----

2♦	2NT	Pass <sup>1</sup>	3♠
----	-----	-------------------	----

AP

1. artificial

## South hands (Practice Page)

### None

Board: 79	♠ AK4	West Bids 1NT if possible.
Dealer: S	♥ K10762	
Vul: Both	♦ A5	You bid first.
HCP: 14	♣ 632	

Board: 80	♠ 83	East Bids 1NT if possible.
Dealer: N	♥ 3	West Bids 4♠ if possible.
Vul: None	♦ AJ863	
HCP: 8	♣ K9765	Partner bids first.

Board: 81	♠ K642	West Bids 1NT if possible.
Dealer: S	♥ A1097	East Bids 2♥ if possible.
Vul: EW	♦ K8	West Bids 2♠ if possible.
HCP: 13	♣ K104	East Bids 2NT if possible.
		West Bids 3♠ if possible.
		You bid first.

Board: 82	♠ 982	East Bids 1NT if possible.
Dealer: N	♥ Q9	West Bids 4♥ if possible.
Vul: Both	♦ Q54	
HCP: 6	♣ Q9863	Partner bids first.

Board: 83	♠ AKQ6	West Bids 1NT if possible.
Dealer: S	♥ Q8753	
Vul: NS	♦ J4	You bid first.
HCP: 14	♣ Q2	

Board: 84	♠ Q63	East Bids 1NT if possible.
Dealer: N	♥ 96	West Bids 2♦ if possible.
Vul: None	♦ QJ76	
HCP: 11	♣ KQJ7	Partner bids first.

## None Both hands (Answers Page)

Board: 79

Dealer: S

Vul: Both

North HCP: 3

South HCP: 14

Contract: 3♥ S

North:

♠ 10987

♥ Q854

♦ 973

♣ J7

South:

♠ AK4

♥ K10762

♦ A5

♣ 632

West	North	East	South
------	-------	------	-------

			1♥
--	--	--	----

1NT	3♥	AP	
-----	----	----	--

Board: 80

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 4♠X W

North:

♠ K4

♥ Q10862

♦ KQ10

♣ Q102

South:

♠ 83

♥ 3

♦ AJ863

♣ K9765

West	North	East	South
------	-------	------	-------

	1♥	1NT	2NT <sup>1</sup>
--	----	-----	------------------

Pass	3♣	Pass	Pass
------	----	------	------

4♠	Pass	Pass	XA♠♠
----	------	------	------

AP

1. Unusual 2NT

Board: 81

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 3♠ W

North:

♠ Q

♥ 85

♦ 765432

♣ Q973

South:

♠ K642

♥ A1097

♦ K8

♣ K104

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	Pass	2NT	Pass
----	------	-----	------

3♠	AP		
----	----	--	--

Board: 82

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 4♥X W

North:

♠ KJ543

♥ J3

♦ A863

♣ A5

South:

♠ 982

♥ Q9

♦ Q54

♣ Q9863

West	North	East	South
------	-------	------	-------

	1♠	1NT	2♠
--	----	-----	----

4♥	X	AP	
----	---	----	--

Board: 83

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 1N W

North:

♠ J98543

♥ 104

♦ 3

♣ A1064

South:

♠ AKQ6

♥ Q8753

♦ J4

♣ Q2

West	North	East	South
------	-------	------	-------

			1♥
--	--	--	----

1NT	AP		
-----	----	--	--

Board: 84

Dealer: N

Vul: None

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ KJ1082

♥ Q1072

♦ AK

♣ 95

South:

♠ Q63

♥ 96

♦ QJ76

♣ KQJ7

West	North	East	South
------	-------	------	-------

	1♠	1NT	XN
--	----	-----	----

2♦	2NT	Pass <sup>1</sup>	3♠
----	-----	-------------------	----

AP

1. artificial

## North hands (Practice Page)

### None

Board: 85      ♠ 652  
Dealer: S      ♥ AQ1076  
Vul: NS      ♦ Q10842  
HCP: 8      ♣ —

West Bids 1NT if possible.  
East Bids 5♣ if possible.  
  
Partner bids first.

Board: 86      ♠ AQ987  
Dealer: N      ♥ J8  
Vul: EW      ♦ K3  
HCP: 13      ♣ QJ95

East Bids 1NT if possible.  
  
You bid first.

Board: 87      ♠ K843  
Dealer: S      ♥ Q10743  
Vul: NS      ♦ 32  
HCP: 6      ♣ J7

West Bids 1NT if possible.  
  
Partner bids first.

Board: 88      ♠ K765  
Dealer: N      ♥ 5  
Vul: EW      ♦ KQJ87  
HCP: 13      ♣ KJ10

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
  
You bid first.

Board: 89      ♠ K94  
Dealer: S      ♥ A87543  
Vul: Both      ♦ A  
HCP: 11      ♣ 765

West Bids 1NT if possible.  
East Bids 2♠ if possible.  
  
Partner bids first.

Board: 90      ♠ QJ10876  
Dealer: N      ♥ A2  
Vul: NS      ♦ J6  
HCP: 12      ♣ A65

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
  
You bid first.

## None Both hands (Answers Page)

Board: 85  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 13  
 Contract: 5♣X E

North:  
 ♠ 652  
 ♥ AQ1076  
 ♦ Q10842  
 ♣ —

South:  
 ♠ KQ874  
 ♥ 54  
 ♦ A753  
 ♣ A6

West	North	East	South
			1♠
1NT	2♠	5♣	X
AP			

Board: 86  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 5  
 Contract: 2♠ N

North:  
 ♠ AQ987  
 ♥ J8  
 ♦ K3  
 ♣ QJ95

South:  
 ♠ 1053  
 ♥ KQ532  
 ♦ 9864  
 ♣ 2

West	North	East	South
	1♠	1NT	2♠
AP			

Board: 87  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ K843  
 ♥ Q10743  
 ♦ 32  
 ♣ J7

South:  
 ♠ J92  
 ♥ AJ9  
 ♦ K87  
 ♣ K632

West	North	East	South
			1♣
1NT	AP		

Board: 88  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 7  
 Contract: 3♥X E

North:  
 ♠ K765  
 ♥ 5  
 ♦ KQJ87  
 ♣ KJ10

South:  
 ♠ 983  
 ♥ QJ7  
 ♦ 632  
 ♣ A963

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

Board: 89  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♠ E

North:  
 ♠ K94  
 ♥ A87543  
 ♦ A  
 ♣ 765

South:  
 ♠ QJ3  
 ♥ K6  
 ♦ K107  
 ♣ QJ984

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



Board: 90

Dealer: N

Vul: NS

North HCP: 12

South HCP: 7

Contract: 3♥ E

North:

♠ QJ10876

♥ A2

♦ J6

♣ A65

South:

♠ A2

♥ 986

♦ 10872

♣ K732

West	North	East	South
------	-------	------	-------

	1♠	1NT	Pass
--	----	-----	------

2♦	Pass	2♥	Pass
----	------	----	------

3♥	AP		
----	----	--	--

## South hands (Practice Page)

### None

Board: 85      ♠ KQ874      West Bids 1NT if possible.  
Dealer: S      ♥ 54      East Bids 5♣ if possible.  
Vul: NS      ♦ A753  
HCP: 13      ♣ A6      You bid first.

Board: 86      ♠ 1053      East Bids 1NT if possible.  
Dealer: N      ♥ KQ532  
Vul: EW      ♦ 9864      Partner bids first.  
HCP: 5      ♣ 2

Board: 87      ♠ J92      West Bids 1NT if possible.  
Dealer: S      ♥ AJ9  
Vul: NS      ♦ K87      You bid first.  
HCP: 12      ♣ K632

Board: 88      ♠ 983      East Bids 1NT if possible.  
Dealer: N      ♥ QJ7      West Bids 2♦ if possible.  
Vul: EW      ♦ 632      East Bids 2♥ if possible.  
HCP: 7      ♣ A963      West Bids 3♥ if possible.  
Partner bids first.

Board: 89      ♠ QJ3      West Bids 1NT if possible.  
Dealer: S      ♥ K6      East Bids 2♠ if possible.  
Vul: Both      ♦ K107  
HCP: 12      ♣ QJ984      You bid first.

Board: 90      ♠ A2      East Bids 1NT if possible.  
Dealer: N      ♥ 986      West Bids 2♦ if possible.  
Vul: NS      ♦ 10872      East Bids 2♥ if possible.  
HCP: 7      ♣ K732      West Bids 3♥ if possible.  
Partner bids first.

## None Both hands (Answers Page)

Board: 85  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 13  
 Contract: 5♣X E

North:  
 ♠ 652  
 ♥ AQ1076  
 ♦ Q10842  
 ♣ —

South:  
 ♠ KQ874  
 ♥ 54  
 ♦ A753  
 ♣ A6

West	North	East	South
			1♠
1NT	2♠	5♣	X
AP			

Board: 86  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 5  
 Contract: 2♠ N

North:  
 ♠ AQ987  
 ♥ J8  
 ♦ K3  
 ♣ QJ95

South:  
 ♠ 1053  
 ♥ KQ532  
 ♦ 9864  
 ♣ 2

West	North	East	South
	1♠	1NT	2♠
AP			

Board: 87  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ K843  
 ♥ Q10743  
 ♦ 32  
 ♣ J7

South:  
 ♠ J92  
 ♥ AJ9  
 ♦ K87  
 ♣ K632

West	North	East	South
			1♣
1NT	AP		

Board: 88  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 7  
 Contract: 3♥X E

North:  
 ♠ K765  
 ♥ 5  
 ♦ KQJ87  
 ♣ KJ10

South:  
 ♠ 983  
 ♥ QJ7  
 ♦ 632  
 ♣ A963

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

Board: 89  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♠ E

North:  
 ♠ K94  
 ♥ A87543  
 ♦ A  
 ♣ 765

South:  
 ♠ QJ3  
 ♥ K6  
 ♦ K107  
 ♣ QJ984

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

Board: 90

Dealer: N

Vul: NS

North HCP: 12

South HCP: 7

Contract: 3♥ E

North:

♠ QJ10876

♥ A2

♦ J6

♣ A65

South:

♠ A2

♥ 986

♦ 10872

♣ K732

West	North	East	South
------	-------	------	-------

1♠

1NT

Pass

2♦

Pass

2♥

Pass

3♥

AP

## North hands (Practice Page)

### None

Board: 91	♠ Q843	West Bids 1NT if possible.
Dealer: S	♥ J9	
Vul: EW	♦ 1094	Partner bids first.
HCP: 8	♣ AJ96	
Board: 92	♠ 5	East Bids 1NT if possible.
Dealer: N	♥ AQ5	
Vul: Both	♦ K1054	You bid first.
HCP: 15	♣ AQ953	
Board: 93	♠ AJ9	West Bids 1NT if possible.
Dealer: S	♥ 8543	
Vul: None	♦ 72	Partner bids first.
HCP: 7	♣ Q532	
Board: 94	♠ KQ6	East Bids 1NT if possible.
Dealer: N	♥ J10652	
Vul: EW	♦ KJ73	You bid first.
HCP: 14	♣ A	
Board: 95	♠ 1094	West Bids 1NT if possible.
Dealer: S	♥ K654	
Vul: NS	♦ K874	Partner bids first.
HCP: 7	♣ J9	
Board: 96	♠ KJ	East Bids 1NT if possible.
Dealer: N	♥ AK	West Bids 2♦ if possible.
Vul: Both	♦ J103	East Bids 2♥ if possible.
HCP: 15	♣ K98764	You bid first.

## None Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ J2				1♣
Vul: EW	♥ J9	♥ AK84				
North HCP: 8	♦ 1094	♦ A73	1NT	AP		
South HCP: 14	♣ AJ96	♣ Q752				
Contract: 1N W						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ J1072		1♣	1NT	Pass
Vul: Both	♥ AQ5	♥ K9632	Pass	2♦	Pass	3♣
North HCP: 15	♦ K1054	♦ 87	AP			
South HCP: 4	♣ AQ953	♣ 62				
Contract: 3♣ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ KQ86				1♦
Vul: None	♥ 8543	♥ KQ2				
North HCP: 7	♦ 72	♦ Q1096	1NT	AP		
South HCP: 12	♣ Q532	♣ 87				
Contract: 1N W						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J1094				
Vul: EW	♥ J10652	♥ 97		1♥	1NT	AP
North HCP: 14	♦ KJ73	♦ 865				
South HCP: 7	♣ A	♣ KQJ2				
Contract: 1N E						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AQ8763				1♠
Vul: NS	♥ K654	♥ A				
North HCP: 7	♦ K874	♦ J95	1NT	2♠	AP	
South HCP: 14	♣ J9	♣ K75				
Contract: 2♠ S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 109763				
Vul: Both	♥ AK	♥ 9432		1♣	1NT	Pass
North HCP: 15	♦ J103	♦ A64	2♦	Pass	2♥	AP
South HCP: 4	♣ K98764	♣ 2				
Contract: 2♥ E						

## South hands (Practice Page)

### None

Board: 91	♠ J2	West Bids 1NT if possible.
Dealer: S	♥ AK84	
Vul: EW	♦ A73	You bid first.
HCP: 14	♣ Q752	
Board: 92	♠ J1072	East Bids 1NT if possible.
Dealer: N	♥ K9632	
Vul: Both	♦ 87	Partner bids first.
HCP: 4	♣ 62	
Board: 93	♠ KQ86	West Bids 1NT if possible.
Dealer: S	♥ KQ2	
Vul: None	♦ Q1096	You bid first.
HCP: 12	♣ 87	
Board: 94	♠ J1094	East Bids 1NT if possible.
Dealer: N	♥ 97	
Vul: EW	♦ 865	Partner bids first.
HCP: 7	♣ KQJ2	
Board: 95	♠ AQ8763	West Bids 1NT if possible.
Dealer: S	♥ A	
Vul: NS	♦ J95	You bid first.
HCP: 14	♣ K75	
Board: 96	♠ 109763	East Bids 1NT if possible.
Dealer: N	♥ 9432	West Bids 2♦ if possible.
Vul: Both	♦ A64	East Bids 2♥ if possible.
HCP: 4	♣ 2	Partner bids first.

## None Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ J2				1♣
Vul: EW	♥ J9	♥ AK84				
North HCP: 8	♦ 1094	♦ A73	1NT	AP		
South HCP: 14	♣ AJ96	♣ Q752				
Contract: 1N W						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ J1072		1♣	1NT	Pass
Vul: Both	♥ AQ5	♥ K9632	Pass	2♦	Pass	3♣
North HCP: 15	♦ K1054	♦ 87	AP			
South HCP: 4	♣ AQ953	♣ 62				
Contract: 3♣ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ KQ86				1♦
Vul: None	♥ 8543	♥ KQ2				
North HCP: 7	♦ 72	♦ Q1096	1NT	AP		
South HCP: 12	♣ Q532	♣ 87				
Contract: 1N W						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J1094				
Vul: EW	♥ J10652	♥ 97		1♥	1NT	AP
North HCP: 14	♦ KJ73	♦ 865				
South HCP: 7	♣ A	♣ KQJ2				
Contract: 1N E						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AQ8763				1♠
Vul: NS	♥ K654	♥ A				
North HCP: 7	♦ K874	♦ J95	1NT	2♠	AP	
South HCP: 14	♣ J9	♣ K75				
Contract: 2♠ S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 109763				
Vul: Both	♥ AK	♥ 9432		1♣	1NT	Pass
North HCP: 15	♦ J103	♦ A64	2♦	Pass	2♥	AP
South HCP: 4	♣ K98764	♣ 2				
Contract: 2♥ E						



## North hands (Practice Page)

### None

Board: 97	♠ 5	West Bids 1NT if possible.
Dealer: S	♥ 109854	
Vul: None	♦ 98	Partner bids first.
HCP: 4	♣ KJ1052	
Board: 98	♠ J97	East Bids 1NT if possible.
Dealer: N	♥ AQJ10	
Vul: NS	♦ 94	You bid first.
HCP: 12	♣ KJ73	
Board: 99	♠ 97	West Bids 1NT if possible.
Dealer: S	♥ 863	East Bids 3NT if possible.
Vul: EW	♦ K108762	
HCP: 3	♣ 76	Partner bids first.
Board: 100	♠ Q653	East Bids 1NT if possible.
Dealer: N	♥ KQ96	
Vul: None	♦ K4	You bid first.
HCP: 13	♣ K92	
Board: 101	♠ 73	West Bids 1NT if possible.
Dealer: S	♥ K975	
Vul: NS	♦ 842	Partner bids first.
HCP: 7	♣ A1053	
Board: 102	♠ AJ3	East Bids 1NT if possible.
Dealer: N	♥ K9843	West Bids 3♣ if possible.
Vul: EW	♦ K	East Bids 3♦ if possible.
HCP: 13	♣ Q1076	West Bids 5♦ if possible.
		You bid first.

## None Both hands (Answers Page)

Board: 97

Dealer: S

Vul: None

North HCP: 4

South HCP: 19

Contract: 1N W

North:

♠ 5

♥ 109854

♦ 98

♣ KJ1052

South:

♠ KQJ2

♥ AKQJ

♦ K732

♣ 6

West North East South

1♦

1NT AP

Board: 98

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ J97

♥ AQJ10

♦ 94

♣ KJ73

South:

♠ 10652

♥ K84

♦ K76

♣ 965

West North East South

1♣

1NT

AP

Board: 99

Dealer: S

Vul: EW

North HCP: 3

South HCP: 12

Contract: 3N W

North:

♠ 97

♥ 863

♦ K108762

♣ 76

South:

♠ AJ842

♥ AJ75

♦ —

♣ Q1082

West North East South

1♠

1NT Pass 3NT AP

Board: 100

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ Q653

♥ KQ96

♦ K4

♣ K92

South:

♠ A74

♥ 32

♦ J9873

♣ Q65

West North East South

1♣

1NT

AP

Board: 101

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 1N W

North:

♠ 73

♥ K975

♦ 842

♣ A1053

South:

♠ AJ982

♥ A32

♦ A96

♣ 94

West North East South

1♠

1NT AP

Board: 102

Dealer: N

Vul: EW

North HCP: 13

South HCP: 2

Contract: 5♦ E

North:

♠ AJ3

♥ K9843

♦ K

♣ Q1076

South:

♠ Q109542

♥ 1062

♦ 96

♣ 85

West	North	East	South
------	-------	------	-------

	1♥	1NT	Pass
--	----	-----	------

3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	Pass
-----------------	------	-----------------	------

5♦	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### None

Board: 97	♠ KQJ2	West Bids 1NT if possible.
Dealer: S	♥ AKQJ	
Vul: None	♦ K732	You bid first.
HCP: 19	♣ 6	

Board: 98	♠ 10652	East Bids 1NT if possible.
Dealer: N	♥ K84	
Vul: NS	♦ K76	Partner bids first.
HCP: 6	♣ 965	

Board: 99	♠ AJ842	West Bids 1NT if possible.
Dealer: S	♥ AJ75	East Bids 3NT if possible.
Vul: EW	♦ —	
HCP: 12	♣ Q1082	You bid first.

Board: 100	♠ A74	East Bids 1NT if possible.
Dealer: N	♥ 32	
Vul: None	♦ J9873	Partner bids first.
HCP: 7	♣ Q65	

Board: 101	♠ AJ982	West Bids 1NT if possible.
Dealer: S	♥ A32	
Vul: NS	♦ A96	You bid first.
HCP: 13	♣ 94	

Board: 102	♠ Q109542	East Bids 1NT if possible.
Dealer: N	♥ 1062	West Bids 3♣ if possible.
Vul: EW	♦ 96	East Bids 3♦ if possible.
HCP: 2	♣ 85	West Bids 5♦ if possible.
		Partner bids first.

## None Both hands (Answers Page)

Board: 97

Dealer: S

Vul: None

North HCP: 4

South HCP: 19

Contract: 1N W

North:

♠ 5

♥ 109854

♦ 98

♣ KJ1052

South:

♠ KQJ2

♥ AKQJ

♦ K732

♣ 6

West North East South

1♦

1NT AP

Board: 98

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ J97

♥ AQJ10

♦ 94

♣ KJ73

South:

♠ 10652

♥ K84

♦ K76

♣ 965

West North East South

1♣

1NT

AP

Board: 99

Dealer: S

Vul: EW

North HCP: 3

South HCP: 12

Contract: 3N W

North:

♠ 97

♥ 863

♦ K108762

♣ 76

South:

♠ AJ842

♥ AJ75

♦ —

♣ Q1082

West North East South

1♠

1NT Pass 3NT AP

Board: 100

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ Q653

♥ KQ96

♦ K4

♣ K92

South:

♠ A74

♥ 32

♦ J9873

♣ Q65

West North East South

1♣

1NT

AP

Board: 101

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 1N W

North:

♠ 73

♥ K975

♦ 842

♣ A1053

South:

♠ AJ982

♥ A32

♦ A96

♣ 94

West North East South

1♠

1NT AP

Board: 102

Dealer: N

Vul: EW

North HCP: 13

South HCP: 2

Contract: 5♦ E

North:

♠ AJ3

♥ K9843

♦ K

♣ Q1076

South:

♠ Q109542

♥ 1062

♦ 96

♣ 85

West	North	East	South
------	-------	------	-------

	1♥	1NT	Pass
--	----	-----	------

3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	Pass
-----------------	------	-----------------	------

5♦	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### None

Board: 103      ♠ KJ954  
Dealer: S        ♥ J65  
Vul: Both       ♦ Q96  
HCP: 7          ♣ 108

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 104      ♠ J43  
Dealer: N        ♥ Q65  
Vul: NS         ♦ AQ32  
HCP: 13        ♣ A42

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

You bid first.

Board: 105      ♠ KJ753  
Dealer: S        ♥ 1064  
Vul: Both       ♦ 853  
HCP: 5          ♣ J6

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 106      ♠ 1074  
Dealer: N        ♥ J63  
Vul: None       ♦ AK2  
HCP: 12        ♣ A743

East Bids 1NT if possible.

You bid first.

Board: 107      ♠ QJ6543  
Dealer: S        ♥ 4  
Vul: EW         ♦ 9863  
HCP: 5          ♣ Q2

West Bids 1NT if possible.

Partner bids first.

Board: 108

Dealer: N

Vul: Both

HCP: 12

♠ J3

♥ Q106542

♦ AK

♣ Q76

East Bids 1NT if possible.

West Bids 3NT if possible.

You bid first.



## None Both hands (Answers Page)

Board: 103  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 13  
Contract: 2♥ W

North:  
♠ KJ954  
♥ J65  
♦ Q96  
♣ 108

South:  
♠ A106  
♥ 1074  
♦ K52  
♣ AQ42

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

Board: 104  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 0  
Contract: 3N E

North:  
♠ J43  
♥ Q65  
♦ AQ32  
♣ A42

South:  
♠ 972  
♥ 984  
♦ 874  
♣ 9765

West	North	East	South
	1♦	1NT	Pass
2♣ <sup>1</sup>	Pass	2♠	Pass
3NT	AP		
1. Stayman			

Board: 105  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 16  
Contract: 3♥ E

North:  
♠ KJ753  
♥ 1064  
♦ 853  
♣ J6

South:  
♠ Q10  
♥ A7  
♦ KJ  
♣ AQ108743

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

Board: 106  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 6  
Contract: 1N E

North:  
♠ 1074  
♥ J63  
♦ AK2  
♣ A743

South:  
♠ Q985  
♥ 102  
♦ Q8765  
♣ Q10

West	North	East	South
	1♣	1NT	AP

Board: 107  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 12  
Contract: 1N W

North:  
♠ QJ6543  
♥ 4  
♦ 9863  
♣ Q2

South:  
♠ 1092  
♥ AK87  
♦ KQ2  
♣ 983

West	North	East	South
			1♣
1NT	AP		

Board: 108  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 2  
Contract: 3N E

North:  
♠ J3  
♥ Q106542  
♦ AK  
♣ Q76

South:  
♠ 10986  
♥ 9  
♦ J732  
♣ J432

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

## South hands (Practice Page)

None

Board: 103      ♠ A106  
Dealer: S        ♥ 1074  
Vul: Both       ♦ K52  
HCP: 13        ♣ AQ42

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 104      ♠ 972  
Dealer: N        ♥ 984  
Vul: NS         ♦ 874  
HCP: 0         ♣ 9765

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

Partner bids first.

Board: 105      ♠ Q10  
Dealer: S        ♥ A7  
Vul: Both       ♦ KJ  
HCP: 16        ♣ AQ108743

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 106      ♠ Q985  
Dealer: N        ♥ 102  
Vul: None       ♦ Q8765  
HCP: 6         ♣ Q10

East Bids 1NT if possible.

Partner bids first.

Board: 107      ♠ 1092  
Dealer: S        ♥ AK87  
Vul: EW         ♦ KQ2  
HCP: 12        ♣ 983

West Bids 1NT if possible.

You bid first.

Board: 108

Dealer: N

Vul: Both

HCP: 2

♠ 10986

♥ 9

♦ J732

♣ J432

East Bids 1NT if possible.

West Bids 3NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 103  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 13  
Contract: 2♥ W

North:  
♠ KJ954  
♥ J65  
♦ Q96  
♣ 108

South:  
♠ A106  
♥ 1074  
♦ K52  
♣ AQ42

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

Board: 104  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 0  
Contract: 3N E

North:  
♠ J43  
♥ Q65  
♦ AQ32  
♣ A42

South:  
♠ 972  
♥ 984  
♦ 874  
♣ 9765

West	North	East	South
	1♦	1NT	Pass
2♣ <sup>1</sup>	Pass	2♠	Pass
3NT	AP		
1. Stayman			

Board: 105  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 16  
Contract: 3♥ E

North:  
♠ KJ753  
♥ 1064  
♦ 853  
♣ J6

South:  
♠ Q10  
♥ A7  
♦ KJ  
♣ AQ108743

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

Board: 106  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 6  
Contract: 1N E

North:  
♠ 1074  
♥ J63  
♦ AK2  
♣ A743

South:  
♠ Q985  
♥ 102  
♦ Q8765  
♣ Q10

West	North	East	South
	1♣	1NT	AP

Board: 107  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 12  
Contract: 1N W

North:  
♠ QJ6543  
♥ 4  
♦ 9863  
♣ Q2

South:  
♠ 1092  
♥ AK87  
♦ KQ2  
♣ 983

West	North	East	South
			1♣
1NT	AP		

Board: 108  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 2  
Contract: 3N E

North:  
♠ J3  
♥ Q106542  
♦ AK  
♣ Q76

South:  
♠ 10986  
♥ 9  
♦ J732  
♣ J432

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

## North hands (Practice Page)

### None

Board: 109	♠ K6	West Bids 1NT if possible.
Dealer: S	♥ K853	
Vul: None	♦ 9863	Partner bids first.
HCP: 11	♣ KQ8	

Board: 110	♠ KJ95	East Bids 1NT if possible.
Dealer: N	♥ —	West Bids 2♦ if possible.
Vul: NS	♦ AK6	East Bids 2♥ if possible.
HCP: 12	♣ J87532	You bid first.

Board: 111	♠ K1053	West Bids 1NT if possible.
Dealer: S	♥ Q5	East Bids 2♦ if possible.
Vul: Both	♦ 103	West Bids 2♥ if possible.
HCP: 8	♣ K10764	Partner bids first.

Board: 112	♠ KJ104	East Bids 1NT if possible.
Dealer: N	♥ KQ32	
Vul: None	♦ QJ92	You bid first.
HCP: 12	♣ 6	

Board: 113	♠ 53	West Bids 1NT if possible.
Dealer: S	♥ 8	
Vul: NS	♦ 9765432	Partner bids first.
HCP: 2	♣ Q82	

Board: 114	♠ KQ98	East Bids 1NT if possible.
Dealer: N	♥ 1063	
Vul: EW	♦ KJ8	You bid first.
HCP: 12	♣ QJ7	

## None Both hands (Answers Page)

Board: 109

Dealer: S

Vul: None

North HCP: 11

South HCP: 12

Contract: 4♠ S

North:

♠ K6

♥ K853

♦ 9863

♣ KQ8

South:

♠ QJ10732

♥ J2

♦ AK

♣ J52

West North East South

1♠

1NT XN Pass 2♠

Pass 4♠ AP

Board: 110

Dealer: N

Vul: NS

North HCP: 12

South HCP: 5

Contract: 2♥ E

North:

♠ KJ95

♥ —

♦ AK6

♣ J87532

South:

♠ Q10864

♥ K754

♦ 1094

♣ 4

West North East South

1♣ 1NT Pass

2♦ Pass 2♥ AP

Board: 111

Dealer: S

Vul: Both

North HCP: 8

South HCP: 12

Contract: 2♥ W

North:

♠ K1053

♥ Q5

♦ 103

♣ K10764

South:

♠ J742

♥ K7

♦ J842

♣ AQJ

West North East South

1♦

1NT Pass 2♦ Pass

2♥ AP

Board: 112

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 1NX E

North:

♠ KJ104

♥ KQ32

♦ QJ92

♣ 6

South:

♠ Q652

♥ 95

♦ 87

♣ AKJ94

West North East South

1♦ 1NT XN

AP

Board: 113

Dealer: S

Vul: NS

North HCP: 2

South HCP: 14

Contract: 1N W

North:

♠ 53

♥ 8

♦ 9765432

♣ Q82

South:

♠ KQJ9

♥ Q10943

♦ AJ

♣ J7

West North East South

1♥

1NT AP

Board: 114

Dealer: N

Vul: EW

North HCP: 12

South HCP: 7

Contract: 1N E

North:

♠ KQ98

♥ 1063

♦ KJ8

♣ QJ7

South:

♠ J102

♥ 842

♦ Q432

♣ A95

West North East South

1♣ 1NT AP

## South hands (Practice Page)

### None

Board: 109      ♠ QJ10732  
Dealer: S        ♥ J2  
Vul: None       ♦ AK  
HCP: 12         ♣ J52

West Bids 1NT if possible.

You bid first.

Board: 110      ♠ Q10864  
Dealer: N        ♥ K754  
Vul: NS         ♦ 1094  
HCP: 5          ♣ 4

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 111      ♠ J742  
Dealer: S        ♥ K7  
Vul: Both       ♦ J842  
HCP: 12         ♣ AQJ

West Bids 1NT if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

You bid first.

Board: 112      ♠ Q652  
Dealer: N        ♥ 95  
Vul: None       ♦ 87  
HCP: 10         ♣ AKJ94

East Bids 1NT if possible.

Partner bids first.

Board: 113      ♠ KQJ9  
Dealer: S        ♥ Q10943  
Vul: NS         ♦ AJ  
HCP: 14         ♣ J7

West Bids 1NT if possible.

You bid first.

Board: 114      ♠ J102  
Dealer: N        ♥ 842  
Vul: EW         ♦ Q432  
HCP: 7          ♣ A95

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 109

Dealer: S

Vul: None

North HCP: 11

South HCP: 12

Contract: 4♠ S

North:

♠ K6

♥ K853

♦ 9863

♣ KQ8

South:

♠ QJ10732

♥ J2

♦ AK

♣ J52

West North East South

1♠

1NT XN Pass 2♠

Pass 4♠ AP

Board: 110

Dealer: N

Vul: NS

North HCP: 12

South HCP: 5

Contract: 2♥ E

North:

♠ KJ95

♥ —

♦ AK6

♣ J87532

South:

♠ Q10864

♥ K754

♦ 1094

♣ 4

West North East South

1♣ 1NT Pass

2♦ Pass 2♥ AP

Board: 111

Dealer: S

Vul: Both

North HCP: 8

South HCP: 12

Contract: 2♥ W

North:

♠ K1053

♥ Q5

♦ 103

♣ K10764

South:

♠ J742

♥ K7

♦ J842

♣ AQJ

West North East South

1♦

1NT Pass 2♦ Pass

2♥ AP

Board: 112

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 1NX E

North:

♠ KJ104

♥ KQ32

♦ QJ92

♣ 6

South:

♠ Q652

♥ 95

♦ 87

♣ AKJ94

West North East South

1♦ 1NT XN

AP

Board: 113

Dealer: S

Vul: NS

North HCP: 2

South HCP: 14

Contract: 1N W

North:

♠ 53

♥ 8

♦ 9765432

♣ Q82

South:

♠ KQJ9

♥ Q10943

♦ AJ

♣ J7

West North East South

1♥

1NT AP

Board: 114

Dealer: N

Vul: EW

North HCP: 12

South HCP: 7

Contract: 1N E

North:

♠ KQ98

♥ 1063

♦ KJ8

♣ QJ7

South:

♠ J102

♥ 842

♦ Q432

♣ A95

West North East South

1♣ 1NT AP



## North hands (Practice Page)

### None

Board: 115      ♠ J5      West Bids 1NT if possible.  
Dealer: S      ♥ QJ1074  
Vul: None      ♦ QJ87      Partner bids first.  
HCP: 7      ♣ 82

Board: 116      ♠ QJ65      East Bids 1NT if possible.  
Dealer: N      ♥ A32      West Bids 2♦ if possible.  
Vul: NS      ♦ K      East Bids 2♥ if possible.  
HCP: 12      ♣ Q10965      West Bids 3♦ if possible.  
East Bids 3NT if possible.  
You bid first.

Board: 117      ♠ Q92      West Bids 1NT if possible.  
Dealer: S      ♥ J763      East Bids 2♥ if possible.  
Vul: Both      ♦ 763      West Bids 2♠ if possible.  
HCP: 3      ♣ 642      East Bids 2NT if possible.  
Partner bids first.

Board: 118      ♠ KJ54      East Bids 1NT if possible.  
Dealer: N      ♥ AJ65      West Bids 3NT if possible.  
Vul: NS      ♦ 2      You bid first.  
HCP: 13      ♣ A843

Board: 119      ♠ J2      West Bids 1NT if possible.  
Dealer: S      ♥ 7632      East Bids 2♥ if possible.  
Vul: EW      ♦ J1063      West Bids 2♠ if possible.  
HCP: 2      ♣ 1032      East Bids 3NT if possible.  
West Bids 4♠ if possible.  
Partner bids first.

Board: 120

Dealer: N

Vul: Both

HCP: 12

♠ Q

♥ K852

♦ A10982

♣ K105

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♠ if possible.

West Bids 3NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ63				1♣
Vul: None	♥ QJ1074	♥ 98				
North HCP: 7	♦ QJ87	♦ K103	1NT	AP		
South HCP: 12	♣ 82	♣ QJ106				
Contract: 1N W						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ QJ65	♠ 973		1♣	1NT	Pass
Vul: NS	♥ A32	♥ 964	2♦	Pass	2♥	Pass
North HCP: 12	♦ K	♦ 9742	3♦	Pass	3NT	AP
South HCP: 0	♣ Q10965	♣ 432				
Contract: 3N E						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AJ7				1♦
Vul: Both	♥ J763	♥ A1084	1NT	Pass	2♥	Pass
North HCP: 3	♦ 763	♦ A10952	2♠	Pass	2NT	AP
South HCP: 13	♣ 642	♣ 7				
Contract: 2N W						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ 10982		1♣	1NT	Pass
Vul: NS	♥ AJ65	♥ 1073	3NT	AP		
North HCP: 13	♦ 2	♦ 953				
South HCP: 0	♣ A843	♣ 762				
Contract: 3N E						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A93				1♣
Vul: EW	♥ 7632	♥ A954	1NT	Pass	2♥	Pass
North HCP: 2	♦ J1063	♦ Q42	2♠	Pass	3NT	Pass
South HCP: 13	♣ 1032	♣ K85	4♠	AP		
Contract: 4♠ W						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J10976		1♦	1NT	Pass
Vul: Both	♥ K852	♥ 1094	2♣ <sup>1</sup>	Pass	2♠	Pass
North HCP: 12	♦ A10982	♦ 53	3NT	AP		
South HCP: 1	♣ K105	♣ 974	1. Stayman			
Contract: 3N E						

## South hands (Practice Page)

### None

Board: 115      ♠ AQ63  
Dealer: S        ♥ 98  
Vul: None        ♦ K103  
HCP: 12         ♣ QJ106

West Bids 1NT if possible.

You bid first.

Board: 116      ♠ 973  
Dealer: N        ♥ 964  
Vul: NS         ♦ 9742  
HCP: 0         ♣ 432

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 117      ♠ AJ7  
Dealer: S        ♥ A1084  
Vul: Both       ♦ A10952  
HCP: 13        ♣ 7

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 2NT if possible.

You bid first.

Board: 118      ♠ 10982  
Dealer: N        ♥ 1073  
Vul: NS         ♦ 953  
HCP: 0         ♣ 762

East Bids 1NT if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 119      ♠ A93  
Dealer: S        ♥ A954  
Vul: EW         ♦ Q42  
HCP: 13        ♣ K85

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

You bid first.

Board: 120      ♠ J10976  
Dealer: N        ♥ 1094  
Vul: Both       ♦ 53  
HCP: 1           ♣ 974

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

## None Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ63				1♣
Vul: None	♥ QJ1074	♥ 98				
North HCP: 7	♦ QJ87	♦ K103	1NT	AP		
South HCP: 12	♣ 82	♣ QJ106				
Contract: 1N W						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ QJ65	♠ 973		1♣	1NT	Pass
Vul: NS	♥ A32	♥ 964	2♦	Pass	2♥	Pass
North HCP: 12	♦ K	♦ 9742	3♦	Pass	3NT	AP
South HCP: 0	♣ Q10965	♣ 432				
Contract: 3N E						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AJ7				1♦
Vul: Both	♥ J763	♥ A1084	1NT	Pass	2♥	Pass
North HCP: 3	♦ 763	♦ A10952	2♠	Pass	2NT	AP
South HCP: 13	♣ 642	♣ 7				
Contract: 2N W						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ 10982		1♣	1NT	Pass
Vul: NS	♥ AJ65	♥ 1073	3NT	AP		
North HCP: 13	♦ 2	♦ 953				
South HCP: 0	♣ A843	♣ 762				
Contract: 3N E						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A93				1♣
Vul: EW	♥ 7632	♥ A954	1NT	Pass	2♥	Pass
North HCP: 2	♦ J1063	♦ Q42	2♠	Pass	3NT	Pass
South HCP: 13	♣ 1032	♣ K85	4♠	AP		
Contract: 4♠ W						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J10976		1♦	1NT	Pass
Vul: Both	♥ K852	♥ 1094	2♣ <sup>1</sup>	Pass	2♠	Pass
North HCP: 12	♦ A10982	♦ 53	3NT	AP		
South HCP: 1	♣ K105	♣ 974	1. Stayman			
Contract: 3N E						

## North hands (Practice Page)

### None

Board: 121	♠ QJ3	West Bids 1NT if possible.
Dealer: S	♥ 109864	
Vul: None	♦ 65	Partner bids first.
HCP: 3	♣ 1087	

Board: 122	♠ K963	East Bids 1NT if possible.
Dealer: N	♥ KJ8	West Bids 4♥ if possible.
Vul: EW	♦ AQ96	
HCP: 13	♣ 54	You bid first.

Board: 123	♠ Q8	West Bids 1NT if possible.
Dealer: S	♥ Q8764	
Vul: Both	♦ K875	Partner bids first.
HCP: 9	♣ Q3	

Board: 124	♠ QJ104	East Bids 1NT if possible.
Dealer: N	♥ K104	
Vul: None	♦ A62	You bid first.
HCP: 12	♣ Q43	

Board: 125	♠ 103	West Bids 1NT if possible.
Dealer: S	♥ 853	
Vul: NS	♦ KQ9843	Partner bids first.
HCP: 6	♣ J3	

Board: 126	♠ A852	East Bids 1NT if possible.
Dealer: N	♥ K97	West Bids 2♠ if possible.
Vul: Both	♦ QJ75	
HCP: 13	♣ K8	You bid first.

## None Both hands (Answers Page)

Board: 121

Dealer: S

Vul: None

North HCP: 3

South HCP: 13

Contract: 4♥ S

North:

♠ QJ3

♥ 109864

♦ 65

♣ 1087

South:

♠ 1074

♥ AJ532

♦ Q109

♣ AQ

West North East South

1♥

1NT 4♥ AP

Board: 122

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 4♥ W

North:

♠ K963

♥ KJ8

♦ AQ96

♣ 54

South:

♠ AQ108

♥ 2

♦ 73

♣ K109832

West North East South

1♦ 1NT 2♣

4♥ AP

Board: 123

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1N W

North:

♠ Q8

♥ Q8764

♦ K875

♣ Q3

South:

♠ AJ74

♥ 532

♦ A10

♣ AJ74

West North East South

1♣

1NT AP

Board: 124

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 1N E

North:

♠ QJ104

♥ K104

♦ A62

♣ Q43

South:

♠ 32

♥ AJ83

♦ QJ753

♣ 108

West North East South

1♣ 1NT AP

Board: 125

Dealer: S

Vul: NS

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ 103

♥ 853

♦ KQ9843

♣ J3

South:

♠ QJ82

♥ KQ109

♦ 6

♣ A1087

West North East South

1♣

1NT AP

Board: 126

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 3♦ N

North:

♠ A852

♥ K97

♦ QJ75

♣ K8

South:

♠ 3

♥ J82

♦ 98632

♣ AQ94

West North East South

1♦ 1NT 2♦

2♠ 3♦ AP



## South hands (Practice Page)

### None

Board: 121	♠ 1074	West Bids 1NT if possible.
Dealer: S	♥ AJ532	
Vul: None	♦ Q109	You bid first.
HCP: 13	♣ AQ	
Board: 122	♠ AQ108	East Bids 1NT if possible.
Dealer: N	♥ 2	West Bids 4♥ if possible.
Vul: EW	♦ 73	
HCP: 9	♣ K109832	Partner bids first.
Board: 123	♠ AJ74	West Bids 1NT if possible.
Dealer: S	♥ 532	
Vul: Both	♦ A10	You bid first.
HCP: 14	♣ AJ74	
Board: 124	♠ 32	East Bids 1NT if possible.
Dealer: N	♥ AJ83	
Vul: None	♦ QJ753	Partner bids first.
HCP: 8	♣ 108	
Board: 125	♠ QJ82	West Bids 1NT if possible.
Dealer: S	♥ KQ109	
Vul: NS	♦ 6	You bid first.
HCP: 12	♣ A1087	
Board: 126	♠ 3	East Bids 1NT if possible.
Dealer: N	♥ J82	West Bids 2♠ if possible.
Vul: Both	♦ 98632	
HCP: 7	♣ AQ94	Partner bids first.

## None Both hands (Answers Page)

Board: 121

Dealer: S

Vul: None

North HCP: 3

South HCP: 13

Contract: 4♥ S

North:

♠ QJ3

♥ 109864

♦ 65

♣ 1087

South:

♠ 1074

♥ AJ532

♦ Q109

♣ AQ

West North East South

1♥

1NT 4♥ AP

Board: 122

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 4♥ W

North:

♠ K963

♥ KJ8

♦ AQ96

♣ 54

South:

♠ AQ108

♥ 2

♦ 73

♣ K109832

West North East South

1♦ 1NT 2♣

4♥ AP

Board: 123

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1N W

North:

♠ Q8

♥ Q8764

♦ K875

♣ Q3

South:

♠ AJ74

♥ 532

♦ A10

♣ AJ74

West North East South

1♣

1NT AP

Board: 124

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 1N E

North:

♠ QJ104

♥ K104

♦ A62

♣ Q43

South:

♠ 32

♥ AJ83

♦ QJ753

♣ 108

West North East South

1♣ 1NT AP

Board: 125

Dealer: S

Vul: NS

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ 103

♥ 853

♦ KQ9843

♣ J3

South:

♠ QJ82

♥ KQ109

♦ 6

♣ A1087

West North East South

1♣

1NT AP

Board: 126

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 3♦ N

North:

♠ A852

♥ K97

♦ QJ75

♣ K8

South:

♠ 3

♥ J82

♦ 98632

♣ AQ94

West North East South

1♦ 1NT 2♦

2♠ 3♦ AP

## North hands (Practice Page)

### None

Board: 127	♠ J85	West Bids 1NT if possible.
Dealer: S	♥ 72	East Bids 2NT if possible.
Vul: None	♦ J9732	
HCP: 4	♣ Q92	Partner bids first.

Board: 128	♠ AQ42	East Bids 1NT if possible.
Dealer: N	♥ QJ52	
Vul: NS	♦ A863	You bid first.
HCP: 13	♣ 7	

Board: 129	♠ Q5	West Bids 1NT if possible.
Dealer: S	♥ J1052	
Vul: EW	♦ 754	Partner bids first.
HCP: 5	♣ Q987	

Board: 130	♠ AJ96	East Bids 1NT if possible.
Dealer: N	♥ Q72	
Vul: None	♦ 53	You bid first.
HCP: 12	♣ AJ87	

Board: 131	♠ K103	West Bids 1NT if possible.
Dealer: S	♥ 972	
Vul: NS	♦ J953	Partner bids first.
HCP: 7	♣ QJ7	

Board: 132	♠ 943	East Bids 1NT if possible.
Dealer: N	♥ QJ2	East Redoubles if possible.
Vul: EW	♦ AJ72	West Bids 2♣ if possible.
HCP: 14	♣ AQ6	You bid first.

## None Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ K74				1♥
Vul: None	♥ 72	♥ Q10864				
North HCP: 4	♦ J9732	♦ 8	1NT	Pass	2NT	AP
South HCP: 12	♣ Q92	♣ AK43				
Contract: 2N W						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 76				
Vul: NS	♥ QJ52	♥ K3		1♦	1NT	2♣
North HCP: 13	♦ A863	♦ 975	AP			
South HCP: 10	♣ 7	♣ AK10852				
Contract: 2♣ S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ KJ1076				1♠
Vul: EW	♥ J1052	♥ Q				
North HCP: 5	♦ 754	♦ AKJ9	1NT	AP		
South HCP: 14	♣ Q987	♣ 643				
Contract: 1N W						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AJ96	♠ Q73				
Vul: None	♥ Q72	♥ J4		1♣	1NT	AP
North HCP: 12	♦ 53	♦ QJ642				
South HCP: 6	♣ AJ87	♣ 1092				
Contract: 1N E						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ 85				1♥
Vul: NS	♥ 972	♥ AJ1085				
North HCP: 7	♦ J953	♦ AK4	1NT	2♥	AP	
South HCP: 12	♣ QJ7	♣ 964				
Contract: 2♥ S						

Board: 132

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 2N N

North:

♠ 943

♥ QJ2

♦ AJ72

♣ AQ6

South:

♠ K1062

♥ K9

♦ 954

♣ K953

West	North	East	South
------	-------	------	-------

1♦	1NT	XN
----	-----	----

Pass	Pass	XX <sup>1</sup>	Pass
------	------	-----------------	------

2♣ <sup>2</sup>	2NT	AP
-----------------	-----	----

1. SOS

2. artificial

## South hands (Practice Page)

### None

Board: 127	♠ K74	West Bids 1NT if possible.
Dealer: S	♥ Q10864	East Bids 2NT if possible.
Vul: None	♦ 8	
HCP: 12	♣ AK43	You bid first.
Board: 128	♠ 76	East Bids 1NT if possible.
Dealer: N	♥ K3	
Vul: NS	♦ 975	Partner bids first.
HCP: 10	♣ AK10852	
Board: 129	♠ KJ1076	West Bids 1NT if possible.
Dealer: S	♥ Q	
Vul: EW	♦ AKJ9	You bid first.
HCP: 14	♣ 643	
Board: 130	♠ Q73	East Bids 1NT if possible.
Dealer: N	♥ J4	
Vul: None	♦ QJ642	Partner bids first.
HCP: 6	♣ 1092	
Board: 131	♠ 85	West Bids 1NT if possible.
Dealer: S	♥ AJ1085	
Vul: NS	♦ AK4	You bid first.
HCP: 12	♣ 964	
Board: 132	♠ K1062	East Bids 1NT if possible.
Dealer: N	♥ K9	East Redoubles if possible.
Vul: EW	♦ 954	West Bids 2♣ if possible.
HCP: 9	♣ K953	Partner bids first.

## None Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ K74				1♥
Vul: None	♥ 72	♥ Q10864				
North HCP: 4	♦ J9732	♦ 8	1NT	Pass	2NT	AP
South HCP: 12	♣ Q92	♣ AK43				
Contract: 2N W						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 76				
Vul: NS	♥ QJ52	♥ K3		1♦	1NT	2♣
North HCP: 13	♦ A863	♦ 975	AP			
South HCP: 10	♣ 7	♣ AK10852				
Contract: 2♣ S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ KJ1076				1♠
Vul: EW	♥ J1052	♥ Q				
North HCP: 5	♦ 754	♦ AKJ9	1NT	AP		
South HCP: 14	♣ Q987	♣ 643				
Contract: 1N W						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AJ96	♠ Q73				
Vul: None	♥ Q72	♥ J4		1♣	1NT	AP
North HCP: 12	♦ 53	♦ QJ642				
South HCP: 6	♣ AJ87	♣ 1092				
Contract: 1N E						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ 85				1♥
Vul: NS	♥ 972	♥ AJ1085				
North HCP: 7	♦ J953	♦ AK4	1NT	2♥	AP	
South HCP: 12	♣ QJ7	♣ 964				
Contract: 2♥ S						

Board: 132

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 2N N

North:

♠ 943

♥ QJ2

♦ AJ72

♣ AQ6

South:

♠ K1062

♥ K9

♦ 954

♣ K953

West	North	East	South
------	-------	------	-------

1♦	1NT	XN
----	-----	----

Pass	Pass	XX <sup>1</sup>	Pass
------	------	-----------------	------

2♣ <sup>2</sup>	2NT	AP
-----------------	-----	----

1. SOS

2. artificial



## North hands (Practice Page)

### None

Board: 133      ♠ Q9876  
Dealer: S        ♥ 65  
Vul: Both       ♦ 976  
HCP: 5          ♣ K53

West Bids 1NT if possible.

Partner bids first.

Board: 134      ♠ 106  
Dealer: N        ♥ AJ105  
Vul: NS          ♦ AQ109  
HCP: 12        ♣ J92

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3NT if possible.

East Bids 4♠ if possible.

You bid first.

Board: 135      ♠ 10962  
Dealer: S        ♥ KQ74  
Vul: EW          ♦ 74  
HCP: 5          ♣ 985

West Bids 1NT if possible.

Partner bids first.

Board: 136      ♠ AK87  
Dealer: N        ♥ K  
Vul: Both       ♦ Q975  
HCP: 12        ♣ 10872

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 137      ♠ A532  
Dealer: S        ♥ 8754  
Vul: EW          ♦ 842  
HCP: 4          ♣ 62

West Bids 1NT if possible.

East Bids 2NT if possible.

Partner bids first.

Board: 138

Dealer: N

Vul: Both

HCP: 12

♠ QJ

♥ A5

♦ J108643

♣ A73

East Bids 1NT if possible.

East Bids 2♣ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ Q9876	♠ A				1♥
Vul: Both	♥ 65	♥ KQJ94				
North HCP: 5	♦ 976	♦ Q102	1NT	AP		
South HCP: 12	♣ K53	♣ 9762				
Contract: 1N W						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ 84		1♦	1NT	Pass
Vul: NS	♥ AJ105	♥ 9842	2♥	Pass	2♠	Pass
North HCP: 12	♦ AQ109	♦ 832	3NT	Pass	4♠	AP
South HCP: 2	♣ J92	♣ Q863				
Contract: 4♠ E						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ KQ83				1♦
Vul: EW	♥ KQ74	♥ 93				
North HCP: 5	♦ 74	♦ K9652	1NT	AP		
South HCP: 12	♣ 985	♣ A2				
Contract: 1N W						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ J102		1♦	1NT	Pass
Vul: Both	♥ K	♥ 10763	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 12	♦ Q975	♦ K84	3♦ <sup>2</sup>	Pass	4♥	AP
South HCP: 4	♣ 10872	♣ 964	1. Stayman			
Contract: 4♥ E			2. limit raise or better in ♥			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ J86				1♦
Vul: EW	♥ 8754	♥ AJ				
North HCP: 4	♦ 842	♦ QJ106	1NT	Pass	2NT	AP
South HCP: 13	♣ 62	♣ A954				
Contract: 2N W						

Board: 138

Dealer: N

Vul: Both

North HCP: 12

South HCP: 9

Contract: 2♦ N

North:

♠ QJ

♥ A5

♦ J108643

♣ A73

South:

♠ A1073

♥ Q10964

♦ K2

♣ 102

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

## South hands (Practice Page)

None

Board: 133  
Dealer: S  
Vul: Both  
HCP: 12

♠ A  
♥ KQJ94  
♦ Q102  
♣ 9762

West Bids 1NT if possible.

You bid first.

Board: 134  
Dealer: N  
Vul: NS  
HCP: 2

♠ 84  
♥ 9842  
♦ 832  
♣ Q863

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3NT if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 135  
Dealer: S  
Vul: EW  
HCP: 12

♠ KQ83  
♥ 93  
♦ K9652  
♣ A2

West Bids 1NT if possible.

You bid first.

Board: 136  
Dealer: N  
Vul: Both  
HCP: 4

♠ J102  
♥ 10763  
♦ K84  
♣ 964

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 137  
Dealer: S  
Vul: EW  
HCP: 13

♠ J86  
♥ AJ  
♦ QJ106  
♣ A954

West Bids 1NT if possible.

East Bids 2NT if possible.

You bid first.

Board: 138

Dealer: N

Vul: Both

HCP: 9

♠ A1073

♥ Q10964

♦ K2

♣ 102

East Bids 1NT if possible.

East Bids 2♣ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ Q9876	♠ A				1♥
Vul: Both	♥ 65	♥ KQJ94				
North HCP: 5	♦ 976	♦ Q102	1NT	AP		
South HCP: 12	♣ K53	♣ 9762				
Contract: 1N W						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ 84		1♦	1NT	Pass
Vul: NS	♥ AJ105	♥ 9842	2♥	Pass	2♠	Pass
North HCP: 12	♦ AQ109	♦ 832	3NT	Pass	4♠	AP
South HCP: 2	♣ J92	♣ Q863				
Contract: 4♠ E						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ KQ83				1♦
Vul: EW	♥ KQ74	♥ 93				
North HCP: 5	♦ 74	♦ K9652	1NT	AP		
South HCP: 12	♣ 985	♣ A2				
Contract: 1N W						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ J102		1♦	1NT	Pass
Vul: Both	♥ K	♥ 10763	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 12	♦ Q975	♦ K84	3♦ <sup>2</sup>	Pass	4♥	AP
South HCP: 4	♣ 10872	♣ 964	1. Stayman			
Contract: 4♥ E			2. limit raise or better in ♥			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ J86				1♦
Vul: EW	♥ 8754	♥ AJ				
North HCP: 4	♦ 842	♦ QJ106	1NT	Pass	2NT	AP
South HCP: 13	♣ 62	♣ A954				
Contract: 2N W						

Board: 138

Dealer: N

Vul: Both

North HCP: 12

South HCP: 9

Contract: 2♦ N

North:

♠ QJ

♥ A5

♦ J108643

♣ A73

South:

♠ A1073

♥ Q10964

♦ K2

♣ 102

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



## North hands (Practice Page)

### None

Board: 139      ♠ J7  
Dealer: S        ♥ J10  
Vul: None       ♦ J1076  
HCP: 6           ♣ QJ953

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

Partner bids first.

Board: 140      ♠ J10954  
Dealer: N        ♥ Q6  
Vul: NS          ♦ AQ6  
HCP: 18          ♣ AKQ

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

You bid first.

Board: 141      ♠ A1063  
Dealer: S        ♥ 84  
Vul: Both       ♦ 74  
HCP: 4           ♣ 98754

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 142      ♠ AQ9  
Dealer: N        ♥ 87  
Vul: NS          ♦ QJ1053  
HCP: 12          ♣ K64

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 143      ♠ Q63  
Dealer: S        ♥ A10762  
Vul: EW         ♦ Q76  
HCP: 8           ♣ 82

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

Partner bids first.

Board: 144  
Dealer: N  
Vul: None  
HCP: 13

♠ KQJ  
♥ 85  
♦ A92  
♣ K10432

East Bids 1NT if possible.  
West Bids 3♣ if possible.  
East Redoubles if possible.  
West Bids 3♦ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 139

Dealer: S

Vul: None

North HCP: 6

South HCP: 12

Contract: 2♠ W

North:

♠ J7

♥ J10

♦ J1076

♣ QJ953

South:

♠ A832

♥ A987

♦ A942

♣ 8

West North East South

1♦

1NT Pass 2♥ Pass

2♠ AP

Board: 140

Dealer: N

Vul: NS

North HCP: 18

South HCP: 1

Contract: 3♣ E

North:

♠ J10954

♥ Q6

♦ AQ6

♣ AKQ

South:

♠ 632

♥ J98532

♦ 953

♣ 6

West North East South

1♠ 1NT Pass

2♠<sup>1</sup> Pass 3♣<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 141

Dealer: S

Vul: Both

North HCP: 4

South HCP: 12

Contract: 4♥ W

North:

♠ A1063

♥ 84

♦ 74

♣ 98754

South:

♠ KJ42

♥ K63

♦ J1098

♣ KJ

West North East South

1♦

1NT Pass 2♣<sup>1</sup> Pass

2♥ Pass 3♥ Pass

4♥ AP

1. Stayman

Board: 142

Dealer: N

Vul: NS

North HCP: 12

South HCP: 5

Contract: 2♥ E

North:

♠ AQ9

♥ 87

♦ QJ1053

♣ K64

South:

♠ 52

♥ KQ

♦ 842

♣ 1098753

West North East South

1♦ 1NT Pass

2♦ Pass 2♥ AP

Board: 143

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 2♠ W

North:

♠ Q63

♥ A10762

♦ Q76

♣ 82

South:

♠ J

♥ K43

♦ AJ983

♣ K973

West North East South

1♦

1NT Pass 2♥ Pass

2♠ AP

Board: 144

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 3♦ W

North:

♠ KQJ

♥ 85

♦ A92

♣ K10432

South:

♠ 9653

♥ K6432

♦ 83

♣ Q5

West	North	East	South
------	-------	------	-------

	1♣	1NT	Pass
--	----	-----	------

3♣ <sup>1</sup>	X	XX	Pass
-----------------	---	----	------

3♦	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### None

Board: 139      ♠ A832  
Dealer: S        ♥ A987  
Vul: None       ♦ A942  
HCP: 12         ♣ 8

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

You bid first.

Board: 140      ♠ 632  
Dealer: N        ♥ J98532  
Vul: NS         ♦ 953  
HCP: 1         ♣ 6

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

Partner bids first.

Board: 141      ♠ KJ42  
Dealer: S        ♥ K63  
Vul: Both       ♦ J1098  
HCP: 12         ♣ KJ

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 142      ♠ 52  
Dealer: N        ♥ KQ  
Vul: NS         ♦ 842  
HCP: 5         ♣ 1098753

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 143      ♠ J  
Dealer: S        ♥ K43  
Vul: EW         ♦ AJ983  
HCP: 12         ♣ K973

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

You bid first.

Board: 144  
Dealer: N  
Vul: None  
HCP: 5

♠ 9653  
♥ K6432  
♦ 83  
♣ Q5

East Bids 1NT if possible.  
West Bids 3♣ if possible.  
East Redoubles if possible.  
West Bids 3♦ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 139

Dealer: S

Vul: None

North HCP: 6

South HCP: 12

Contract: 2♠ W

North:

♠ J7

♥ J10

♦ J1076

♣ QJ953

South:

♠ A832

♥ A987

♦ A942

♣ 8

West North East South

1♦

1NT Pass 2♥ Pass

2♠ AP

Board: 140

Dealer: N

Vul: NS

North HCP: 18

South HCP: 1

Contract: 3♣ E

North:

♠ J10954

♥ Q6

♦ AQ6

♣ AKQ

South:

♠ 632

♥ J98532

♦ 953

♣ 6

West North East South

1♠ 1NT Pass

2♠<sup>1</sup> Pass 3♣<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 141

Dealer: S

Vul: Both

North HCP: 4

South HCP: 12

Contract: 4♥ W

North:

♠ A1063

♥ 84

♦ 74

♣ 98754

South:

♠ KJ42

♥ K63

♦ J1098

♣ KJ

West North East South

1♦

1NT Pass 2♣<sup>1</sup> Pass

2♥ Pass 3♥ Pass

4♥ AP

1. Stayman

Board: 142

Dealer: N

Vul: NS

North HCP: 12

South HCP: 5

Contract: 2♥ E

North:

♠ AQ9

♥ 87

♦ QJ1053

♣ K64

South:

♠ 52

♥ KQ

♦ 842

♣ 1098753

West North East South

1♦ 1NT Pass

2♦ Pass 2♥ AP

Board: 143

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 2♠ W

North:

♠ Q63

♥ A10762

♦ Q76

♣ 82

South:

♠ J

♥ K43

♦ AJ983

♣ K973

West North East South

1♦

1NT Pass 2♥ Pass

2♠ AP

Board: 144

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 3♦ W

North:

♠ KQJ

♥ 85

♦ A92

♣ K10432

South:

♠ 9653

♥ K6432

♦ 83

♣ Q5

West	North	East	South
------	-------	------	-------

	1♣	1NT	Pass
--	----	-----	------

3♣ <sup>1</sup>	X	XX	Pass
-----------------	---	----	------

3♦	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT



## North hands (Practice Page)

### None

Board: 145      ♠ 9875  
Dealer: S        ♥ 5  
Vul: NS         ♦ Q743  
HCP: 4          ♣ Q532

West Bids 1NT if possible.

Partner bids first.

Board: 146      ♠ AK6  
Dealer: N        ♥ J10764  
Vul: EW         ♦ 3  
HCP: 14         ♣ AQ65

East Bids 1NT if possible.

You bid first.

Board: 147      ♠ 10986  
Dealer: S        ♥ 875  
Vul: Both       ♦ 10754  
HCP: 0          ♣ 64

West Bids 1NT if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

East Bids 3NT if possible.

West Bids 4♦ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 148      ♠ AK3  
Dealer: N        ♥ KQ642  
Vul: NS         ♦ 5  
HCP: 12         ♣ 10984

East Bids 1NT if possible.

You bid first.

Board: 149      ♠ Q54  
Dealer: S        ♥ J  
Vul: EW         ♦ J872  
HCP: 7          ♣ K9865

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 150

Dealer: N

Vul: Both

HCP: 17

♠ AJ

♥ J98742

♦ AK2

♣ KJ

East Bids 1NT if possible.

West Bids 2♥ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 145

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 3♥ S

North:

♠ 9875

♥ 5

♦ Q743

♣ Q532

South:

♠ KQ

♥ KQJ10942

♦ J6

♣ K9

West North East South

1♥

1NT Pass Pass 3♥

AP

Board: 146

Dealer: N

Vul: EW

North HCP: 14

South HCP: 3

Contract: 3♥ N

North:

♠ AK6

♥ J10764

♦ 3

♣ AQ65

South:

♠ 54

♥ Q952

♦ J1075

♣ 987

West North East South

1♥ 1NT 3♥

AP

Board: 147

Dealer: S

Vul: Both

North HCP: 0

South HCP: 12

Contract: 4♥ W

North:

♠ 10986

♥ 875

♦ 10754

♣ 64

South:

♠ A752

♥ 62

♦ A982

♣ KJ7

West North East South

1♦

1NT Pass 2♦ Pass

2♥ Pass 3NT Pass

4♦<sup>1</sup> Pass 4♥ AP

1. limit raise or better in ♥

Board: 148

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ AK3

♥ KQ642

♦ 5

♣ 10984

South:

♠ 972

♥ 109

♦ 9876

♣ AQ76

West North East South

1♥ 1NT AP

Board: 149

Dealer: S

Vul: EW

North HCP: 7

South HCP: 16

Contract: 2♠ W

North:

♠ Q54

♥ J

♦ J872

♣ K9865

South:

♠ 8

♥ AQ9532

♦ AK109

♣ QJ

West North East South

1♥

1NT Pass 2♥ X

2♠ AP

Board: 150

Dealer: N

Vul: Both

North HCP: 17

South HCP: 2

Contract: 3♥ N

North:

♠ AJ

♥ J98742

♦ AK2

♣ KJ

South:

♠ 853

♥ Q106

♦ 754

♣ 9853

West	North	East	South
------	-------	------	-------

	1♥	1NT	Pass
--	----	-----	------

2♥	3♥	AP	
----	----	----	--

## South hands (Practice Page)

### None

Board: 145	♠ KQ	West Bids 1NT if possible.
Dealer: S	♥ KQJ10942	
Vul: NS	♦ J6	You bid first.
HCP: 15	♣ K9	

Board: 146	♠ 54	East Bids 1NT if possible.
Dealer: N	♥ Q952	
Vul: EW	♦ J1075	Partner bids first.
HCP: 3	♣ 987	

Board: 147	♠ A752	West Bids 1NT if possible.
Dealer: S	♥ 62	East Bids 2♦ if possible.
Vul: Both	♦ A982	West Bids 2♥ if possible.
HCP: 12	♣ KJ7	East Bids 3NT if possible.
		West Bids 4♦ if possible.
		East Bids 4♥ if possible.
		You bid first.

Board: 148	♠ 972	East Bids 1NT if possible.
Dealer: N	♥ 109	
Vul: NS	♦ 9876	Partner bids first.
HCP: 6	♣ AQ76	

Board: 149	♠ 8	West Bids 1NT if possible.
Dealer: S	♥ AQ9532	East Bids 2♥ if possible.
Vul: EW	♦ AK109	West Bids 2♠ if possible.
HCP: 16	♣ QJ	You bid first.

Board: 150

Dealer: N

Vul: Both

HCP: 2

♠ 853

♥ Q106

♦ 754

♣ 9853

East Bids 1NT if possible.

West Bids 2♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 145

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 3♥ S

North:

♠ 9875

♥ 5

♦ Q743

♣ Q532

South:

♠ KQ

♥ KQJ10942

♦ J6

♣ K9

West North East South

1♥

1NT Pass Pass 3♥

AP

Board: 146

Dealer: N

Vul: EW

North HCP: 14

South HCP: 3

Contract: 3♥ N

North:

♠ AK6

♥ J10764

♦ 3

♣ AQ65

South:

♠ 54

♥ Q952

♦ J1075

♣ 987

West North East South

1♥ 1NT 3♥

AP

Board: 147

Dealer: S

Vul: Both

North HCP: 0

South HCP: 12

Contract: 4♥ W

North:

♠ 10986

♥ 875

♦ 10754

♣ 64

South:

♠ A752

♥ 62

♦ A982

♣ KJ7

West North East South

1♦

1NT Pass 2♦ Pass

2♥ Pass 3NT Pass

4♦<sup>1</sup> Pass 4♥ AP

1. limit raise or better in ♥

Board: 148

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ AK3

♥ KQ642

♦ 5

♣ 10984

South:

♠ 972

♥ 109

♦ 9876

♣ AQ76

West North East South

1♥ 1NT AP

Board: 149

Dealer: S

Vul: EW

North HCP: 7

South HCP: 16

Contract: 2♠ W

North:

♠ Q54

♥ J

♦ J872

♣ K9865

South:

♠ 8

♥ AQ9532

♦ AK109

♣ QJ

West North East South

1♥

1NT Pass 2♥ X

2♠ AP

Board: 150

Dealer: N

Vul: Both

North HCP: 17

South HCP: 2

Contract: 3♥ N

North:

♠ AJ

♥ J98742

♦ AK2

♣ KJ

South:

♠ 853

♥ Q106

♦ 754

♣ 9853

West	North	East	South
------	-------	------	-------

	1♥	1NT	Pass
--	----	-----	------

2♥	3♥	AP	
----	----	----	--



## North hands (Practice Page)

### None

Board: 151      ♠ Q6432  
Dealer: S        ♥ K653  
Vul: None        ♦ J52  
HCP: 8           ♣ Q

West Bids 1NT if possible.

Partner bids first.

Board: 152      ♠ A93  
Dealer: N        ♥ 8764  
Vul: EW         ♦ AK4  
HCP: 12          ♣ J65

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 153      ♠ J542  
Dealer: S        ♥ 103  
Vul: Both       ♦ Q54  
HCP: 7           ♣ KJ103

West Bids 1NT if possible.

Partner bids first.

Board: 154      ♠ KQ9832  
Dealer: N        ♥ KQJ4  
Vul: None       ♦ Q4  
HCP: 13          ♣ 8

East Bids 1NT if possible.

East Bids X♠ if possible.

You bid first.

Board: 155      ♠ Q1096  
Dealer: S        ♥ 108  
Vul: NS         ♦ J86  
HCP: 6           ♣ QJ74

West Bids 1NT if possible.

Partner bids first.

Board: 156      ♠ AJ74  
Dealer: N        ♥ KQ9  
Vul: Both       ♦ QJ6  
HCP: 13          ♣ 953

East Bids 1NT if possible.

West Bids 3♦ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 151  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ Q6432  
 ♥ K653  
 ♦ J52  
 ♣ Q

South:  
 ♠ K108  
 ♥ J7  
 ♦ A1043  
 ♣ KJ102

West	North	East	South
			1♦
1NT	AP		

Board: 152  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 2  
 Contract: 3N E

North:  
 ♠ A93  
 ♥ 8764  
 ♦ AK4  
 ♣ J65

South:  
 ♠ 1075  
 ♥ 105  
 ♦ Q1086  
 ♣ 10874

West	North	East	South
	1♣	1NT	Pass
2♣ <sup>1</sup>	Pass	2♦	Pass
3NT	AP		
1. Stayman			

Board: 153  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ J542  
 ♥ 103  
 ♦ Q54  
 ♣ KJ103

South:  
 ♠ Q963  
 ♥ QJ652  
 ♦ K109  
 ♣ A

West	North	East	South
			1♥
1NT	AP		

Board: 154  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 9  
 Contract: 4♠X N

North:  
 ♠ KQ9832  
 ♥ KQJ4  
 ♦ Q4  
 ♣ 8

South:  
 ♠ 107  
 ♥ 65  
 ♦ AJ75  
 ♣ KJ654

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

Board: 155  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 14  
 Contract: 1N W

North:  
 ♠ Q1096  
 ♥ 108  
 ♦ J86  
 ♣ QJ74

South:  
 ♠ 743  
 ♥ AJ654  
 ♦ Q93  
 ♣ AK

West	North	East	South
			1♥
1NT	AP		

Board: 156  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 2  
 Contract: 3♦ W

North:  
 ♠ AJ74  
 ♥ KQ9  
 ♦ QJ6  
 ♣ 953

South:  
 ♠ 10852  
 ♥ J64  
 ♦ 10  
 ♣ J7642

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

## South hands (Practice Page)

### None

Board: 151	♠ K108	West Bids 1NT if possible.
Dealer: S	♥ J7	
Vul: None	♦ A1043	You bid first.
HCP: 12	♣ KJ102	

Board: 152	♠ 1075	East Bids 1NT if possible.
Dealer: N	♥ 105	West Bids 2♣ if possible.
Vul: EW	♦ Q1086	East Bids 2♦ if possible.
HCP: 2	♣ 10874	West Bids 3NT if possible.
		Partner bids first.

Board: 153	♠ Q963	West Bids 1NT if possible.
Dealer: S	♥ QJ652	
Vul: Both	♦ K109	You bid first.
HCP: 12	♣ A	

Board: 154	♠ 107	East Bids 1NT if possible.
Dealer: N	♥ 65	East Bids X♠ if possible.
Vul: None	♦ AJ75	
HCP: 9	♣ KJ654	Partner bids first.

Board: 155	♠ 743	West Bids 1NT if possible.
Dealer: S	♥ AJ654	
Vul: NS	♦ Q93	You bid first.
HCP: 14	♣ AK	

Board: 156	♠ 10852	East Bids 1NT if possible.
Dealer: N	♥ J64	West Bids 3♦ if possible.
Vul: Both	♦ 10	
HCP: 2	♣ J7642	Partner bids first.

## None Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ Q6432	♠ K108				1♦
Vul: None	♥ K653	♥ J7				
North HCP: 8	♦ J52	♦ A1043	1NT	AP		
South HCP: 12	♣ Q	♣ KJ102				
Contract: 1N W						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ 1075		1♣	1NT	Pass
Vul: EW	♥ 8764	♥ 105	2♣ <sup>1</sup>	Pass	2♦	Pass
North HCP: 12	♦ AK4	♦ Q1086	3NT	AP		
South HCP: 2	♣ J65	♣ 10874	1. Stayman			
Contract: 3N E						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ J542	♠ Q963				1♥
Vul: Both	♥ 103	♥ QJ652				
North HCP: 7	♦ Q54	♦ K109	1NT	AP		
South HCP: 12	♣ KJ103	♣ A				
Contract: 1N W						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KQ9832	♠ 107		1♠	1NT	XN
Vul: None	♥ KQJ4	♥ 65	Pass	2♥	Pass	2♠
North HCP: 13	♦ Q4	♦ AJ75	Pass	4♠	X♠	AP
South HCP: 9	♣ 8	♣ KJ654				
Contract: 4♠X N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ 743				1♥
Vul: NS	♥ 108	♥ AJ654				
North HCP: 6	♦ J86	♦ Q93	1NT	AP		
South HCP: 14	♣ QJ74	♣ AK				
Contract: 1N W						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ 10852				3♣
Vul: Both	♥ KQ9	♥ J64		1♣	1NT	
North HCP: 13	♦ QJ6	♦ 10	3♦	AP		
South HCP: 2	♣ 953	♣ J7642				
Contract: 3♦ W						

## North hands (Practice Page)

### None

Board: 157	♠ 8542	West Bids 1NT if possible.
Dealer: S	♥ 10953	
Vul: None	♦ Q92	Partner bids first.
HCP: 2	♣ 87	

Board: 158	♠ AQ109	East Bids 1NT if possible.
Dealer: N	♥ K	
Vul: NS	♦ KQJ4	You bid first.
HCP: 19	♣ KJ104	

Board: 159	♠ K10832	West Bids 1NT if possible.
Dealer: S	♥ K10742	East Bids 2♠ if possible.
Vul: None	♦ J2	West Bids 3♣ if possible.
HCP: 7	♣ 10	Partner bids first.

Board: 160	♠ KJ6	East Bids 1NT if possible.
Dealer: N	♥ 8754	West Bids 2♠ if possible.
Vul: NS	♦ A93	
HCP: 12	♣ A32	You bid first.

Board: 161	♠ J9642	West Bids 1NT if possible.
Dealer: S	♥ 5	
Vul: EW	♦ 1096	Partner bids first.
HCP: 2	♣ J1065	

Board: 162	♠ Q10962	East Bids 1NT if possible.
Dealer: N	♥ Q85	West Bids 2♠ if possible.
Vul: Both	♦ AKQ4	East Bids 3♣ if possible.
HCP: 15	♣ Q	You bid first.

## None Both hands (Answers Page)

Board: 157

Dealer: S

Vul: None

North HCP: 2

South HCP: 14

Contract: 1N W

North:

♠ 8542

♥ 10953

♦ Q92

♣ 87

South:

♠ K76

♥ AK

♦ J10854

♣ QJ10

West North East South

1♦

1NT AP

Board: 158

Dealer: N

Vul: NS

North HCP: 19

South HCP: 3

Contract: 1N E

North:

♠ AQ109

♥ K

♦ KQJ4

♣ KJ104

South:

♠ K864

♥ 10754

♦ 953

♣ 63

West North East South

1♦

1NT

AP

Board: 159

Dealer: S

Vul: None

North HCP: 7

South HCP: 12

Contract: 3♣ W

North:

♠ K10832

♥ K10742

♦ J2

♣ 10

South:

♠ AQ5

♥ 5

♦ A10875

♣ Q932

West North East South

1♦

1NT Pass 2♠<sup>1</sup> Pass

3♣<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 160

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♣ N

North:

♠ KJ6

♥ 8754

♦ A93

♣ A32

South:

♠ AQ3

♥ Q

♦ J86

♣ J108654

West North East South

1♣

1NT

2♣

2♠ Pass Pass 3♣

AP

Board: 161

Dealer: S

Vul: EW

North HCP: 2

South HCP: 15

Contract: 3♥ S

North:

♠ J9642

♥ 5

♦ 1096

♣ J1065

South:

♠ AQ

♥ KQ98764

♦ A

♣ 832

West North East South

1♥

1NT Pass Pass 3♥

AP

Board: 162

Dealer: N

Vul: Both

North HCP: 15

South HCP: 4

Contract: 3♣ E

North:

♠ Q10962

♥ Q85

♦ AKQ4

♣ Q

South:

♠ 5

♥ J7642

♦ 1082

♣ K872

West	North	East	South
------	-------	------	-------

	1♠	1NT	Pass
--	----	-----	------

2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>	AP
-----------------	------	-----------------	----

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### None

Board: 157	♠ K76	West Bids 1NT if possible.
Dealer: S	♥ AK	
Vul: None	♦ J10854	You bid first.
HCP: 14	♣ QJ10	
Board: 158	♠ K864	East Bids 1NT if possible.
Dealer: N	♥ 10754	
Vul: NS	♦ 953	Partner bids first.
HCP: 3	♣ 63	
Board: 159	♠ AQ5	West Bids 1NT if possible.
Dealer: S	♥ 5	East Bids 2♠ if possible.
Vul: None	♦ A10875	West Bids 3♣ if possible.
HCP: 12	♣ Q932	You bid first.
Board: 160	♠ AQ3	East Bids 1NT if possible.
Dealer: N	♥ Q	West Bids 2♠ if possible.
Vul: NS	♦ J86	
HCP: 10	♣ J108654	Partner bids first.
Board: 161	♠ AQ	West Bids 1NT if possible.
Dealer: S	♥ KQ98764	
Vul: EW	♦ A	You bid first.
HCP: 15	♣ 832	
Board: 162	♠ 5	East Bids 1NT if possible.
Dealer: N	♥ J7642	West Bids 2♠ if possible.
Vul: Both	♦ 1082	East Bids 3♣ if possible.
HCP: 4	♣ K872	Partner bids first.



## None Both hands (Answers Page)

Board: 157

Dealer: S

Vul: None

North HCP: 2

South HCP: 14

Contract: 1N W

North:

♠ 8542

♥ 10953

♦ Q92

♣ 87

South:

♠ K76

♥ AK

♦ J10854

♣ QJ10

West North East South

1♦

1NT AP

Board: 158

Dealer: N

Vul: NS

North HCP: 19

South HCP: 3

Contract: 1N E

North:

♠ AQ109

♥ K

♦ KQJ4

♣ KJ104

South:

♠ K864

♥ 10754

♦ 953

♣ 63

West North East South

1♦

1NT AP

Board: 159

Dealer: S

Vul: None

North HCP: 7

South HCP: 12

Contract: 3♣ W

North:

♠ K10832

♥ K10742

♦ J2

♣ 10

South:

♠ AQ5

♥ 5

♦ A10875

♣ Q932

West North East South

1♦

1NT Pass 2♠<sup>1</sup> Pass

3♣<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 160

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♣ N

North:

♠ KJ6

♥ 8754

♦ A93

♣ A32

South:

♠ AQ3

♥ Q

♦ J86

♣ J108654

West North East South

1♣

1NT 2♣

2♠ Pass Pass 3♣

AP

Board: 161

Dealer: S

Vul: EW

North HCP: 2

South HCP: 15

Contract: 3♥ S

North:

♠ J9642

♥ 5

♦ 1096

♣ J1065

South:

♠ AQ

♥ KQ98764

♦ A

♣ 832

West North East South

1♥

1NT Pass Pass 3♥

AP

Board: 162

Dealer: N

Vul: Both

North HCP: 15

South HCP: 4

Contract: 3♣ E

North:

♠ Q10962

♥ Q85

♦ AKQ4

♣ Q

South:

♠ 5

♥ J7642

♦ 1082

♣ K872

West	North	East	South
------	-------	------	-------

	1♠	1NT	Pass
--	----	-----	------

2♣ <sup>1</sup>	Pass	3♣ <sup>2</sup>	AP
-----------------	------	-----------------	----

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### None

Board: 163      ♠ A10765  
Dealer: S        ♥ 1043  
Vul: NS         ♦ KJ5  
HCP: 8          ♣ 42

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 164      ♠ KQ643  
Dealer: N        ♥ 9863  
Vul: EW         ♦ A3  
HCP: 12        ♣ QJ

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

You bid first.

Board: 165      ♠ Q106  
Dealer: S        ♥ 1086  
Vul: Both       ♦ 109  
HCP: 4          ♣ Q7653

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

Partner bids first.

Board: 166      ♠ KQ10  
Dealer: N        ♥ QJ1064  
Vul: None       ♦ A96  
HCP: 14        ♣ Q4

East Bids 1NT if possible.

You bid first.

Board: 167      ♠ KQ74  
Dealer: S        ♥ J842  
Vul: EW         ♦ 732  
HCP: 6          ♣ 85

West Bids 1NT if possible.

Partner bids first.

Board: 168      ♠ A1054  
Dealer: N        ♥ J1064  
Vul: Both       ♦ KQ105  
HCP: 12        ♣ Q

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 163  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♥ W

North:  
 ♠ A10765  
 ♥ 1043  
 ♦ KJ5  
 ♣ 42

South:  
 ♠ KQ84  
 ♥ 8  
 ♦ 109842  
 ♣ AK7

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

Board: 164  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 7  
 Contract: 3♥ E

North:  
 ♠ KQ643  
 ♥ 9863  
 ♦ A3  
 ♣ QJ

South:  
 ♠ J82  
 ♥ J  
 ♦ Q109  
 ♣ K109875

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

Board: 165  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 12  
 Contract: 2♠ W

North:  
 ♠ Q106  
 ♥ 1086  
 ♦ 109  
 ♣ Q7653

South:  
 ♠ K32  
 ♥ K743  
 ♦ AQ872  
 ♣ 8

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

Board: 166  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 7  
 Contract: 2♥ N

North:  
 ♠ KQ10  
 ♥ QJ1064  
 ♦ A96  
 ♣ Q4

South:  
 ♠ 93  
 ♥ K97  
 ♦ QJ4  
 ♣ J10972

West	North	East	South
	1♥	1NT	2♥
AP			

Board: 167  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 13  
 Contract: 1N W

North:  
 ♠ KQ74  
 ♥ J842  
 ♦ 732  
 ♣ 85

South:  
 ♠ AJ8  
 ♥ AQ96  
 ♦ 4  
 ♣ Q7643

West	North	East	South
			1♣
1NT	AP		

Board: 168  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 8  
 Contract: 1N E

North:  
 ♠ A1054  
 ♥ J1064  
 ♦ KQ105  
 ♣ Q

South:  
 ♠ Q973  
 ♥ Q7  
 ♦ 96  
 ♣ A7532

West	North	East	South
	1♦	1NT	AP

## South hands (Practice Page)

### None

Board: 163  
Dealer: S  
Vul: NS  
HCP: 12

♠ KQ84  
♥ 8  
♦ 109842  
♣ AK7

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 164  
Dealer: N  
Vul: EW  
HCP: 7

♠ J82  
♥ J  
♦ Q109  
♣ K109875

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

Partner bids first.

Board: 165  
Dealer: S  
Vul: Both  
HCP: 12

♠ K32  
♥ K743  
♦ AQ872  
♣ 8

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

You bid first.

Board: 166  
Dealer: N  
Vul: None  
HCP: 7

♠ 93  
♥ K97  
♦ QJ4  
♣ J10972

East Bids 1NT if possible.

Partner bids first.

Board: 167  
Dealer: S  
Vul: EW  
HCP: 13

♠ AJ8  
♥ AQ96  
♦ 4  
♣ Q7643

West Bids 1NT if possible.

You bid first.

Board: 168  
Dealer: N  
Vul: Both  
HCP: 8

♠ Q973  
♥ Q7  
♦ 96  
♣ A7532

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 163  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♥ W

North:  
 ♠ A10765  
 ♥ 1043  
 ♦ KJ5  
 ♣ 42

South:  
 ♠ KQ84  
 ♥ 8  
 ♦ 109842  
 ♣ AK7

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

Board: 164  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 7  
 Contract: 3♥ E

North:  
 ♠ KQ643  
 ♥ 9863  
 ♦ A3  
 ♣ QJ

South:  
 ♠ J82  
 ♥ J  
 ♦ Q109  
 ♣ K109875

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

Board: 165  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 12  
 Contract: 2♠ W

North:  
 ♠ Q106  
 ♥ 1086  
 ♦ 109  
 ♣ Q7653

South:  
 ♠ K32  
 ♥ K743  
 ♦ AQ872  
 ♣ 8

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

Board: 166  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 7  
 Contract: 2♥ N

North:  
 ♠ KQ10  
 ♥ QJ1064  
 ♦ A96  
 ♣ Q4

South:  
 ♠ 93  
 ♥ K97  
 ♦ QJ4  
 ♣ J10972

West	North	East	South
	1♥	1NT	2♥
AP			

Board: 167  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 13  
 Contract: 1N W

North:  
 ♠ KQ74  
 ♥ J842  
 ♦ 732  
 ♣ 85

South:  
 ♠ AJ8  
 ♥ AQ96  
 ♦ 4  
 ♣ Q7643

West	North	East	South
			1♣
1NT	AP		

Board: 168  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 8  
 Contract: 1N E

North:  
 ♠ A1054  
 ♥ J1064  
 ♦ KQ105  
 ♣ Q

South:  
 ♠ Q973  
 ♥ Q7  
 ♦ 96  
 ♣ A7532

West	North	East	South
	1♦	1NT	AP

## North hands (Practice Page)

### None

Board: 169      ♠ Q974  
Dealer: S        ♥ 9873  
Vul: None        ♦ 4  
HCP: 4           ♣ Q853

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 170      ♠ A2  
Dealer: N        ♥ QJ98  
Vul: Both        ♦ A72  
HCP: 13          ♣ Q987

East Bids 1NT if possible.  
West Bids 3NT if possible.

You bid first.

Board: 171      ♠ 863  
Dealer: S        ♥ QJ1087  
Vul: None        ♦ Q2  
HCP: 9           ♣ KJ7

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 172      ♠ A95  
Dealer: N        ♥ K108  
Vul: NS          ♦ A4  
HCP: 13          ♣ Q8432

East Bids 1NT if possible.

You bid first.

Board: 173      ♠ 2  
Dealer: S        ♥ K10843  
Vul: EW        ♦ 9653  
HCP: 3           ♣ 854

West Bids 1NT if possible.  
West Bids 3♣ if possible.

Partner bids first.

Board: 174      ♠ K108  
Dealer: N        ♥ K8  
Vul: None        ♦ J8765  
HCP: 12          ♣ AJ3

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 169  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 12  
 Contract: 3♦ W

North:  
 ♠ Q974  
 ♥ 9873  
 ♦ 4  
 ♣ Q853

South:  
 ♠ 10853  
 ♥ AKJ  
 ♦ 1092  
 ♣ KJ10

West	North	East	South
			1♣
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 170  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 1  
 Contract: 3N E

North:  
 ♠ A2  
 ♥ QJ98  
 ♦ A72  
 ♣ Q987

South:  
 ♠ 8765  
 ♥ 762  
 ♦ 64  
 ♣ J432

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

Board: 171  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 3♦ W

North:  
 ♠ 863  
 ♥ QJ1087  
 ♦ Q2  
 ♣ KJ7

South:  
 ♠ K105  
 ♥ K6  
 ♦ AK10  
 ♣ 109864

West	North	East	South
			1♣
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 172  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ A95  
 ♥ K108  
 ♦ A4  
 ♣ Q8432

South:  
 ♠ QJ1063  
 ♥ 53  
 ♦ Q82  
 ♣ 975

West	North	East	South
	1♣	1NT	AP

Board: 173  
 Dealer: S  
 Vul: EW  
 North HCP: 3  
 South HCP: 15  
 Contract: 3♥ S

North:  
 ♠ 2  
 ♥ K10843  
 ♦ 9653  
 ♣ 854

South:  
 ♠ KJ1095  
 ♥ AJ65  
 ♦ Q10  
 ♣ A2

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



Board: 174

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 2♥ E

North:

♠ K108

♥ K8

♦ J8765

♣ AJ3

South:

♠ QJ952

♥ J74

♦ Q93

♣ 108

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

## South hands (Practice Page)

### None

Board: 169      ♠ 10853  
Dealer: S        ♥ AKJ  
Vul: None       ♦ 1092  
HCP: 12         ♣ KJ10

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 170      ♠ 8765  
Dealer: N        ♥ 762  
Vul: Both       ♦ 64  
HCP: 1          ♣ J432

East Bids 1NT if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 171      ♠ K105  
Dealer: S        ♥ K6  
Vul: None       ♦ AK10  
HCP: 13         ♣ 109864

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 172      ♠ QJ1063  
Dealer: N        ♥ 53  
Vul: NS         ♦ Q82  
HCP: 5          ♣ 975

East Bids 1NT if possible.

Partner bids first.

Board: 173      ♠ KJ1095  
Dealer: S        ♥ AJ65  
Vul: EW         ♦ Q10  
HCP: 15         ♣ A2

West Bids 1NT if possible.  
West Bids 3♣ if possible.

You bid first.

Board: 174      ♠ QJ952  
Dealer: N        ♥ J74  
Vul: None       ♦ Q93  
HCP: 6          ♣ 108

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 169  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 12  
 Contract: 3♦ W

North:  
 ♠ Q974  
 ♥ 9873  
 ♦ 4  
 ♣ Q853

South:  
 ♠ 10853  
 ♥ AKJ  
 ♦ 1092  
 ♣ KJ10

West	North	East	South
			1♣
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 170  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 1  
 Contract: 3N E

North:  
 ♠ A2  
 ♥ QJ98  
 ♦ A72  
 ♣ Q987

South:  
 ♠ 8765  
 ♥ 762  
 ♦ 64  
 ♣ J432

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

Board: 171  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 3♦ W

North:  
 ♠ 863  
 ♥ QJ1087  
 ♦ Q2  
 ♣ KJ7

South:  
 ♠ K105  
 ♥ K6  
 ♦ AK10  
 ♣ 109864

West	North	East	South
			1♣
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 172  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ A95  
 ♥ K108  
 ♦ A4  
 ♣ Q8432

South:  
 ♠ QJ1063  
 ♥ 53  
 ♦ Q82  
 ♣ 975

West	North	East	South
	1♣	1NT	AP

Board: 173  
 Dealer: S  
 Vul: EW  
 North HCP: 3  
 South HCP: 15  
 Contract: 3♥ S

North:  
 ♠ 2  
 ♥ K10843  
 ♦ 9653  
 ♣ 854

South:  
 ♠ KJ1095  
 ♥ AJ65  
 ♦ Q10  
 ♣ A2

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

Board: 174

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 2♥ E

North:

♠ K108

♥ K8

♦ J8765

♣ AJ3

South:

♠ QJ952

♥ J74

♦ Q93

♣ 108

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

## North hands (Practice Page)

### None

Board: 175	♠ 9852	West Bids 1NT if possible.
Dealer: S	♥ 93	
Vul: NS	♦ 96	Partner bids first.
HCP: 2	♣ Q10872	
Board: 176	♠ AK1075	East Bids 1NT if possible.
Dealer: N	♥ K975	
Vul: EW	♦ A105	You bid first.
HCP: 14	♣ 7	
Board: 177	♠ 73	West Bids 1NT if possible.
Dealer: S	♥ Q98543	
Vul: Both	♦ 62	Partner bids first.
HCP: 3	♣ J94	
Board: 178	♠ A108743	East Bids 1NT if possible.
Dealer: N	♥ A7	
Vul: NS	♦ A93	You bid first.
HCP: 12	♣ 72	
Board: 179	♠ AQ874	West Bids 1NT if possible.
Dealer: S	♥ 92	
Vul: EW	♦ 954	Partner bids first.
HCP: 6	♣ 1075	
Board: 180	♠ Q9752	East Bids 1NT if possible.
Dealer: N	♥ A64	
Vul: Both	♦ 8	You bid first.
HCP: 14	♣ AKJ8	

## None Both hands (Answers Page)

Board: 175

Dealer: S

Vul: NS

North HCP: 2

South HCP: 18

Contract: 2♠ S

North:

♠ 9852

♥ 93

♦ 96

♣ Q10872

South:

♠ KQ1076

♥ AQ64

♦ AK87

♣ —

West North East South

1♠

1NT Pass Pass 2♦

Pass 2♠ AP

Board: 176

Dealer: N

Vul: EW

North HCP: 14

South HCP: 5

Contract: 1N E

North:

♠ AK1075

♥ K975

♦ A105

♣ 7

South:

♠ 32

♥ A64

♦ J842

♣ 10853

West North East South

1♠ 1NT AP

Board: 177

Dealer: S

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♣ S

North:

♠ 73

♥ Q98543

♦ 62

♣ J94

South:

♠ AJ42

♥ A

♦ A43

♣ Q10732

West North East South

1♣

1NT Pass Pass 2♠

Pass 3♣ AP

Board: 178

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 4♠ N

North:

♠ A108743

♥ A7

♦ A93

♣ 72

South:

♠ J65

♥ Q865

♦ 4

♣ AK653

West North East South

1♠ 1NT XN

Pass 2♠ Pass 4♠

AP

Board: 179

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ AQ874

♥ 92

♦ 954

♣ 1075

South:

♠ 10

♥ A8653

♦ AK83

♣ J94

West North East South

1♥

1NT AP

Board: 180

Dealer: N

Vul: Both

North HCP: 14

South HCP: 7

Contract: 2♠ N

North:

♠ Q9752

♥ A64

♦ 8

♣ AKJ8

South:

♠ KJ10

♥ J5

♦ 65

♣ Q76432

West North East South

1♠ 1NT 2♠

AP

## South hands (Practice Page)

### None

Board: 175	♠ KQ1076	West Bids 1NT if possible.
Dealer: S	♥ AQ64	
Vul: NS	♦ AK87	You bid first.
HCP: 18	♣ —	

Board: 176	♠ 32	East Bids 1NT if possible.
Dealer: N	♥ A64	
Vul: EW	♦ J842	Partner bids first.
HCP: 5	♣ 10853	

Board: 177	♠ AJ42	West Bids 1NT if possible.
Dealer: S	♥ A	
Vul: Both	♦ A43	You bid first.
HCP: 15	♣ Q10732	

Board: 178	♠ J65	East Bids 1NT if possible.
Dealer: N	♥ Q865	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ AK653	

Board: 179	♠ 10	West Bids 1NT if possible.
Dealer: S	♥ A8653	
Vul: EW	♦ AK83	You bid first.
HCP: 12	♣ J94	

Board: 180	♠ KJ10	East Bids 1NT if possible.
Dealer: N	♥ J5	
Vul: Both	♦ 65	Partner bids first.
HCP: 7	♣ Q76432	

## None Both hands (Answers Page)

Board: 175

Dealer: S

Vul: NS

North HCP: 2

South HCP: 18

Contract: 2♠ S

North:

♠ 9852

♥ 93

♦ 96

♣ Q10872

South:

♠ KQ1076

♥ AQ64

♦ AK87

♣ —

West North East South

1♠

1NT Pass Pass 2♦

Pass 2♠ AP

Board: 176

Dealer: N

Vul: EW

North HCP: 14

South HCP: 5

Contract: 1N E

North:

♠ AK1075

♥ K975

♦ A105

♣ 7

South:

♠ 32

♥ A64

♦ J842

♣ 10853

West North East South

1♠ 1NT AP

Board: 177

Dealer: S

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♣ S

North:

♠ 73

♥ Q98543

♦ 62

♣ J94

South:

♠ AJ42

♥ A

♦ A43

♣ Q10732

West North East South

1♣

1NT Pass Pass 2♠

Pass 3♣ AP

Board: 178

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 4♠ N

North:

♠ A108743

♥ A7

♦ A93

♣ 72

South:

♠ J65

♥ Q865

♦ 4

♣ AK653

West North East South

1♠ 1NT XN

Pass 2♠ Pass 4♠

AP

Board: 179

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ AQ874

♥ 92

♦ 954

♣ 1075

South:

♠ 10

♥ A8653

♦ AK83

♣ J94

West North East South

1♥

1NT AP

Board: 180

Dealer: N

Vul: Both

North HCP: 14

South HCP: 7

Contract: 2♠ N

North:

♠ Q9752

♥ A64

♦ 8

♣ AKJ8

South:

♠ KJ10

♥ J5

♦ 65

♣ Q76432

West North East South

1♠ 1NT 2♠

AP



## North hands (Practice Page)

### None

Board: 181	♠ Q643	West Bids 1NT if possible.
Dealer: S	♥ Q1083	
Vul: None	♦ 10	Partner bids first.
HCP: 7	♣ QJ102	

Board: 182	♠ A983	East Bids 1NT if possible.
Dealer: N	♥ A	East Redoubles if possible.
Vul: EW	♦ Q86	West Bids 2♦ if possible.
HCP: 13	♣ QJ875	You bid first.

Board: 183	♠ AQ96	West Bids 1NT if possible.
Dealer: S	♥ K98732	
Vul: Both	♦ 7	Partner bids first.
HCP: 11	♣ Q4	

Board: 184	♠ A8653	East Bids 1NT if possible.
Dealer: N	♥ AJ73	West Bids 4♠ if possible.
Vul: None	♦ AK5	East Bids 5♣ if possible.
HCP: 19	♣ K	You bid first.

Board: 185	♠ K84	West Bids 1NT if possible.
Dealer: S	♥ 109865	
Vul: NS	♦ 6	Partner bids first.
HCP: 10	♣ AK54	

Board: 186	♠ KQ85	East Bids 1NT if possible.
Dealer: N	♥ Q2	West Bids 2♦ if possible.
Vul: Both	♦ 10975	East Bids 2♥ if possible.
HCP: 12	♣ AJ9	West Bids 3♥ if possible.
		You bid first.

## None Both hands (Answers Page)

Board: 181  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 13  
Contract: 1N W

North:  
♠ Q643  
♥ Q1083  
♦ 10  
♣ QJ102

South:  
♠ K108  
♥ KJ75  
♦ AQ75  
♣ 53

West	North	East	South
			1♦
1NT	AP		

Board: 182  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 9  
Contract: 3♣ N

North:  
♠ A983  
♥ A  
♦ Q86  
♣ QJ875

South:  
♠ 107  
♥ Q974  
♦ AK72  
♣ 1063

West	North	East	South
	1♣	1NT	XN
Pass	Pass	XX <sup>1</sup>	Pass
2♦	3♣	AP	
1. SOS			

Board: 183  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 13  
Contract: 4♥ N

North:  
♠ AQ96  
♥ K98732  
♦ 7  
♣ Q4

South:  
♠ K2  
♥ 64  
♦ AQ1084  
♣ A983

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

Board: 184  
Dealer: N  
Vul: None  
North HCP: 19  
South HCP: 3  
Contract: 5♣X E

North:  
♠ A8653  
♥ AJ73  
♦ AK5  
♣ K

South:  
♠ J97  
♥ Q108642  
♦ 92  
♣ 72

West	North	East	South
	1♠	1NT	Pass
4♠ <sup>1</sup>	Pass	5♣	Pass
Pass	X	AP	
1. Minors			

Board: 185  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 14  
Contract: 1NX W

North:  
♠ K84  
♥ 109865  
♦ 6  
♣ AK54

South:  
♠ QJ9  
♥ K4  
♦ AQ42  
♣ Q1096

West	North	East	South
			1♦
1NT	XN	AP	

Board: 186  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 7  
Contract: 3♥ E

North:  
♠ KQ85  
♥ Q2  
♦ 10975  
♣ AJ9

South:  
♠ A976  
♥ 96  
♦ K6  
♣ 108754

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

## South hands (Practice Page)

### None

Board: 181  
Dealer: S  
Vul: None  
HCP: 13

♠ K108  
♥ KJ75  
♦ AQ75  
♣ 53

West Bids 1NT if possible.

You bid first.

Board: 182  
Dealer: N  
Vul: EW  
HCP: 9

♠ 107  
♥ Q974  
♦ AK72  
♣ 1063

East Bids 1NT if possible.  
East Redoubles if possible.  
West Bids 2♦ if possible.

Partner bids first.

Board: 183  
Dealer: S  
Vul: Both  
HCP: 13

♠ K2  
♥ 64  
♦ AQ1084  
♣ A983

West Bids 1NT if possible.

You bid first.

Board: 184  
Dealer: N  
Vul: None  
HCP: 3

♠ J97  
♥ Q108642  
♦ 92  
♣ 72

East Bids 1NT if possible.  
West Bids 4♠ if possible.  
East Bids 5♣ if possible.

Partner bids first.

Board: 185  
Dealer: S  
Vul: NS  
HCP: 14

♠ QJ9  
♥ K4  
♦ AQ42  
♣ Q1096

West Bids 1NT if possible.

You bid first.

Board: 186  
Dealer: N  
Vul: Both  
HCP: 7

♠ A976  
♥ 96  
♦ K6  
♣ 108754

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 181  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 13  
Contract: 1N W

North:  
♠ Q643  
♥ Q1083  
♦ 10  
♣ QJ102

South:  
♠ K108  
♥ KJ75  
♦ AQ75  
♣ 53

West	North	East	South
			1♦
1NT	AP		

Board: 182  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 9  
Contract: 3♣ N

North:  
♠ A983  
♥ A  
♦ Q86  
♣ QJ875

South:  
♠ 107  
♥ Q974  
♦ AK72  
♣ 1063

West	North	East	South
	1♣	1NT	XN
Pass	Pass	XX <sup>1</sup>	Pass
2♦	3♣	AP	
1. SOS			

Board: 183  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 13  
Contract: 4♥ N

North:  
♠ AQ96  
♥ K98732  
♦ 7  
♣ Q4

South:  
♠ K2  
♥ 64  
♦ AQ1084  
♣ A983

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

Board: 184  
Dealer: N  
Vul: None  
North HCP: 19  
South HCP: 3  
Contract: 5♣X E

North:  
♠ A8653  
♥ AJ73  
♦ AK5  
♣ K

South:  
♠ J97  
♥ Q108642  
♦ 92  
♣ 72

West	North	East	South
	1♠	1NT	Pass
4♠ <sup>1</sup>	Pass	5♣	Pass
Pass	X	AP	
1. Minors			

Board: 185  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 14  
Contract: 1NX W

North:  
♠ K84  
♥ 109865  
♦ 6  
♣ AK54

South:  
♠ QJ9  
♥ K4  
♦ AQ42  
♣ Q1096

West	North	East	South
			1♦
1NT	XN	AP	

Board: 186  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 7  
Contract: 3♥ E

North:  
♠ KQ85  
♥ Q2  
♦ 10975  
♣ AJ9

South:  
♠ A976  
♥ 96  
♦ K6  
♣ 108754

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

## North hands (Practice Page)

### None

Board: 187	♠ 109865	West Bids 1NT if possible.
Dealer: S	♥ Q862	East Bids 2♦ if possible.
Vul: None	♦ J7	West Redoubles if possible.
HCP: 5	♣ Q9	East Bids 2♠ if possible.
		Partner bids first.
Board: 188	♠ Q5	East Bids 1NT if possible.
Dealer: N	♥ J9874	West Bids 2♥ if possible.
Vul: NS	♦ Q5	East Bids 2♠ if possible.
HCP: 12	♣ AK54	You bid first.
Board: 189	♠ AJ106	
Dealer: S	♥ A64	West Bids 1NT if possible.
Vul: EW	♦ J74	
HCP: 11	♣ J102	Partner bids first.
Board: 190	♠ 87	
Dealer: N	♥ Q3	East Bids 1NT if possible.
Vul: None	♦ QJ1063	You bid first.
HCP: 12	♣ AK74	
Board: 191	♠ J109762	
Dealer: S	♥ J765	West Bids 1NT if possible.
Vul: NS	♦ 6	
HCP: 2	♣ 53	Partner bids first.

Board: 192

Dealer: N

Vul: EW

HCP: 12

♠ AJ8

♥ A84

♦ K107

♣ 8752

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♠ if possible.

West Bids 4♠ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 187

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 2♠ E

North:

♠ 109865

♥ Q862

♦ J7

♣ Q9

South:

♠ 3

♥ K9

♦ AQ8432

♣ A543

West North East South

1♦

1NT Pass 2♦ X

XX<sup>1</sup> Pass 2♠ AP

1. artificial

Board: 188

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♥ N

North:

♠ Q5

♥ J9874

♦ Q5

♣ AK54

South:

♠ A96

♥ K105

♦ K874

♣ 986

West North East South

1♥ 1NT XN

2♥ Pass 2♠ 3♥

AP

Board: 189

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 1NX W

North:

♠ AJ106

♥ A64

♦ J74

♣ J102

South:

♠ K972

♥ KQJ7

♦ K3

♣ 876

West North East South

1♣

1NT XN AP

Board: 190

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ 87

♥ Q3

♦ QJ1063

♣ AK74

South:

♠ AQ102

♥ 109876

♦ 985

♣ 9

West North East South

1♦ 1NT AP

Board: 191

Dealer: S

Vul: NS

North HCP: 2

South HCP: 14

Contract: 1N W

North:

♠ J109762

♥ J765

♦ 6

♣ 53

South:

♠ A4

♥ K43

♦ KJ732

♣ K104

West North East South

1♦

1NT AP

Board: 192

Dealer: N

Vul: EW

North HCP: 12

South HCP: 5

Contract: 4♠ E

North:

♠ AJ8

♥ A84

♦ K107

♣ 8752

South:

♠ 2

♥ Q1063

♦ QJ865

♣ 964

West North East South

1♣ 1NT Pass

2♣<sup>1</sup> Pass 2♠ Pass

4♠ AP

1. Stayman

## South hands (Practice Page)

### None

Board: 187      ♠ 3  
Dealer: S        ♥ K9  
Vul: None       ♦ AQ8432  
HCP: 13         ♣ A543

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Redoubles if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 188      ♠ A96  
Dealer: N        ♥ K105  
Vul: NS         ♦ K874  
HCP: 10         ♣ 986

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

Partner bids first.

Board: 189      ♠ K972  
Dealer: S        ♥ KQJ7  
Vul: EW         ♦ K3  
HCP: 12         ♣ 876

West Bids 1NT if possible.

You bid first.

Board: 190      ♠ AQ102  
Dealer: N        ♥ 109876  
Vul: None       ♦ 985  
HCP: 6         ♣ 9

East Bids 1NT if possible.

Partner bids first.

Board: 191      ♠ A4  
Dealer: S        ♥ K43  
Vul: NS         ♦ KJ732  
HCP: 14         ♣ K104

West Bids 1NT if possible.

You bid first.



Board: 192

♠ 2

Dealer: N

♥ Q1063

Vul: EW

♦ QJ865

HCP: 5

♣ 964

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 187

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 2♠ E

North:

♠ 109865

♥ Q862

♦ J7

♣ Q9

South:

♠ 3

♥ K9

♦ AQ8432

♣ A543

West North East South

1♦

1NT Pass 2♦ X

XX<sup>1</sup> Pass 2♠ AP

1. artificial

Board: 188

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♥ N

North:

♠ Q5

♥ J9874

♦ Q5

♣ AK54

South:

♠ A96

♥ K105

♦ K874

♣ 986

West North East South

1♥ 1NT XN

2♥ Pass 2♠ 3♥

AP

Board: 189

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 1NX W

North:

♠ AJ106

♥ A64

♦ J74

♣ J102

South:

♠ K972

♥ KQJ7

♦ K3

♣ 876

West North East South

1♣

1NT XN AP

Board: 190

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ 87

♥ Q3

♦ QJ1063

♣ AK74

South:

♠ AQ102

♥ 109876

♦ 985

♣ 9

West North East South

1♦ 1NT AP

Board: 191

Dealer: S

Vul: NS

North HCP: 2

South HCP: 14

Contract: 1N W

North:

♠ J109762

♥ J765

♦ 6

♣ 53

South:

♠ A4

♥ K43

♦ KJ732

♣ K104

West North East South

1♦

1NT AP

Board: 192

Dealer: N

Vul: EW

North HCP: 12

South HCP: 5

Contract: 4♠ E

North:

♠ AJ8

♥ A84

♦ K107

♣ 8752

South:

♠ 2

♥ Q1063

♦ QJ865

♣ 964

West North East South

1♣ 1NT Pass

2♣<sup>1</sup> Pass 2♠ Pass

4♠ AP

1. Stayman

## North hands (Practice Page)

### None

Board: 193	♠ J764	West Bids 1NT if possible.
Dealer: S	♥ —	
Vul: Both	♦ KQ987	Partner bids first.
HCP: 8	♣ Q1098	

Board: 194	♠ K43	East Bids 1NT if possible.
Dealer: N	♥ K43	
Vul: NS	♦ J108	You bid first.
HCP: 13	♣ KQJ9	

Board: 195	♠ J1072	West Bids 1NT if possible.
Dealer: S	♥ K932	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ A1076	

Board: 196	♠ AJ109863	East Bids 1NT if possible.
Dealer: N	♥ A5	
Vul: Both	♦ 2	You bid first.
HCP: 17	♣ AKJ	

Board: 197	♠ 43	West Bids 1NT if possible.
Dealer: S	♥ QJ962	East Bids 2♦ if possible.
Vul: None	♦ J1093	West Bids 2♥ if possible.
HCP: 4	♣ 64	East Bids 2NT if possible.
		West Bids 3♣ if possible.
		East Bids 3NT if possible.
		Partner bids first.

Board: 198

Dealer: N

Vul: EW

HCP: 13

♠ KJ5

♥ 94

♦ 9642

♣ AKQ5

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 193  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 1N W

North:  
♠ J764  
♥ —  
♦ KQ987  
♣ Q1098

South:  
♠ Q5  
♥ KQ10842  
♦ A3  
♣ A43

West	North	East	South
			1♥
1NT	AP		

Board: 194  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 3  
Contract: 1N E

North:  
♠ K43  
♥ K43  
♦ J108  
♣ KQJ9

South:  
♠ J98765  
♥ Q6  
♦ 742  
♣ 86

West	North	East	South
	1♣	1NT	AP

Board: 195  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 12  
Contract: 1N W

North:  
♠ J1072  
♥ K932  
♦ 2  
♣ A1076

South:  
♠ 85  
♥ AJ6  
♦ AJ974  
♣ Q53

West	North	East	South
			1♦
1NT	AP		

Board: 196  
Dealer: N  
Vul: Both  
North HCP: 17  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AJ109863  
♥ A5  
♦ 2  
♣ AKJ

South:  
♠ Q  
♥ K84  
♦ Q984  
♣ 108652

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

Board: 197  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 12  
Contract: 3N W

North:  
♠ 43  
♥ QJ962  
♦ J1093  
♣ 64

South:  
♠ KQJ92  
♥ A  
♦ Q652  
♣ 932

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

Board: 198  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 6  
Contract: 2♠ E

North:  
♠ KJ5  
♥ 94  
♦ 9642  
♣ AKQ5

South:  
♠ 83  
♥ Q10732  
♦ KJ8  
♣ 963

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

## South hands (Practice Page)

None

Board: 193	♠ Q5	West Bids 1NT if possible.
Dealer: S	♥ KQ10842	
Vul: Both	♦ A3	You bid first.
HCP: 15	♣ A43	

Board: 194	♠ J98765	East Bids 1NT if possible.
Dealer: N	♥ Q6	
Vul: NS	♦ 742	Partner bids first.
HCP: 3	♣ 86	

Board: 195	♠ 85	West Bids 1NT if possible.
Dealer: S	♥ AJ6	
Vul: EW	♦ AJ974	You bid first.
HCP: 12	♣ Q53	

Board: 196	♠ Q	East Bids 1NT if possible.
Dealer: N	♥ K84	
Vul: Both	♦ Q984	Partner bids first.
HCP: 7	♣ 108652	

Board: 197	♠ KQJ92	West Bids 1NT if possible.
Dealer: S	♥ A	East Bids 2♦ if possible.
Vul: None	♦ Q652	West Bids 2♥ if possible.
HCP: 12	♣ 932	East Bids 2NT if possible.
		West Bids 3♣ if possible.
		East Bids 3NT if possible.
		You bid first.

Board: 198

Dealer: N

Vul: EW

HCP: 6

♠ 83

♥ Q10732

♦ KJ8

♣ 963

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 193  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 1N W

North:  
♠ J764  
♥ —  
♦ KQ987  
♣ Q1098

South:  
♠ Q5  
♥ KQ10842  
♦ A3  
♣ A43

West	North	East	South
			1♥
1NT	AP		

Board: 194  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 3  
Contract: 1N E

North:  
♠ K43  
♥ K43  
♦ J108  
♣ KQJ9

South:  
♠ J98765  
♥ Q6  
♦ 742  
♣ 86

West	North	East	South
	1♣	1NT	AP

Board: 195  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 12  
Contract: 1N W

North:  
♠ J1072  
♥ K932  
♦ 2  
♣ A1076

South:  
♠ 85  
♥ AJ6  
♦ AJ974  
♣ Q53

West	North	East	South
			1♦
1NT	AP		

Board: 196  
Dealer: N  
Vul: Both  
North HCP: 17  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AJ109863  
♥ A5  
♦ 2  
♣ AKJ

South:  
♠ Q  
♥ K84  
♦ Q984  
♣ 108652

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

Board: 197  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 12  
Contract: 3N W

North:  
♠ 43  
♥ QJ962  
♦ J1093  
♣ 64

South:  
♠ KQJ92  
♥ A  
♦ Q652  
♣ 932

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

Board: 198  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 6  
Contract: 2♠ E

North:  
♠ KJ5  
♥ 94  
♦ 9642  
♣ AKQ5

South:  
♠ 83  
♥ Q10732  
♦ KJ8  
♣ 963

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



## North hands (Practice Page)

### None

Board: 199	♠ 92	West Bids 1NT if possible.
Dealer: S	♥ 9754	East Bids 3♣ if possible.
Vul: Both	♦ A542	West Bids 3♦ if possible.
HCP: 4	♣ 973	East Bids 5♦ if possible.
		Partner bids first.

Board: 200	♠ KQ642	East Bids 1NT if possible.
Dealer: N	♥ QJ2	West Bids 3NT if possible.
Vul: None	♦ 98	
HCP: 14	♣ KQJ	You bid first.

Board: 201	♠ K85	West Bids 1NT if possible.
Dealer: S	♥ 10875	West Redoubles if possible.
Vul: NS	♦ KJ753	East Bids 2♦ if possible.
HCP: 11	♣ A	West Bids 2♠ if possible.
		Partner bids first.

Board: 202	♠ J5	East Bids 1NT if possible.
Dealer: N	♥ KQ982	
Vul: None	♦ J65	You bid first.
HCP: 13	♣ AQ6	

Board: 203	♠ Q862	West Bids 1NT if possible.
Dealer: S	♥ 103	
Vul: NS	♦ 963	Partner bids first.
HCP: 7	♣ KQ72	

Board: 204	♠ 432	East Bids 1NT if possible.
Dealer: N	♥ J98	
Vul: EW	♦ KJ10	You bid first.
HCP: 12	♣ AQJ7	

## None Both hands (Answers Page)

Board: 199  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 12  
 Contract: 5♦ W

North:  
 ♠ 92  
 ♥ 9754  
 ♦ A542  
 ♣ 973

South:  
 ♠ KQ1073  
 ♥ AK1082  
 ♦ —  
 ♣ 842

West	North	East	South
			1♠
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	Pass	5♦	AP

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 200  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 0  
 Contract: 3N E

North:  
 ♠ KQ642  
 ♥ QJ2  
 ♦ 98  
 ♣ KQJ

South:  
 ♠ 9  
 ♥ 983  
 ♦ 642  
 ♣ 1087643

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

Board: 201  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♠X W

North:  
 ♠ K85  
 ♥ 10875  
 ♦ KJ753  
 ♣ A

South:  
 ♠ J1032  
 ♥ A9  
 ♦ A2  
 ♣ QJ432

West	North	East	South
			1♣
1NT	XN	Pass	Pass
XX <sup>1</sup>	Pass	2♦	Pass
2♠	X♠	AP	

1. SOS

Board: 202  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 4  
 Contract: 1N E

North:  
 ♠ J5  
 ♥ KQ982  
 ♦ J65  
 ♣ AQ6

South:  
 ♠ Q98432  
 ♥ 43  
 ♦ Q72  
 ♣ 52

West	North	East	South
	1♥	1NT	AP

Board: 203  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ Q862  
 ♥ 103  
 ♦ 963  
 ♣ KQ72

South:  
 ♠ A10  
 ♥ K9842  
 ♦ A7  
 ♣ J865

West	North	East	South
			1♥
1NT	AP		

Board: 204

Dealer: N

Vul: EW

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ 432

♥ J98

♦ KJ10

♣ AQJ7

South:

♠ KQJ7

♥ 652

♦ 432

♣ 985

West	North	East	South
	1♣	1NT	AP

## South hands (Practice Page)

### None

Board: 199	♠ KQ1073	West Bids 1NT if possible.
Dealer: S	♥ AK1082	East Bids 3♣ if possible.
Vul: Both	♦ —	West Bids 3♦ if possible.
HCP: 12	♣ 842	East Bids 5♦ if possible.
		You bid first.

Board: 200	♠ 9	East Bids 1NT if possible.
Dealer: N	♥ 983	West Bids 3NT if possible.
Vul: None	♦ 642	
HCP: 0	♣ 1087643	Partner bids first.

Board: 201	♠ J1032	West Bids 1NT if possible.
Dealer: S	♥ A9	West Redoubles if possible.
Vul: NS	♦ A2	East Bids 2♦ if possible.
HCP: 12	♣ QJ432	West Bids 2♠ if possible.
		You bid first.

Board: 202	♠ Q98432	East Bids 1NT if possible.
Dealer: N	♥ 43	
Vul: None	♦ Q72	Partner bids first.
HCP: 4	♣ 52	

Board: 203	♠ A10	West Bids 1NT if possible.
Dealer: S	♥ K9842	
Vul: NS	♦ A7	You bid first.
HCP: 12	♣ J865	

Board: 204	♠ KQJ7	East Bids 1NT if possible.
Dealer: N	♥ 652	
Vul: EW	♦ 432	Partner bids first.
HCP: 6	♣ 985	

## None Both hands (Answers Page)

Board: 199  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 12  
 Contract: 5♦ W

North:  
 ♠ 92  
 ♥ 9754  
 ♦ A542  
 ♣ 973

South:  
 ♠ KQ1073  
 ♥ AK1082  
 ♦ —  
 ♣ 842

West	North	East	South
			1♠
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	Pass	5♦	AP

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 200  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 0  
 Contract: 3N E

North:  
 ♠ KQ642  
 ♥ QJ2  
 ♦ 98  
 ♣ KQJ

South:  
 ♠ 9  
 ♥ 983  
 ♦ 642  
 ♣ 1087643

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

Board: 201  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♠X W

North:  
 ♠ K85  
 ♥ 10875  
 ♦ KJ753  
 ♣ A

South:  
 ♠ J1032  
 ♥ A9  
 ♦ A2  
 ♣ QJ432

West	North	East	South
			1♣
1NT	XN	Pass	Pass
XX <sup>1</sup>	Pass	2♦	Pass
2♠	X♠	AP	

1. SOS

Board: 202  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 4  
 Contract: 1N E

North:  
 ♠ J5  
 ♥ KQ982  
 ♦ J65  
 ♣ AQ6

South:  
 ♠ Q98432  
 ♥ 43  
 ♦ Q72  
 ♣ 52

West	North	East	South
	1♥	1NT	AP

Board: 203  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ Q862  
 ♥ 103  
 ♦ 963  
 ♣ KQ72

South:  
 ♠ A10  
 ♥ K9842  
 ♦ A7  
 ♣ J865

West	North	East	South
			1♥
1NT	AP		

Board: 204

Dealer: N

Vul: EW

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ 432

♥ J98

♦ KJ10

♣ AQJ7

South:

♠ KQJ7

♥ 652

♦ 432

♣ 985

West	North	East	South
	1♣	1NT	AP

## North hands (Practice Page)

### None

Board: 205  
Dealer: S  
Vul: NS  
HCP: 4

♠ 10985  
♥ J92  
♦ K1053  
♣ 106

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 206  
Dealer: N  
Vul: EW  
HCP: 14

♠ A75  
♥ A6  
♦ J743  
♣ AJ76

East Bids 1NT if possible.

You bid first.

Board: 207  
Dealer: S  
Vul: Both  
HCP: 6

♠ AJ1097  
♥ J10953  
♦ 4  
♣ 93

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

Partner bids first.

Board: 208  
Dealer: N  
Vul: NS  
HCP: 12

♠ J  
♥ QJ432  
♦ KQ1094  
♣ K2

East Bids 1NT if possible.

You bid first.

Board: 209  
Dealer: S  
Vul: EW  
HCP: 4

♠ J  
♥ J853  
♦ 72  
♣ Q98752

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

Partner bids first.

Board: 210

Dealer: N

Vul: Both

HCP: 12

♠ J984

♥ KJ1093

♦ AK3

♣ 6

East Bids 1NT if possible.

West Bids 3NT if possible.

You bid first.



## None Both hands (Answers Page)

Board: 205

Dealer: S

Vul: NS

North HCP: 4

South HCP: 14

Contract: 2♥ W

North:

♠ 10985

♥ J92

♦ K1053

♣ 106

South:

♠ J72

♥ AQ4

♦ AJ7

♣ Q842

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♦	Pass
-----	------	----	------

2♥	AP		
----	----	--	--

Board: 206

Dealer: N

Vul: EW

North HCP: 14

South HCP: 6

Contract: 1N E

North:

♠ A75

♥ A6

♦ J743

♣ AJ76

South:

♠ K86432

♥ K74

♦ 102

♣ 102

West	North	East	South
------	-------	------	-------

1♦

1NT

AP

Board: 207

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 3♣ W

North:

♠ AJ1097

♥ J10953

♦ 4

♣ 93

South:

♠ KQ3

♥ 42

♦ K10872

♣ KJ7

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♠ <sup>1</sup>	Pass
-----	------	-----------------	------

3♣ <sup>2</sup>	AP		
-----------------	----	--	--

1. Minor Suit Transfers after 1NT

2. automat

Board: 208

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 2♥ N

North:

♠ J

♥ QJ432

♦ KQ1094

♣ K2

South:

♠ A10932

♥ 1065

♦ 72

♣ Q105

West	North	East	South
------	-------	------	-------

1♥

1NT

2♥

AP

Board: 209

Dealer: S

Vul: EW

North HCP: 4

South HCP: 12

Contract: 3♠ W

North:

♠ J

♥ J853

♦ 72

♣ Q98752

South:

♠ A1086

♥ 1092

♦ A1085

♣ A4

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	Pass	2NT	Pass
----	------	-----	------

3♠	AP		
----	----	--	--

Board: 210

Dealer: N

Vul: Both

North HCP: 12

South HCP: 2

Contract: 3N E

North:

♠ J984

♥ KJ1093

♦ AK3

♣ 6

South:

♠ 7532

♥ 87

♦ Q652

♣ 1075

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

## South hands (Practice Page)

None

Board: 205  
Dealer: S  
Vul: NS  
HCP: 14

♠ J72  
♥ AQ4  
♦ AJ7  
♣ Q842

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 206  
Dealer: N  
Vul: EW  
HCP: 6

♠ K86432  
♥ K74  
♦ 102  
♣ 102

East Bids 1NT if possible.

Partner bids first.

Board: 207  
Dealer: S  
Vul: Both  
HCP: 12

♠ KQ3  
♥ 42  
♦ K10872  
♣ KJ7

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

You bid first.

Board: 208  
Dealer: N  
Vul: NS  
HCP: 6

♠ A10932  
♥ 1065  
♦ 72  
♣ Q105

East Bids 1NT if possible.

Partner bids first.

Board: 209  
Dealer: S  
Vul: EW  
HCP: 12

♠ A1086  
♥ 1092  
♦ A1085  
♣ A4

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

You bid first.

Board: 210      ♠ 7532  
Dealer: N        ♥ 87  
Vul: Both       ♦ Q652  
HCP: 2           ♣ 1075

East Bids 1NT if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

## None Both hands (Answers Page)

Board: 205

Dealer: S

Vul: NS

North HCP: 4

South HCP: 14

Contract: 2♥ W

North:

♠ 10985

♥ J92

♦ K1053

♣ 106

South:

♠ J72

♥ AQ4

♦ AJ7

♣ Q842

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♦	Pass
-----	------	----	------

2♥	AP		
----	----	--	--

Board: 206

Dealer: N

Vul: EW

North HCP: 14

South HCP: 6

Contract: 1N E

North:

♠ A75

♥ A6

♦ J743

♣ AJ76

South:

♠ K86432

♥ K74

♦ 102

♣ 102

West	North	East	South
------	-------	------	-------

1♦

1NT

AP

Board: 207

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 3♣ W

North:

♠ AJ1097

♥ J10953

♦ 4

♣ 93

South:

♠ KQ3

♥ 42

♦ K10872

♣ KJ7

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♠ <sup>1</sup>	Pass
-----	------	-----------------	------

3♣ <sup>2</sup>	AP		
-----------------	----	--	--

1. Minor Suit Transfers after 1NT

2. automat

Board: 208

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 2♥ N

North:

♠ J

♥ QJ432

♦ KQ1094

♣ K2

South:

♠ A10932

♥ 1065

♦ 72

♣ Q105

West	North	East	South
------	-------	------	-------

1♥

1NT

2♥

AP

Board: 209

Dealer: S

Vul: EW

North HCP: 4

South HCP: 12

Contract: 3♠ W

North:

♠ J

♥ J853

♦ 72

♣ Q98752

South:

♠ A1086

♥ 1092

♦ A1085

♣ A4

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	Pass	2NT	Pass
----	------	-----	------

3♠	AP		
----	----	--	--

Board: 210

Dealer: N

Vul: Both

North HCP: 12

South HCP: 2

Contract: 3N E

North:

♠ J984

♥ KJ1093

♦ AK3

♣ 6

South:

♠ 7532

♥ 87

♦ Q652

♣ 1075

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

## North hands (Practice Page)

### None

Board: 211	♠ QJ6	West Bids 1NT if possible.
Dealer: S	♥ J632	
Vul: None	♦ 654	Partner bids first.
HCP: 6	♣ Q93	
Board: 212	♠ K765	East Bids 1NT if possible.
Dealer: N	♥ AJ863	
Vul: EW	♦ 9	You bid first.
HCP: 12	♣ A108	
Board: 213	♠ K10983	West Bids 1NT if possible.
Dealer: S	♥ 874	
Vul: Both	♦ Q762	Partner bids first.
HCP: 5	♣ 4	
Board: 214	♠ Q2	East Bids 1NT if possible.
Dealer: N	♥ AK74	West Bids 4♥ if possible.
Vul: None	♦ KQ83	East Bids 4♠ if possible.
HCP: 14	♣ 832	You bid first.
Board: 215	♠ 42	West Bids 1NT if possible.
Dealer: S	♥ A1098	
Vul: NS	♦ J752	Partner bids first.
HCP: 6	♣ J104	
Board: 216	♠ KQ862	East Bids 1NT if possible.
Dealer: N	♥ J53	
Vul: Both	♦ Q	You bid first.
HCP: 14	♣ AQ63	

## None Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ A1092				1♣
Vul: None	♥ J632	♥ Q87				
North HCP: 6	♦ 654	♦ AK3	1NT	AP		
South HCP: 14	♣ Q93	♣ J82				
Contract: 1N W						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ K765	♠ A109843				
Vul: EW	♥ AJ863	♥ 2		1♥	1NT	AP
North HCP: 12	♦ 9	♦ J873				
South HCP: 5	♣ A108	♣ 92				
Contract: 1N E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K10983	♠ J54				1♣
Vul: Both	♥ 874	♥ KQ6				
North HCP: 5	♦ Q762	♦ 103	1NT	AP		
South HCP: 13	♣ 4	♣ AK973				
Contract: 1N W						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 10		1♦	1NT	Pass
Vul: None	♥ AK74	♥ 653	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 14	♦ KQ83	♦ 652	1. Texas			
South HCP: 5	♣ 832	♣ AJ10964				
Contract: 4♠ E						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KQ8763				1♠
Vul: NS	♥ A1098	♥ 64				
North HCP: 6	♦ J752	♦ K63	1NT	AP		
South HCP: 12	♣ J104	♣ A5				
Contract: 1N W						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KQ862	♠ 9				
Vul: Both	♥ J53	♥ A962		1♠	1NT	AP
North HCP: 14	♦ Q	♦ J943				
South HCP: 8	♣ AQ63	♣ K954				
Contract: 1N E						



## South hands (Practice Page)

### None

Board: 211	♠ A1092	West Bids 1NT if possible.
Dealer: S	♥ Q87	
Vul: None	♦ AK3	You bid first.
HCP: 14	♣ J82	
Board: 212	♠ A109843	East Bids 1NT if possible.
Dealer: N	♥ 2	
Vul: EW	♦ J873	Partner bids first.
HCP: 5	♣ 92	
Board: 213	♠ J54	West Bids 1NT if possible.
Dealer: S	♥ KQ6	
Vul: Both	♦ 103	You bid first.
HCP: 13	♣ AK973	
Board: 214	♠ 10	East Bids 1NT if possible.
Dealer: N	♥ 653	West Bids 4♥ if possible.
Vul: None	♦ 652	East Bids 4♠ if possible.
HCP: 5	♣ AJ10964	Partner bids first.
Board: 215	♠ KQ8763	West Bids 1NT if possible.
Dealer: S	♥ 64	
Vul: NS	♦ K63	You bid first.
HCP: 12	♣ A5	
Board: 216	♠ 9	East Bids 1NT if possible.
Dealer: N	♥ A962	
Vul: Both	♦ J943	Partner bids first.
HCP: 8	♣ K954	

## None Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ A1092				1♣
Vul: None	♥ J632	♥ Q87				
North HCP: 6	♦ 654	♦ AK3	1NT	AP		
South HCP: 14	♣ Q93	♣ J82				
Contract: 1N W						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ K765	♠ A109843				
Vul: EW	♥ AJ863	♥ 2		1♥	1NT	AP
North HCP: 12	♦ 9	♦ J873				
South HCP: 5	♣ A108	♣ 92				
Contract: 1N E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K10983	♠ J54				1♣
Vul: Both	♥ 874	♥ KQ6				
North HCP: 5	♦ Q762	♦ 103	1NT	AP		
South HCP: 13	♣ 4	♣ AK973				
Contract: 1N W						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 10		1♦	1NT	Pass
Vul: None	♥ AK74	♥ 653	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 14	♦ KQ83	♦ 652	1. Texas			
South HCP: 5	♣ 832	♣ AJ10964				
Contract: 4♠ E						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KQ8763				1♠
Vul: NS	♥ A1098	♥ 64				
North HCP: 6	♦ J752	♦ K63	1NT	AP		
South HCP: 12	♣ J104	♣ A5				
Contract: 1N W						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KQ862	♠ 9				
Vul: Both	♥ J53	♥ A962		1♠	1NT	AP
North HCP: 14	♦ Q	♦ J943				
South HCP: 8	♣ AQ63	♣ K954				
Contract: 1N E						

## North hands (Practice Page)

### None

Board: 217      ♠ 6  
Dealer: S        ♥ 432  
Vul: None       ♦ KQ109865  
HCP: 9           ♣ A5

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

Partner bids first.

Board: 218      ♠ 2  
Dealer: N        ♥ AJ6  
Vul: NS          ♦ AQJ10942  
HCP: 14          ♣ Q9

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

You bid first.

Board: 219      ♠ Q9752  
Dealer: S        ♥ 9  
Vul: EW          ♦ K1063  
HCP: 9           ♣ A94

West Bids 1NT if possible.  
East Bids 2♦ if possible.

Partner bids first.

Board: 220      ♠ J5  
Dealer: N        ♥ K  
Vul: None       ♦ KJ106543  
HCP: 13          ♣ AJ10

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 221      ♠ Q10983  
Dealer: S        ♥ QJ107  
Vul: NS          ♦ 1032  
HCP: 5           ♣ 3

West Bids 1NT if possible.

Partner bids first.

Board: 222

Dealer: N

Vul: EW

HCP: 14

♠ QJ9

♥ Q

♦ AQ10952

♣ K74

East Bids 1NT if possible.

East Redoubles if possible.

West Bids 2♣ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 217

Dealer: S

Vul: None

North HCP: 9

South HCP: 13

Contract: 5♦X N

North:

♠ 6

♥ 432

♦ KQ109865

♣ A5

South:

♠ A85

♥ AKQ9

♦ 43

♣ 9763

West	North	East	South
------	-------	------	-------

1♣

1NT	2♦	2♠	3♦
-----	----	----	----

3♠	5♦	Pass	Pass
----	----	------	------

XA♠♠	AP		
------	----	--	--

Board: 218

Dealer: N

Vul: NS

North HCP: 14

South HCP: 5

Contract: 4♣ W

North:

♠ 2

♥ AJ6

♦ AQJ10942

♣ Q9

South:

♠ KQ10763

♥ 9832

♦ 86

♣ 3

West	North	East	South
------	-------	------	-------

	1♦	1NT	Pass
--	----	-----	------

2♠ <sup>1</sup>	3♦	Pass	Pass
-----------------	----	------	------

4♣	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

Board: 219

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♠ S

North:

♠ Q9752

♥ 9

♦ K1063

♣ A94

South:

♠ KJ103

♥ Q63

♦ AJ7

♣ K87

West	North	East	South
------	-------	------	-------

1♣

1NT	XN	2♦	2♠
-----	----	----	----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Splinter

Board: 220

Dealer: N

Vul: None

North HCP: 13

South HCP: 8

Contract: 2♥ E

North:

♠ J5

♥ K

♦ KJ106543

♣ AJ10

South:

♠ AQ976

♥ 1075

♦ 9

♣ Q765

West	North	East	South
------	-------	------	-------

	1♦	1NT	Pass
--	----	-----	------

2♦	X	2♥	AP
----	---	----	----

Board: 221

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 1N W

North:

♠ Q10983

♥ QJ107

♦ 1032

♣ 3

South:

♠ K72

♥ A64

♦ J84

♣ AQ106

West	North	East	South
------	-------	------	-------

1♣

1NT	AP		
-----	----	--	--

Board: 222

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ QJ9

♥ Q

♦ AQ10952

♣ K74

South:

♠ A74

♥ K6543

♦ 4

♣ Q983

West	North	East	South
------	-------	------	-------

	1♦		
--	----	--	--

		1NT	XN
--	--	-----	----

Pass			
------	--	--	--

	Pass		
--	------	--	--

		XX <sup>1</sup>	
--	--	-----------------	--

			Pass
--	--	--	------

2♣ <sup>2</sup>			
-----------------	--	--	--

	3♦		
--	----	--	--

		AP	
--	--	----	--

1. SOS

2. artificial

## South hands (Practice Page)

None

Board: 217      ♠ A85  
Dealer: S        ♥ AKQ9  
Vul: None        ♦ 43  
HCP: 13         ♣ 9763

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

You bid first.

Board: 218      ♠ KQ10763  
Dealer: N        ♥ 9832  
Vul: NS         ♦ 86  
HCP: 5          ♣ 3

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

Partner bids first.

Board: 219      ♠ KJ103  
Dealer: S        ♥ Q63  
Vul: EW         ♦ AJ7  
HCP: 14         ♣ K87

West Bids 1NT if possible.  
East Bids 2♦ if possible.

You bid first.

Board: 220      ♠ AQ976  
Dealer: N        ♥ 1075  
Vul: None        ♦ 9  
HCP: 8          ♣ Q765

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 221      ♠ K72  
Dealer: S        ♥ A64  
Vul: NS         ♦ J84  
HCP: 14         ♣ AQ106

West Bids 1NT if possible.

You bid first.

Board: 222

Dealer: N

Vul: EW

HCP: 9

♠ A74

♥ K6543

♦ 4

♣ Q983

East Bids 1NT if possible.

East Redoubles if possible.

West Bids 2♣ if possible.

Partner bids first.



## None Both hands (Answers Page)

Board: 217

Dealer: S

Vul: None

North HCP: 9

South HCP: 13

Contract: 5♦X N

North:

♠ 6

♥ 432

♦ KQ109865

♣ A5

South:

♠ A85

♥ AKQ9

♦ 43

♣ 9763

West	North	East	South
------	-------	------	-------

1♣

1NT	2♦	2♠	3♦
-----	----	----	----

3♠	5♦	Pass	Pass
----	----	------	------

XA♠♠	AP		
------	----	--	--

Board: 218

Dealer: N

Vul: NS

North HCP: 14

South HCP: 5

Contract: 4♣ W

North:

♠ 2

♥ AJ6

♦ AQJ10942

♣ Q9

South:

♠ KQ10763

♥ 9832

♦ 86

♣ 3

West	North	East	South
------	-------	------	-------

	1♦	1NT	Pass
--	----	-----	------

2♠ <sup>1</sup>	3♦	Pass	Pass
-----------------	----	------	------

4♣	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

Board: 219

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♠ S

North:

♠ Q9752

♥ 9

♦ K1063

♣ A94

South:

♠ KJ103

♥ Q63

♦ AJ7

♣ K87

West	North	East	South
------	-------	------	-------

1♣

1NT	XN	2♦	2♠
-----	----	----	----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Splinter

Board: 220

Dealer: N

Vul: None

North HCP: 13

South HCP: 8

Contract: 2♥ E

North:

♠ J5

♥ K

♦ KJ106543

♣ AJ10

South:

♠ AQ976

♥ 1075

♦ 9

♣ Q765

West	North	East	South
------	-------	------	-------

	1♦	1NT	Pass
--	----	-----	------

2♦	X	2♥	AP
----	---	----	----

Board: 221

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 1N W

North:

♠ Q10983

♥ QJ107

♦ 1032

♣ 3

South:

♠ K72

♥ A64

♦ J84

♣ AQ106

West	North	East	South
------	-------	------	-------

1♣

1NT	AP		
-----	----	--	--

Board: 222

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ QJ9

♥ Q

♦ AQ10952

♣ K74

South:

♠ A74

♥ K6543

♦ 4

♣ Q983

West	North	East	South
------	-------	------	-------

	1♦		
--	----	--	--

		1NT	XN
--	--	-----	----

Pass	Pass	XX <sup>1</sup>	Pass
------	------	-----------------	------

2♣ <sup>2</sup>			
-----------------	--	--	--

	3♦		
--	----	--	--

		AP	
--	--	----	--

1. SOS

2. artificial

## North hands (Practice Page)

### None

Board: 223	♠ Q1064	West Bids 1NT if possible.
Dealer: S	♥ K62	
Vul: Both	♦ AQ72	Partner bids first.
HCP: 11	♣ 72	

Board: 224	♠ A1064	East Bids 1NT if possible.
Dealer: N	♥ KQ93	
Vul: NS	♦ J5	You bid first.
HCP: 13	♣ K106	

Board: 225	♠ 854	West Bids 1NT if possible.
Dealer: S	♥ 932	
Vul: EW	♦ 76	Partner bids first.
HCP: 5	♣ KQ1052	

Board: 226	♠ AK2	East Bids 1NT if possible.
Dealer: N	♥ Q10	West Bids 2♣ if possible.
Vul: Both	♦ AJ932	East Bids 2♠ if possible.
HCP: 14	♣ 1093	West Bids 2NT if possible.
		You bid first.

Board: 227	♠ J87653	West Bids 1NT if possible.
Dealer: S	♥ J6	East Bids 3♣ if possible.
Vul: None	♦ Q105	West Bids 4♣ if possible.
HCP: 7	♣ K4	East Bids 5♣ if possible.
		Partner bids first.

Board: 228

Dealer: N

Vul: EW

HCP: 13

♠ Q9852

♥ Q94

♦ Q

♣ AK63

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3NT if possible.

East Bids 4♥ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 223

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 1NX W

North:

♠ Q1064

♥ K62

♦ AQ72

♣ 72

South:

♠ KJ32

♥ Q983

♦ K8

♣ K53

West North East South

1♣

1NT XN AP

Board: 224

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 1N E

North:

♠ A1064

♥ KQ93

♦ J5

♣ K106

South:

♠ KJ75

♥ 108542

♦ 943

♣ 8

West North East South

1♣

1NT

AP

Board: 225

Dealer: S

Vul: EW

North HCP: 5

South HCP: 12

Contract: 1N W

North:

♠ 854

♥ 932

♦ 76

♣ KQ1052

South:

♠ QJ73

♥ AJ10

♦ A843

♣ 64

West North East South

1♦

1NT AP

Board: 226

Dealer: N

Vul: Both

North HCP: 14

South HCP: 3

Contract: 2N E

North:

♠ AK2

♥ Q10

♦ AJ932

♣ 1093

South:

♠ QJ4

♥ 97542

♦ 864

♣ 87

West North East South

1♦

1NT

Pass

2♣<sup>1</sup> Pass 2♠ Pass

2NT AP

1. Stayman

Board: 227

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 5♣X E

North:

♠ J87653

♥ J6

♦ Q105

♣ K4

South:

♠ K104

♥ Q10742

♦ AKJ2

♣ 5

West North East South

1♥

1NT 2♠ 3♣ 3♠

4♣ Pass 5♣ X

AP

Board: 228

Dealer: N

Vul: EW

North HCP: 13

South HCP: 1

Contract: 4♥ E

North:

♠ Q9852

♥ Q94

♦ Q

♣ AK63

South:

♠ —

♥ 107

♦ J987632

♣ 10982

West North East South

1♠

1NT

Pass

2♦ Pass 2♥ Pass

3NT Pass 4♥ AP

## South hands (Practice Page)

None

Board: 223	♠ KJ32	West Bids 1NT if possible.
Dealer: S	♥ Q983	
Vul: Both	♦ K8	You bid first.
HCP: 12	♣ K53	

Board: 224	♠ KJ75	East Bids 1NT if possible.
Dealer: N	♥ 108542	
Vul: NS	♦ 943	Partner bids first.
HCP: 4	♣ 8	

Board: 225	♠ QJ73	West Bids 1NT if possible.
Dealer: S	♥ AJ10	
Vul: EW	♦ A843	You bid first.
HCP: 12	♣ 64	

Board: 226	♠ QJ4	East Bids 1NT if possible.
Dealer: N	♥ 97542	West Bids 2♣ if possible.
Vul: Both	♦ 864	East Bids 2♠ if possible.
HCP: 3	♣ 87	West Bids 2NT if possible.
		Partner bids first.

Board: 227	♠ K104	West Bids 1NT if possible.
Dealer: S	♥ Q10742	East Bids 3♣ if possible.
Vul: None	♦ AKJ2	West Bids 4♣ if possible.
HCP: 13	♣ 5	East Bids 5♣ if possible.
		You bid first.

Board: 228

Dealer: N

Vul: EW

HCP: 1

♠ —

♥ 107

♦ J987632

♣ 10982

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3NT if possible.

East Bids 4♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 223

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 1NX W

North:

♠ Q1064

♥ K62

♦ AQ72

♣ 72

South:

♠ KJ32

♥ Q983

♦ K8

♣ K53

West North East South

1♣

1NT XN AP

Board: 224

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 1N E

North:

♠ A1064

♥ KQ93

♦ J5

♣ K106

South:

♠ KJ75

♥ 108542

♦ 943

♣ 8

West North East South

1♣

1NT AP

Board: 225

Dealer: S

Vul: EW

North HCP: 5

South HCP: 12

Contract: 1N W

North:

♠ 854

♥ 932

♦ 76

♣ KQ1052

South:

♠ QJ73

♥ AJ10

♦ A843

♣ 64

West North East South

1♦

1NT AP

Board: 226

Dealer: N

Vul: Both

North HCP: 14

South HCP: 3

Contract: 2N E

North:

♠ AK2

♥ Q10

♦ AJ932

♣ 1093

South:

♠ QJ4

♥ 97542

♦ 864

♣ 87

West North East South

1♦

1NT Pass

2♣<sup>1</sup> Pass 2♠ Pass

2NT AP

1. Stayman

Board: 227

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 5♣X E

North:

♠ J87653

♥ J6

♦ Q105

♣ K4

South:

♠ K104

♥ Q10742

♦ AKJ2

♣ 5

West North East South

1♥

1NT 2♠ 3♣ 3♠

4♣ Pass 5♣ X

AP

Board: 228

Dealer: N

Vul: EW

North HCP: 13

South HCP: 1

Contract: 4♥ E

North:

♠ Q9852

♥ Q94

♦ Q

♣ AK63

South:

♠ —

♥ 107

♦ J987632

♣ 10982

West North East South

1♠

1NT Pass

2♦ Pass 2♥ Pass

3NT Pass 4♥ AP



## North hands (Practice Page)

### None

Board: 229      ♠ 73  
Dealer: S        ♥ 7543  
Vul: None       ♦ Q7643  
HCP: 3           ♣ J10

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

Partner bids first.

Board: 230      ♠ A10932  
Dealer: N        ♥ K3  
Vul: NS          ♦ K1085  
HCP: 12          ♣ Q8

East Bids 1NT if possible.

You bid first.

Board: 231      ♠ K53  
Dealer: S        ♥ A532  
Vul: Both       ♦ J43  
HCP: 8           ♣ 1076

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

Partner bids first.

Board: 232      ♠ K1092  
Dealer: N        ♥ KJ  
Vul: NS          ♦ K  
HCP: 12          ♣ Q109872

East Bids 1NT if possible.

You bid first.

Board: 233      ♠ 432  
Dealer: S        ♥ 87652  
Vul: EW          ♦ J10  
HCP: 1           ♣ 872

West Bids 1NT if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 234

Dealer: N

Vul: None

HCP: 18

♠ A6

♥ KQ5

♦ AQ72

♣ K873

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Redoubles if possible.

You bid first.

## None Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ K2				1♣
Vul: None	♥ 7543	♥ A1098	1NT	Pass	2♥	Pass
North HCP: 3	♦ Q7643	♦ 92	2♠	Pass	3NT	Pass
South HCP: 12	♣ J10	♣ KQ643	4♠	AP		
Contract: 4♠ W						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A10932	♠ J8				
Vul: NS	♥ K3	♥ AQ6542		1♠	1NT	2♥
North HCP: 12	♦ K1085	♦ 32	Pass	3♥	AP	
South HCP: 8	♣ Q8	♣ J65				
Contract: 3♥ S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ Q42				1♣
Vul: Both	♥ A532	♥ KJ109	1NT	Pass	2♥	Pass
North HCP: 8	♦ J43	♦ Q107	2♠	AP		
South HCP: 14	♣ 1076	♣ AQ3				
Contract: 2♠ W						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K1092	♠ QJ3				
Vul: NS	♥ KJ	♥ 87654		1♣	1NT	AP
North HCP: 12	♦ K	♦ J842				
South HCP: 4	♣ Q109872	♣ 4				
Contract: 1N E						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ QJ95				1♦
Vul: EW	♥ 87652	♥ QJ109	1NT	Pass	3♥ <sup>1</sup>	Pass
North HCP: 1	♦ J10	♦ A75	3NT	AP		
South HCP: 12	♣ 872	♣ Q4	1. Splinter			
Contract: 3N W						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K942				
Vul: None	♥ KQ5	♥ 10742	2♥	X	XX <sup>1</sup>	3♥
North HCP: 18	♦ AQ72	♦ 865	AP			
South HCP: 3	♣ K873	♣ 54	1. artificial			
Contract: 3♥ S						

## South hands (Practice Page)

None

Board: 229      ♠ K2  
Dealer: S        ♥ A1098  
Vul: None       ♦ 92  
HCP: 12         ♣ KQ643

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

You bid first.

Board: 230      ♠ J8  
Dealer: N        ♥ AQ6542  
Vul: NS         ♦ 32  
HCP: 8          ♣ J65

East Bids 1NT if possible.

Partner bids first.

Board: 231      ♠ Q42  
Dealer: S        ♥ KJ109  
Vul: Both       ♦ Q107  
HCP: 14         ♣ AQ3

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

You bid first.

Board: 232      ♠ QJ3  
Dealer: N        ♥ 87654  
Vul: NS         ♦ J842  
HCP: 4          ♣ 4

East Bids 1NT if possible.

Partner bids first.

Board: 233      ♠ QJ95  
Dealer: S        ♥ QJ109  
Vul: EW         ♦ A75  
HCP: 12         ♣ Q4

West Bids 1NT if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 234

Dealer: N

Vul: None

HCP: 3

♠ K942

♥ 10742

♦ 865

♣ 54

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Redoubles if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ K2				1♣
Vul: None	♥ 7543	♥ A1098	1NT	Pass	2♥	Pass
North HCP: 3	♦ Q7643	♦ 92	2♠	Pass	3NT	Pass
South HCP: 12	♣ J10	♣ KQ643	4♠	AP		
Contract: 4♠ W						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A10932	♠ J8				
Vul: NS	♥ K3	♥ AQ6542		1♠	1NT	2♥
North HCP: 12	♦ K1085	♦ 32	Pass	3♥	AP	
South HCP: 8	♣ Q8	♣ J65				
Contract: 3♥ S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ Q42				1♣
Vul: Both	♥ A532	♥ KJ109	1NT	Pass	2♥	Pass
North HCP: 8	♦ J43	♦ Q107	2♠	AP		
South HCP: 14	♣ 1076	♣ AQ3				
Contract: 2♠ W						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K1092	♠ QJ3				
Vul: NS	♥ KJ	♥ 87654		1♣	1NT	AP
North HCP: 12	♦ K	♦ J842				
South HCP: 4	♣ Q109872	♣ 4				
Contract: 1N E						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ QJ95				1♦
Vul: EW	♥ 87652	♥ QJ109	1NT	Pass	3♥ <sup>1</sup>	Pass
North HCP: 1	♦ J10	♦ A75	3NT	AP		
South HCP: 12	♣ 872	♣ Q4	1. Splinter			
Contract: 3N W						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K942		1♦	1NT	Pass
Vul: None	♥ KQ5	♥ 10742	2♥	X	XX <sup>1</sup>	3♥
North HCP: 18	♦ AQ72	♦ 865	AP			
South HCP: 3	♣ K873	♣ 54	1. artificial			
Contract: 3♥ S						

## North hands (Practice Page)

### None

Board: 235  
Dealer: S  
Vul: NS  
HCP: 10

♠ 62  
♥ K932  
♦ K104  
♣ KJ109

West Bids 1NT if possible.  
West Redoubles if possible.  
East Bids 2♦ if possible.

Partner bids first.

Board: 236  
Dealer: N  
Vul: EW  
HCP: 12

♠ A52  
♥ KQ1053  
♦ 9  
♣ QJ102

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

You bid first.

Board: 237  
Dealer: S  
Vul: Both  
HCP: 9

♠ 4  
♥ K542  
♦ 9643  
♣ AQ94

West Bids 1NT if possible.  
East Bids 2♦ if possible.

Partner bids first.

Board: 238  
Dealer: N  
Vul: NS  
HCP: 13

♠ 654  
♥ K108  
♦ KQJ103  
♣ A6

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

You bid first.

Board: 239  
Dealer: S  
Vul: EW  
HCP: 6

♠ J982  
♥ 104  
♦ A863  
♣ J108

West Bids 1NT if possible.

Partner bids first.

Board: 240  
Dealer: N  
Vul: Both  
HCP: 13

♠ AQJ754  
♥ QJ  
♦ 7  
♣ K984

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ KQ843				1♠
Vul: NS	♥ K932	♥ 6	1NT	XN	Pass	Pass
North HCP: 10	♦ K104	♦ J6	XX <sup>1</sup>	Pass	2♦	AP
South HCP: 12	♣ KJ109	♣ AQ854	1. SOS			
Contract: 2♦ E						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 4				
Vul: EW	♥ KQ1053	♥ J94		1♥	1NT	2♥
North HCP: 12	♦ 9	♦ AQ10642	4♠	AP		
South HCP: 7	♣ QJ102	♣ 765				
Contract: 4♠ W						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ Q9752				1♠
Vul: Both	♥ K542	♥ Q	1NT	XN	2♦	3♦
North HCP: 9	♦ 9643	♦ AKQ52	AP			
South HCP: 13	♣ AQ94	♣ 62				
Contract: 3♦ S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ 9				
Vul: NS	♥ K108	♥ J9542		1♦	1NT	Pass
North HCP: 13	♦ KQJ103	♦ 974	2♥	Pass	2♠	AP
South HCP: 6	♣ A6	♣ KQ82				
Contract: 2♠ E						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ J982	♠ A54				1♣
Vul: EW	♥ 104	♥ Q752	1NT	AP		
North HCP: 6	♦ A863	♦ Q9				
South HCP: 12	♣ J108	♣ A953				
Contract: 1N W						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AQJ754	♠ —				
Vul: Both	♥ QJ	♥ K108742		1♠	1NT	2♥
North HCP: 13	♦ 7	♦ K53	Pass	3♥	Pass	4♥
South HCP: 7	♣ K984	♣ J1063	AP			
Contract: 4♥ S						



## South hands (Practice Page)

### None

Board: 235      ♠ KQ843  
Dealer: S        ♥ 6  
Vul: NS         ♦ J6  
HCP: 12        ♣ AQ854

West Bids 1NT if possible.  
West Redoubles if possible.  
East Bids 2♦ if possible.

You bid first.

Board: 236      ♠ 4  
Dealer: N        ♥ J94  
Vul: EW         ♦ AQ10642  
HCP: 7         ♣ 765

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

Partner bids first.

Board: 237      ♠ Q9752  
Dealer: S        ♥ Q  
Vul: Both       ♦ AKQ52  
HCP: 13        ♣ 62

West Bids 1NT if possible.  
East Bids 2♦ if possible.

You bid first.

Board: 238      ♠ 9  
Dealer: N        ♥ J9542  
Vul: NS         ♦ 974  
HCP: 6         ♣ KQ82

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

Partner bids first.

Board: 239      ♠ A54  
Dealer: S        ♥ Q752  
Vul: EW         ♦ Q9  
HCP: 12        ♣ A953

West Bids 1NT if possible.

You bid first.

Board: 240      ♠ —  
Dealer: N        ♥ K108742  
Vul: Both       ♦ K53  
HCP: 7         ♣ J1063

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ KQ843				1♠
Vul: NS	♥ K932	♥ 6	1NT	XN	Pass	Pass
North HCP: 10	♦ K104	♦ J6	XX <sup>1</sup>	Pass	2♦	AP
South HCP: 12	♣ KJ109	♣ AQ854	1. SOS			
Contract: 2♦ E						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 4				
Vul: EW	♥ KQ1053	♥ J94		1♥	1NT	2♥
North HCP: 12	♦ 9	♦ AQ10642	4♠	AP		
South HCP: 7	♣ QJ102	♣ 765				
Contract: 4♠ W						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ Q9752				1♠
Vul: Both	♥ K542	♥ Q	1NT	XN	2♦	3♦
North HCP: 9	♦ 9643	♦ AKQ52	AP			
South HCP: 13	♣ AQ94	♣ 62				
Contract: 3♦ S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ 9				
Vul: NS	♥ K108	♥ J9542		1♦	1NT	Pass
North HCP: 13	♦ KQJ103	♦ 974	2♥	Pass	2♠	AP
South HCP: 6	♣ A6	♣ KQ82				
Contract: 2♠ E						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ J982	♠ A54				1♣
Vul: EW	♥ 104	♥ Q752	1NT	AP		
North HCP: 6	♦ A863	♦ Q9				
South HCP: 12	♣ J108	♣ A953				
Contract: 1N W						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AQJ754	♠ —				
Vul: Both	♥ QJ	♥ K108742		1♠	1NT	2♥
North HCP: 13	♦ 7	♦ K53	Pass	3♥	Pass	4♥
South HCP: 7	♣ K984	♣ J1063	AP			
Contract: 4♥ S						

## North hands (Practice Page)

### None

Board: 241      ♠ 1096  
Dealer: S        ♥ Q86  
Vul: None       ♦ KJ72  
HCP: 6          ♣ 532

West Bids 1NT if possible.

Partner bids first.

Board: 242      ♠ 86  
Dealer: N        ♥ K3  
Vul: EW         ♦ KQ107  
HCP: 13         ♣ KQ732

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 243      ♠ Q4  
Dealer: S        ♥ 43  
Vul: Both       ♦ K87543  
HCP: 5          ♣ 863

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 244      ♠ Q84  
Dealer: N        ♥ Q5  
Vul: None       ♦ QJ9  
HCP: 12         ♣ KQ865

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 245      ♠ 964  
Dealer: S        ♥ 96532  
Vul: NS         ♦ 654  
HCP: 0          ♣ 87

West Bids 1NT if possible.

Partner bids first.

Board: 246

Dealer: N

Vul: Both

HCP: 12

♠ QJ873

♥ 6

♦ AKQ6

♣ 1072

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AQ875				1♠
Vul: None	♥ Q86	♥ 9				
North HCP: 6	♦ KJ72	♦ Q54	1NT	2♠	AP	
South HCP: 12	♣ 532	♣ A1094				
Contract: 2♠ S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ J532		1♣	1NT	Pass
Vul: EW	♥ K3	♥ Q10	2♦	Pass	2♥	Pass
North HCP: 13	♦ KQ107	♦ 8652	3♥	AP		
South HCP: 4	♣ KQ732	♣ J105				
Contract: 3♥ E						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK3				1♥
Vul: Both	♥ 43	♥ Q10752	1NT	Pass	2♥	Pass
North HCP: 5	♦ K87543	♦ 96	2♠	AP		
South HCP: 13	♣ 863	♣ A95				
Contract: 2♠ W						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ 10		1♣	1NT	Pass
Vul: None	♥ Q5	♥ A96	2♥	Pass	2♠	Pass
North HCP: 12	♦ QJ9	♦ K7542	3♠	Pass	4♠	AP
South HCP: 8	♣ KQ865	♣ J1074				
Contract: 4♠ E						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ A73				1♣
Vul: NS	♥ 96532	♥ Q	1NT	Pass	Pass	2♦
North HCP: 0	♦ 654	♦ KQ87	AP			
South HCP: 17	♣ 87	♣ AQ1032				
Contract: 2♦ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ QJ873	♠ 95		1♠	1NT	Pass
Vul: Both	♥ 6	♥ K1053	2♦	Pass	2♥	AP
North HCP: 12	♦ AKQ6	♦ 105				
South HCP: 7	♣ 1072	♣ KJ654				
Contract: 2♥ E						

## South hands (Practice Page)

### None

Board: 241      ♠ AQ875  
Dealer: S        ♥ 9  
Vul: None        ♦ Q54  
HCP: 12         ♣ A1094

West Bids 1NT if possible.

You bid first.

Board: 242      ♠ J532  
Dealer: N        ♥ Q10  
Vul: EW         ♦ 8652  
HCP: 4         ♣ J105

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 243      ♠ AK3  
Dealer: S        ♥ Q10752  
Vul: Both       ♦ 96  
HCP: 13         ♣ A95

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 244      ♠ 10  
Dealer: N        ♥ A96  
Vul: None       ♦ K7542  
HCP: 8         ♣ J1074

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 245      ♠ A73  
Dealer: S        ♥ Q  
Vul: NS         ♦ KQ87  
HCP: 17         ♣ AQ1032

West Bids 1NT if possible.

You bid first.

Board: 246

Dealer: N

Vul: Both

HCP: 7

♠ 95

♥ K1053

♦ 105

♣ KJ654

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AQ875				1♠
Vul: None	♥ Q86	♥ 9				
North HCP: 6	♦ KJ72	♦ Q54	1NT	2♠	AP	
South HCP: 12	♣ 532	♣ A1094				
Contract: 2♠ S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ J532		1♣	1NT	Pass
Vul: EW	♥ K3	♥ Q10	2♦	Pass	2♥	Pass
North HCP: 13	♦ KQ107	♦ 8652	3♥	AP		
South HCP: 4	♣ KQ732	♣ J105				
Contract: 3♥ E						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK3				1♥
Vul: Both	♥ 43	♥ Q10752	1NT	Pass	2♥	Pass
North HCP: 5	♦ K87543	♦ 96	2♠	AP		
South HCP: 13	♣ 863	♣ A95				
Contract: 2♠ W						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ 10		1♣	1NT	Pass
Vul: None	♥ Q5	♥ A96	2♥	Pass	2♠	Pass
North HCP: 12	♦ QJ9	♦ K7542	3♠	Pass	4♠	AP
South HCP: 8	♣ KQ865	♣ J1074				
Contract: 4♠ E						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ A73				1♣
Vul: NS	♥ 96532	♥ Q	1NT	Pass	Pass	2♦
North HCP: 0	♦ 654	♦ KQ87	AP			
South HCP: 17	♣ 87	♣ AQ1032				
Contract: 2♦ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ QJ873	♠ 95		1♠	1NT	Pass
Vul: Both	♥ 6	♥ K1053	2♦	Pass	2♥	AP
North HCP: 12	♦ AKQ6	♦ 105				
South HCP: 7	♣ 1072	♣ KJ654				
Contract: 2♥ E						



## North hands (Practice Page)

### None

Board: 247	♠ 9764	West Bids 1NT if possible.
Dealer: S	♥ 10953	East Doubles Pass if possible.
Vul: None	♦ 109	
HCP: 1	♣ J97	Partner bids first.
Board: 248	♠ Q6	East Bids 1NT if possible.
Dealer: N	♥ 96542	
Vul: NS	♦ AKJ73	You bid first.
HCP: 14	♣ A	
Board: 249	♠ K75	West Bids 1NT if possible.
Dealer: S	♥ Q1052	
Vul: EW	♦ QJ62	Partner bids first.
HCP: 8	♣ 73	
Board: 250	♠ K104	East Bids 1NT if possible.
Dealer: N	♥ AQ862	West Bids 4♠ if possible.
Vul: None	♦ Q	
HCP: 13	♣ Q1094	You bid first.
Board: 251	♠ 842	West Bids 1NT if possible.
Dealer: S	♥ J874	
Vul: NS	♦ 1073	Partner bids first.
HCP: 4	♣ K73	
Board: 252	♠ K	East Bids 1NT if possible.
Dealer: N	♥ K105432	West Bids 3♣ if possible.
Vul: EW	♦ AJ103	East Bids 3♦ if possible.
HCP: 15	♣ A2	You bid first.

## None Both hands (Answers Page)

Board: 247

Dealer: S

Vul: None

North HCP: 1

South HCP: 16

Contract: 4♥X S

North:

♠ 9764

♥ 10953

♦ 109

♣ J97

South:

♠ 5

♥ KQ8742

♦ AK73

♣ A4

West	North	East	South
------	-------	------	-------

1♥

1NT	3♥	Pass	4♥
-----	----	------	----

Pass	Pass	X	AP
------	------	---	----

Board: 248

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 1N E

North:

♠ Q6

♥ 96542

♦ AKJ73

♣ A

South:

♠ J109752

♥ Q7

♦ —

♣ K10754

West	North	East	South
------	-------	------	-------

1♥

1NT

AP

Board: 249

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 1N W

North:

♠ K75

♥ Q1052

♦ QJ62

♣ 73

South:

♠ AQ82

♥ A8

♦ 104

♣ KJ982

West	North	East	South
------	-------	------	-------

1♣

1NT	AP
-----	----

Board: 250

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 4♠ W

North:

♠ K104

♥ AQ862

♦ Q

♣ Q1094

South:

♠ J

♥ 10943

♦ J863

♣ K762

West	North	East	South
------	-------	------	-------

1♥

1NT

3♥

4♠	AP
----	----

Board: 251

Dealer: S

Vul: NS

North HCP: 4

South HCP: 19

Contract: 1N W

North:

♠ 842

♥ J874

♦ 1073

♣ K73

South:

♠ AKQ10

♥ K

♦ KQJ2

♣ J984

West	North	East	South
------	-------	------	-------

1♦

1NT	AP
-----	----

Board: 252

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♦ E

North:

♠ K

♥ K105432

♦ AJ103

♣ A2

South:

♠ A10742

♥ 86

♦ 9

♣ KJ653

West	North	East	South
------	-------	------	-------

1♥

1NT

Pass

3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	AP
-----------------	------	-----------------	----

1. Minor Suit Transfers after 1NT  
2. automat

## South hands (Practice Page)

### None

Board: 247	♠ 5	West Bids 1NT if possible.
Dealer: S	♥ KQ8742	East Doubles Pass if possible.
Vul: None	♦ AK73	
HCP: 16	♣ A4	You bid first.
Board: 248	♠ J109752	East Bids 1NT if possible.
Dealer: N	♥ Q7	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ K10754	
Board: 249	♠ AQ82	West Bids 1NT if possible.
Dealer: S	♥ A8	
Vul: EW	♦ 104	You bid first.
HCP: 14	♣ KJ982	
Board: 250	♠ J	East Bids 1NT if possible.
Dealer: N	♥ 10943	West Bids 4♠ if possible.
Vul: None	♦ J863	
HCP: 5	♣ K762	Partner bids first.
Board: 251	♠ AKQ10	West Bids 1NT if possible.
Dealer: S	♥ K	
Vul: NS	♦ KQJ2	You bid first.
HCP: 19	♣ J984	
Board: 252	♠ A10742	East Bids 1NT if possible.
Dealer: N	♥ 86	West Bids 3♣ if possible.
Vul: EW	♦ 9	East Bids 3♦ if possible.
HCP: 8	♣ KJ653	Partner bids first.

## None Both hands (Answers Page)

Board: 247

Dealer: S

Vul: None

North HCP: 1

South HCP: 16

Contract: 4♥X S

North:

♠ 9764

♥ 10953

♦ 109

♣ J97

South:

♠ 5

♥ KQ8742

♦ AK73

♣ A4

West	North	East	South
------	-------	------	-------

1♥

1NT	3♥	Pass	4♥
-----	----	------	----

Pass	Pass	X	AP
------	------	---	----

Board: 248

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 1N E

North:

♠ Q6

♥ 96542

♦ AKJ73

♣ A

South:

♠ J109752

♥ Q7

♦ —

♣ K10754

West	North	East	South
------	-------	------	-------

	1♥	1NT	AP
--	----	-----	----

Board: 249

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 1N W

North:

♠ K75

♥ Q1052

♦ QJ62

♣ 73

South:

♠ AQ82

♥ A8

♦ 104

♣ KJ982

West	North	East	South
------	-------	------	-------

1♣

1NT	AP
-----	----

Board: 250

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 4♠ W

North:

♠ K104

♥ AQ862

♦ Q

♣ Q1094

South:

♠ J

♥ 10943

♦ J863

♣ K762

West	North	East	South
------	-------	------	-------

	1♥	1NT	3♥
--	----	-----	----

4♠	AP
----	----

Board: 251

Dealer: S

Vul: NS

North HCP: 4

South HCP: 19

Contract: 1N W

North:

♠ 842

♥ J874

♦ 1073

♣ K73

South:

♠ AKQ10

♥ K

♦ KQJ2

♣ J984

West	North	East	South
------	-------	------	-------

1♦

1NT	AP
-----	----

Board: 252

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♦ E

North:

♠ K

♥ K105432

♦ AJ103

♣ A2

South:

♠ A10742

♥ 86

♦ 9

♣ KJ653

West	North	East	South
------	-------	------	-------

	1♥	1NT	Pass
--	----	-----	------

3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	AP
-----------------	------	-----------------	----

1. Minor Suit Transfers after 1NT  
2. automat

## North hands (Practice Page)

### None

Board: 253	♠ 82	West Bids 1NT if possible.
Dealer: S	♥ KQ98654	
Vul: Both	♦ Q	Partner bids first.
HCP: 8	♣ J96	
Board: 254	♠ 3	East Bids 1NT if possible.
Dealer: N	♥ K97542	West Bids 4♥ if possible.
Vul: NS	♦ AQ	East Bids 4♠ if possible.
HCP: 15	♣ AQ54	You bid first.
Board: 255	♠ 9842	West Bids 1NT if possible.
Dealer: S	♥ Q6	East Bids 2♣ if possible.
Vul: EW	♦ 1093	West Bids 2♠ if possible.
HCP: 2	♣ 7543	East Bids 3♦ if possible.
		West Bids 4♠ if possible.
		Partner bids first.
Board: 256	♠ KQ2	East Bids 1NT if possible.
Dealer: N	♥ AQ82	West Bids 3♣ if possible.
Vul: Both	♦ AQJ	East Bids 3♦ if possible.
HCP: 18	♣ 1095	You bid first.
Board: 257	♠ 9765	West Bids 1NT if possible.
Dealer: S	♥ J102	
Vul: Both	♦ Q7	Partner bids first.
HCP: 3	♣ 7653	

Board: 258

Dealer: N

Vul: None

HCP: 14

♠ AKQJ

♥ 10982

♦ A4

♣ 1054

East Bids 1NT if possible.

West Bids 2♥ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 253

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 4♥ N

North:

♠ 82

♥ KQ98654

♦ Q

♣ J96

South:

♠ K974

♥ A3

♦ J93

♣ KQ102

West North East South

1♣

1NT 2♥ Pass 3♥

Pass 4♥ AP

Board: 254

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 4♠ E

North:

♠ 3

♥ K97542

♦ AQ

♣ AQ54

South:

♠ KJ2

♥ J8

♦ 9763

♣ 10982

West North East South

1♥ 1NT Pass

4♥<sup>1</sup> Pass 4♠ AP

1. Texas

Board: 255

Dealer: S

Vul: EW

North HCP: 2

South HCP: 12

Contract: 4♠ W

North:

♠ 9842

♥ Q6

♦ 1093

♣ 7543

South:

♠ 6

♥ A742

♦ Q762

♣ KQJ10

West North East South

1♦

1NT Pass 2♣<sup>1</sup> Pass

2♠ Pass 3♦<sup>2</sup> Pass

4♠ AP

1. Stayman

2. limit raise or better in ♠

Board: 256

Dealer: N

Vul: Both

North HCP: 18

South HCP: 6

Contract: 4♠ S

North:

♠ KQ2

♥ AQ82

♦ AQJ

♣ 1095

South:

♠ J106543

♥ K653

♦ 7

♣ Q2

West North East South

1♣ 1NT Pass

3♣<sup>1</sup> Pass 3♦<sup>2</sup> Pass

Pass X Pass 4♠

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 257

Dealer: S

Vul: Both

North HCP: 3

South HCP: 14

Contract: 1N W

North:

♠ 9765

♥ J102

♦ Q7

♣ 7653

South:

♠ K843

♥ A6

♦ 632

♣ AK42

West North East South

1♣

1NT AP

Board: 258

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ AKQJ

♥ 10982

♦ A4

♣ 1054

South:

♠ 105

♥ AK63

♦ J753

♣ QJ6

West	North	East	South
------	-------	------	-------

	1♣	1NT	XN
--	----	-----	----

2♥	2NT	Pass <sup>1</sup>	3NT
----	-----	-------------------	-----

AP

1. artificial



## South hands (Practice Page)

None

Board: 253      ♠ K974  
Dealer: S        ♥ A3  
Vul: Both        ♦ J93  
HCP: 13         ♣ KQ102

West Bids 1NT if possible.

You bid first.

Board: 254      ♠ KJ2  
Dealer: N        ♥ J8  
Vul: NS         ♦ 9763  
HCP: 5         ♣ 10982

East Bids 1NT if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 255      ♠ 6  
Dealer: S        ♥ A742  
Vul: EW         ♦ Q762  
HCP: 12         ♣ KQJ10

West Bids 1NT if possible.

East Bids 2♣ if possible.

West Bids 2♠ if possible.

East Bids 3♦ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 256      ♠ J106543  
Dealer: N        ♥ K653  
Vul: Both        ♦ 7  
HCP: 6         ♣ Q2

East Bids 1NT if possible.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 257      ♠ K843  
Dealer: S        ♥ A6  
Vul: Both        ♦ 632  
HCP: 14         ♣ AK42

West Bids 1NT if possible.

You bid first.

Board: 258

Dealer: N

Vul: None

HCP: 11

♠ 105

♥ AK63

♦ J753

♣ QJ6

East Bids 1NT if possible.

West Bids 2♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 253

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 4♥ N

North:

♠ 82

♥ KQ98654

♦ Q

♣ J96

South:

♠ K974

♥ A3

♦ J93

♣ KQ102

West North East South

1♣

1NT 2♥ Pass 3♥

Pass 4♥ AP

Board: 254

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 4♠ E

North:

♠ 3

♥ K97542

♦ AQ

♣ AQ54

South:

♠ KJ2

♥ J8

♦ 9763

♣ 10982

West North East South

1♥ 1NT Pass

4♥<sup>1</sup> Pass 4♠ AP

1. Texas

Board: 255

Dealer: S

Vul: EW

North HCP: 2

South HCP: 12

Contract: 4♠ W

North:

♠ 9842

♥ Q6

♦ 1093

♣ 7543

South:

♠ 6

♥ A742

♦ Q762

♣ KQJ10

West North East South

1♦

1NT Pass 2♣<sup>1</sup> Pass

2♠ Pass 3♦<sup>2</sup> Pass

4♠ AP

1. Stayman

2. limit raise or better in ♠

Board: 256

Dealer: N

Vul: Both

North HCP: 18

South HCP: 6

Contract: 4♠ S

North:

♠ KQ2

♥ AQ82

♦ AQJ

♣ 1095

South:

♠ J106543

♥ K653

♦ 7

♣ Q2

West North East South

1♣ 1NT Pass

3♣<sup>1</sup> Pass 3♦<sup>2</sup> Pass

Pass X Pass 4♠

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 257

Dealer: S

Vul: Both

North HCP: 3

South HCP: 14

Contract: 1N W

North:

♠ 9765

♥ J102

♦ Q7

♣ 7653

South:

♠ K843

♥ A6

♦ 632

♣ AK42

West North East South

1♣

1NT AP

Board: 258

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ AKQJ

♥ 10982

♦ A4

♣ 1054

South:

♠ 105

♥ AK63

♦ J753

♣ QJ6

West	North	East	South
------	-------	------	-------

	1♣	1NT	XN
--	----	-----	----

2♥	2NT	Pass <sup>1</sup>	3NT
----	-----	-------------------	-----

AP

1. artificial

## North hands (Practice Page)

### None

Board: 259      ♠ Q1098  
Dealer: S        ♥ KQ1073  
Vul: NS         ♦ 64  
HCP: 7          ♣ 32

West Bids 1NT if possible.

Partner bids first.

Board: 260      ♠ KQ2  
Dealer: N        ♥ Q109  
Vul: Both       ♦ AQJ  
HCP: 18         ♣ A743

East Bids 1NT if possible.

West Redoubles if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 261      ♠ J643  
Dealer: S        ♥ 1096  
Vul: None       ♦ 96  
HCP: 5          ♣ A1073

West Bids 1NT if possible.

East Bids 2♠ if possible.

West Bids 4♣ if possible.

West Bids 5♣ if possible.

Partner bids first.

Board: 262      ♠ A972  
Dealer: N        ♥ K953  
Vul: NS         ♦ K83  
HCP: 13         ♣ K8

East Bids 1NT if possible.

You bid first.

Board: 263      ♠ 1065  
Dealer: S        ♥ 96  
Vul: EW         ♦ J105  
HCP: 4          ♣ K10873

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 264

Dealer: N

Vul: None

HCP: 12

♠ QJ97

♥ AJ943

♦ 3

♣ A87

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 259

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 1N W

North:

♠ Q1098

♥ KQ1073

♦ 64

♣ 32

South:

♠ K74

♥ AJ8

♦ Q82

♣ QJ108

West	North	East	South
------	-------	------	-------

1♣

1NT	AP		
-----	----	--	--

Board: 260

Dealer: N

Vul: Both

North HCP: 18

South HCP: 1

Contract: 2♠ W

North:

♠ KQ2

♥ Q109

♦ AQJ

♣ A743

South:

♠ 983

♥ J872

♦ 1085

♣ 1065

West	North	East	South
------	-------	------	-------

1♣

1NT

Pass

Pass	X	Pass	Pass
------	---	------	------

XX <sup>1</sup>	Pass	2♥	Pass
-----------------	------	----	------

2♠	AP		
----	----	--	--

1. 4432 or 4441

Board: 261

Dealer: S

Vul: None

North HCP: 5

South HCP: 12

Contract: 5♣ W

North:

♠ J643

♥ 1096

♦ 96

♣ A1073

South:

♠ A95

♥ KQJ7542

♦ Q54

♣ —

West	North	East	South
------	-------	------	-------

1♥

1NT	Pass	2♠ <sup>1</sup>	3♥
-----	------	-----------------	----

4♣	4♥	Pass	Pass
----	----	------	------

5♣	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

Board: 262

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ A972

♥ K953

♦ K83

♣ K8

South:

♠ J63

♥ Q102

♦ Q52

♣ Q1052

West	North	East	South
------	-------	------	-------

1♦

1NT

AP

Board: 263

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 2♠ W

North:

♠ 1065

♥ 96

♦ J105

♣ K10873

South:

♠ K

♥ J10542

♦ K742

♣ AQ2

West	North	East	South
------	-------	------	-------

1♥

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	AP		
----	----	--	--

Board: 264

Dealer: N

Vul: None

North HCP: 12

South HCP: 7

Contract: 2♥ N

North:

♠ QJ97

♥ AJ943

♦ 3

♣ A87

South:

♠ K8

♥ 1085

♦ Q952

♣ Q1052

West	North	East	South
	1♥	1NT	2♥
AP			



## South hands (Practice Page)

None

Board: 259      ♠ K74  
Dealer: S        ♥ AJ8  
Vul: NS         ♦ Q82  
HCP: 13        ♣ QJ108

West Bids 1NT if possible.

You bid first.

Board: 260      ♠ 983  
Dealer: N        ♥ J872  
Vul: Both       ♦ 1085  
HCP: 1         ♣ 1065

East Bids 1NT if possible.

West Redoubles if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 261      ♠ A95  
Dealer: S        ♥ KQJ7542  
Vul: None       ♦ Q54  
HCP: 12        ♣ —

West Bids 1NT if possible.

East Bids 2♠ if possible.

West Bids 4♣ if possible.

West Bids 5♣ if possible.

You bid first.

Board: 262      ♠ J63  
Dealer: N        ♥ Q102  
Vul: NS         ♦ Q52  
HCP: 7         ♣ Q1052

East Bids 1NT if possible.

Partner bids first.

Board: 263      ♠ K  
Dealer: S        ♥ J10542  
Vul: EW         ♦ K742  
HCP: 13        ♣ AQ2

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 264

Dealer: N

Vul: None

HCP: 7

♠ K8

♥ 1085

♦ Q952

♣ Q1052

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 259

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 1N W

North:

♠ Q1098

♥ KQ1073

♦ 64

♣ 32

South:

♠ K74

♥ AJ8

♦ Q82

♣ QJ108

West	North	East	South
------	-------	------	-------

1♣

1NT	AP		
-----	----	--	--

Board: 260

Dealer: N

Vul: Both

North HCP: 18

South HCP: 1

Contract: 2♠ W

North:

♠ KQ2

♥ Q109

♦ AQJ

♣ A743

South:

♠ 983

♥ J872

♦ 1085

♣ 1065

West	North	East	South
------	-------	------	-------

1♣

1NT

Pass

Pass	X	Pass	Pass
------	---	------	------

XX <sup>1</sup>	Pass	2♥	Pass
-----------------	------	----	------

2♠	AP		
----	----	--	--

1. 4432 or 4441

Board: 261

Dealer: S

Vul: None

North HCP: 5

South HCP: 12

Contract: 5♣ W

North:

♠ J643

♥ 1096

♦ 96

♣ A1073

South:

♠ A95

♥ KQJ7542

♦ Q54

♣ —

West	North	East	South
------	-------	------	-------

1♥

1NT	Pass	2♠ <sup>1</sup>	3♥
-----	------	-----------------	----

4♣	4♥	Pass	Pass
----	----	------	------

5♣	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

Board: 262

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ A972

♥ K953

♦ K83

♣ K8

South:

♠ J63

♥ Q102

♦ Q52

♣ Q1052

West	North	East	South
------	-------	------	-------

1♦

1NT

AP

Board: 263

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 2♠ W

North:

♠ 1065

♥ 96

♦ J105

♣ K10873

South:

♠ K

♥ J10542

♦ K742

♣ AQ2

West	North	East	South
------	-------	------	-------

1♥

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	AP		
----	----	--	--

Board: 264

Dealer: N

Vul: None

North HCP: 12

South HCP: 7

Contract: 2♥ N

North:

♠ QJ97

♥ AJ943

♦ 3

♣ A87

South:

♠ K8

♥ 1085

♦ Q952

♣ Q1052

West	North	East	South
	1♥	1NT	2♥
AP			

## North hands (Practice Page)

### None

Board: 265  
Dealer: S  
Vul: NS  
HCP: 6

♠ 4  
♥ QJ8  
♦ 853  
♣ K108754

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

Partner bids first.

Board: 266  
Dealer: N  
Vul: Both  
HCP: 12

♠ AJ6  
♥ K1082  
♦ A64  
♣ 953

East Bids 1NT if possible.

You bid first.

Board: 267  
Dealer: S  
Vul: NS  
HCP: 3

♠ J8  
♥ Q6543  
♦ 632  
♣ 1064

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 268  
Dealer: N  
Vul: EW  
HCP: 12

♠ K106  
♥ KQ103  
♦ 876  
♣ A94

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

You bid first.

Board: 269  
Dealer: S  
Vul: Both  
HCP: 7

♠ AQ742  
♥ J107  
♦ —  
♣ 109532

West Bids 1NT if possible.

Partner bids first.

Board: 270

♠ 103

Dealer: N

♥ AQJ10

East Bids 1NT if possible.

Vul: None

♦ Q8

HCP: 12

♣ QJ753

You bid first.

## None Both hands (Answers Page)

Board: 265

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 4♥ W

North:

♠ 4

♥ QJ8

♦ 853

♣ K108754

South:

♠ Q8752

♥ A5

♦ K4

♣ AJ63

West North East South

1♠

1NT Pass 2♦ Pass

2♥ Pass 3♥ Pass

4♥ AP

Board: 266

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 1NX E

North:

♠ AJ6

♥ K1082

♦ A64

♣ 953

South:

♠ Q92

♥ A643

♦ K5

♣ J742

West North East South

1♣

1NT

XN

AP

Board: 267

Dealer: S

Vul: NS

North HCP: 3

South HCP: 15

Contract: 3♦ E

North:

♠ J8

♥ Q6543

♦ 632

♣ 1064

South:

♠ AQ1053

♥ K7

♦ 8

♣ KQJ32

West North East South

1♠

1NT Pass Pass 2♣

Pass Pass 2♦ 3♣

3♦ AP

Board: 268

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 3♣ N

North:

♠ K106

♥ KQ103

♦ 876

♣ A94

South:

♠ 543

♥ 97

♦ AQ3

♣ Q10653

West North East South

1♣

1NT

2♣

2♠ Pass Pass 3♣

AP

Board: 269

Dealer: S

Vul: Both

North HCP: 7

South HCP: 12

Contract: 3♣ S

North:

♠ AQ742

♥ J107

♦ —

♣ 109532

South:

♠ K105

♥ 8

♦ A732

♣ KQ874

West North East South

1♣

1NT 3♣ AP

Board: 270

Dealer: N

Vul: None

North HCP: 12

South HCP: 4

Contract: 1N E

North:

♠ 103

♥ AQJ10

♦ Q8

♣ QJ753

South:

♠ A72

♥ 6432

♦ 642

♣ 864

West North East South

1♣

1NT

AP

## South hands (Practice Page)

None

Board: 265      ♠ Q8752  
Dealer: S        ♥ A5  
Vul: NS         ♦ K4  
HCP: 14        ♣ AJ63

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

You bid first.

Board: 266      ♠ Q92  
Dealer: N        ♥ A643  
Vul: Both       ♦ K5  
HCP: 10        ♣ J742

East Bids 1NT if possible.

Partner bids first.

Board: 267      ♠ AQ1053  
Dealer: S        ♥ K7  
Vul: NS         ♦ 8  
HCP: 15        ♣ KQJ32

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 268      ♠ 543  
Dealer: N        ♥ 97  
Vul: EW         ♦ AQ3  
HCP: 8        ♣ Q10653

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

Partner bids first.

Board: 269      ♠ K105  
Dealer: S        ♥ 8  
Vul: Both       ♦ A732  
HCP: 12        ♣ KQ874

West Bids 1NT if possible.

You bid first.



Board: 270  
Dealer: N  
Vul: None  
HCP: 4

♠ A72  
♥ 6432  
♦ 642  
♣ 864

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 265

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 4♥ W

North:

♠ 4

♥ QJ8

♦ 853

♣ K108754

South:

♠ Q8752

♥ A5

♦ K4

♣ AJ63

West North East South

1♠

1NT Pass 2♦ Pass

2♥ Pass 3♥ Pass

4♥ AP

Board: 266

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 1NX E

North:

♠ AJ6

♥ K1082

♦ A64

♣ 953

South:

♠ Q92

♥ A643

♦ K5

♣ J742

West North East South

1♣ 1NT XN

AP

Board: 267

Dealer: S

Vul: NS

North HCP: 3

South HCP: 15

Contract: 3♦ E

North:

♠ J8

♥ Q6543

♦ 632

♣ 1064

South:

♠ AQ1053

♥ K7

♦ 8

♣ KQJ32

West North East South

1♠

1NT Pass Pass 2♣

Pass Pass 2♦ 3♣

3♦ AP

Board: 268

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 3♣ N

North:

♠ K106

♥ KQ103

♦ 876

♣ A94

South:

♠ 543

♥ 97

♦ AQ3

♣ Q10653

West North East South

1♣ 1NT 2♣

2♠ Pass Pass 3♣

AP

Board: 269

Dealer: S

Vul: Both

North HCP: 7

South HCP: 12

Contract: 3♣ S

North:

♠ AQ742

♥ J107

♦ —

♣ 109532

South:

♠ K105

♥ 8

♦ A732

♣ KQ874

West North East South

1♣

1NT 3♣ AP

Board: 270

Dealer: N

Vul: None

North HCP: 12

South HCP: 4

Contract: 1N E

North:

♠ 103

♥ AQJ10

♦ Q8

♣ QJ753

South:

♠ A72

♥ 6432

♦ 642

♣ 864

West North East South

1♣ 1NT AP

## North hands (Practice Page)

### None

Board: 271  
Dealer: S  
Vul: Both  
HCP: 4

♠ K94  
♥ J64  
♦ 864  
♣ 10943

West Bids 1NT if possible.

Partner bids first.

Board: 272  
Dealer: N  
Vul: None  
HCP: 12

♠ AQ8  
♥ K1095  
♦ K65  
♣ 985

East Bids 1NT if possible.  
East Redoubles if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 273  
Dealer: S  
Vul: NS  
HCP: 7

♠ 1065  
♥ Q10  
♦ 962  
♣ AJ852

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

Partner bids first.

Board: 274  
Dealer: N  
Vul: Both  
HCP: 13

♠ KJ7  
♥ KJ98  
♦ Q98  
♣ QJ10

East Bids 1NT if possible.  
West Bids 3NT if possible.

You bid first.

Board: 275  
Dealer: S  
Vul: None  
HCP: 8

♠ KQ95  
♥ K83  
♦ 983  
♣ 976

West Bids 1NT if possible.

Partner bids first.

Board: 276  
Dealer: N  
Vul: NS  
HCP: 13

♠ KQ5  
♥ 3  
♦ K106  
♣ KQ9873

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 271

Dealer: S

Vul: Both

North HCP: 4

South HCP: 13

Contract: 1N W

North:

♠ K94

♥ J64

♦ 864

♣ 10943

South:

♠ A532

♥ KQ985

♦ K2

♣ J7

West North East South

1♥

1NT AP

Board: 272

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 2♠ S

North:

♠ AQ8

♥ K1095

♦ K65

♣ 985

South:

♠ K10762

♥ J

♦ A1082

♣ Q32

West North East South

1♣

1NT XN

Pass Pass XX<sup>1</sup> Pass

2♥ X Pass 2♠

AP

1. SOS

Board: 273

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 4♥ E

North:

♠ 1065

♥ Q10

♦ 962

♣ AJ852

South:

♠ A8743

♥ 8

♦ AKQ4

♣ 963

West North East South

1♠

1NT 2♠ 4♥ AP

Board: 274

Dealer: N

Vul: Both

North HCP: 13

South HCP: 0

Contract: 3N E

North:

♠ KJ7

♥ KJ98

♦ Q98

♣ QJ10

South:

♠ 109863

♥ 73

♦ 10542

♣ 65

West North East South

1♣

1NT Pass

3NT AP

Board: 275

Dealer: S

Vul: None

North HCP: 8

South HCP: 12

Contract: 1N W

North:

♠ KQ95

♥ K83

♦ 983

♣ 976

South:

♠ 84

♥ AJ7

♦ K652

♣ KJ104

West North East South

1♦

1NT AP

Board: 276

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N E

North:

♠ KQ5

♥ 3

♦ K106

♣ KQ9873

South:

♠ A632

♥ Q1065

♦ Q73

♣ 52

West	North	East	South
	1♣	1NT	AP

## South hands (Practice Page)

### None

Board: 271	♠ A532	West Bids 1NT if possible.
Dealer: S	♥ KQ985	
Vul: Both	♦ K2	You bid first.
HCP: 13	♣ J7	

Board: 272	♠ K10762	East Bids 1NT if possible.
Dealer: N	♥ J	East Redoubles if possible.
Vul: None	♦ A1082	West Bids 2♥ if possible.
HCP: 10	♣ Q32	Partner bids first.

Board: 273	♠ A8743	West Bids 1NT if possible.
Dealer: S	♥ 8	East Bids 4♥ if possible.
Vul: NS	♦ AKQ4	
HCP: 13	♣ 963	You bid first.

Board: 274	♠ 109863	East Bids 1NT if possible.
Dealer: N	♥ 73	West Bids 3NT if possible.
Vul: Both	♦ 10542	
HCP: 0	♣ 65	Partner bids first.

Board: 275	♠ 84	West Bids 1NT if possible.
Dealer: S	♥ AJ7	
Vul: None	♦ K652	You bid first.
HCP: 12	♣ KJ104	

Board: 276	♠ A632	East Bids 1NT if possible.
Dealer: N	♥ Q1065	
Vul: NS	♦ Q73	Partner bids first.
HCP: 8	♣ 52	

## None Both hands (Answers Page)

Board: 271

Dealer: S

Vul: Both

North HCP: 4

South HCP: 13

Contract: 1N W

North:

♠ K94

♥ J64

♦ 864

♣ 10943

South:

♠ A532

♥ KQ985

♦ K2

♣ J7

West North East South

1♥

1NT AP

Board: 272

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 2♠ S

North:

♠ AQ8

♥ K1095

♦ K65

♣ 985

South:

♠ K10762

♥ J

♦ A1082

♣ Q32

West North East South

1♣

1NT XN

Pass Pass XX<sup>1</sup> Pass

2♥ X Pass 2♠

AP

1. SOS

Board: 273

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 4♥ E

North:

♠ 1065

♥ Q10

♦ 962

♣ AJ852

South:

♠ A8743

♥ 8

♦ AKQ4

♣ 963

West North East South

1♠

1NT 2♠ 4♥ AP

Board: 274

Dealer: N

Vul: Both

North HCP: 13

South HCP: 0

Contract: 3N E

North:

♠ KJ7

♥ KJ98

♦ Q98

♣ QJ10

South:

♠ 109863

♥ 73

♦ 10542

♣ 65

West North East South

1♣

1NT Pass

3NT AP

Board: 275

Dealer: S

Vul: None

North HCP: 8

South HCP: 12

Contract: 1N W

North:

♠ KQ95

♥ K83

♦ 983

♣ 976

South:

♠ 84

♥ AJ7

♦ K652

♣ KJ104

West North East South

1♦

1NT AP

Board: 276

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N E

North:

♠ KQ5

♥ 3

♦ K106

♣ KQ9873

South:

♠ A632

♥ Q1065

♦ Q73

♣ 52

West	North	East	South
	1♣	1NT	AP



## North hands (Practice Page)

### None

Board: 277      ♠ Q7  
Dealer: S        ♥ K8632  
Vul: EW        ♦ J854  
HCP: 6         ♣ 95

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Redoubles if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 278      ♠ 865  
Dealer: N        ♥ 2  
Vul: None      ♦ KQ1052  
HCP: 12        ♣ AK82

East Bids 1NT if possible.

You bid first.

Board: 279      ♠ 108732  
Dealer: S        ♥ 76  
Vul: NS        ♦ Q642  
HCP: 2         ♣ 94

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.  
East Bids 2NT if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 280      ♠ 943  
Dealer: N        ♥ AK10  
Vul: EW        ♦ Q432  
HCP: 13        ♣ A54

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

You bid first.

Board: 281      ♠ 108  
Dealer: S        ♥ K87  
Vul: Both      ♦ 10654  
HCP: 6         ♣ K765

West Bids 1NT if possible.

Partner bids first.

Board: 282

Dealer: N

Vul: NS

HCP: 12

♠ J10764

♥ 85

♦ AQ9

♣ KQ2

East Bids 1NT if possible.

West Bids 4♥ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ K1065				1♦
Vul: EW	♥ K8632	♥ A	1NT	Pass	2♦	X
North HCP: 6	♦ J854	♦ A10762	XX <sup>1</sup>	Pass	3♣	Pass
South HCP: 14	♣ 95	♣ K107	Pass	3♦	AP	
Contract: 3♦ S			1. artificial			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ 1073				
Vul: None	♥ 2	♥ AKJ65		1♦	1NT	AP
North HCP: 12	♦ KQ1052	♦ 93				
South HCP: 9	♣ AK82	♣ J96				
Contract: 1N E						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 108732	♠ A4				1♣
Vul: NS	♥ 76	♥ J2	1NT	Pass	2♦	Pass
North HCP: 2	♦ Q642	♦ AJ93	2♥	Pass	2NT	Pass
South HCP: 14	♣ 94	♣ KJ1052	4♥	AP		
Contract: 4♥ W						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 943	♠ J1085				
Vul: EW	♥ AK10	♥ 7654		1♦	1NT	Pass
North HCP: 13	♦ Q432	♦ 86	2NT	AP		
South HCP: 1	♣ A54	♣ 963				
Contract: 2N E						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AJ762				1♠
Vul: Both	♥ K87	♥ J102				
North HCP: 6	♦ 10654	♦ 8	1NT	AP		
South HCP: 12	♣ K765	♣ AQ83				
Contract: 1N W						

Board: 282

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 4♥ W

North:

♠ J10764

♥ 85

♦ AQ9

♣ KQ2

South:

♠ Q982

♥ Q72

♦ J8

♣ J754

West	North	East	South
------	-------	------	-------

	1♠	1NT	2♠
--	----	-----	----

4♥			
----	--	--	--

	AP		
--	----	--	--

## South hands (Practice Page)

### None

Board: 277	♠ K1065	West Bids 1NT if possible.
Dealer: S	♥ A	East Bids 2♦ if possible.
Vul: EW	♦ A10762	West Redoubles if possible.
HCP: 14	♣ K107	East Bids 3♣ if possible.
		You bid first.
Board: 278	♠ 1073	East Bids 1NT if possible.
Dealer: N	♥ AKJ65	
Vul: None	♦ 93	Partner bids first.
HCP: 9	♣ J96	
Board: 279	♠ A4	West Bids 1NT if possible.
Dealer: S	♥ J2	East Bids 2♦ if possible.
Vul: NS	♦ AJ93	West Bids 2♥ if possible.
HCP: 14	♣ KJ1052	East Bids 2NT if possible.
		West Bids 4♥ if possible.
		You bid first.
Board: 280	♠ J1085	East Bids 1NT if possible.
Dealer: N	♥ 7654	West Bids 2NT if possible.
Vul: EW	♦ 86	
HCP: 1	♣ 963	Partner bids first.
Board: 281	♠ AJ762	West Bids 1NT if possible.
Dealer: S	♥ J102	
Vul: Both	♦ 8	You bid first.
HCP: 12	♣ AQ83	

Board: 282

Dealer: N

Vul: NS

HCP: 6

♠ Q982

♥ Q72

♦ J8

♣ J754

East Bids 1NT if possible.

West Bids 4♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ K1065				1♦
Vul: EW	♥ K8632	♥ A	1NT	Pass	2♦	X
North HCP: 6	♦ J854	♦ A10762	XX <sup>1</sup>	Pass	3♣	Pass
South HCP: 14	♣ 95	♣ K107	Pass	3♦	AP	
Contract: 3♦ S			1. artificial			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ 1073				
Vul: None	♥ 2	♥ AKJ65		1♦	1NT	AP
North HCP: 12	♦ KQ1052	♦ 93				
South HCP: 9	♣ AK82	♣ J96				
Contract: 1N E						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 108732	♠ A4				1♣
Vul: NS	♥ 76	♥ J2	1NT	Pass	2♦	Pass
North HCP: 2	♦ Q642	♦ AJ93	2♥	Pass	2NT	Pass
South HCP: 14	♣ 94	♣ KJ1052	4♥	AP		
Contract: 4♥ W						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 943	♠ J1085				
Vul: EW	♥ AK10	♥ 7654		1♦	1NT	Pass
North HCP: 13	♦ Q432	♦ 86	2NT	AP		
South HCP: 1	♣ A54	♣ 963				
Contract: 2N E						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AJ762				1♠
Vul: Both	♥ K87	♥ J102				
North HCP: 6	♦ 10654	♦ 8	1NT	AP		
South HCP: 12	♣ K765	♣ AQ83				
Contract: 1N W						

Board: 282

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 4♥ W

North:

♠ J10764

♥ 85

♦ AQ9

♣ KQ2

South:

♠ Q982

♥ Q72

♦ J8

♣ J754

West	North	East	South
------	-------	------	-------

	1♠		
--	----	--	--

		1NT	
--	--	-----	--

			2♠
--	--	--	----

4♥			
----	--	--	--

	AP		
--	----	--	--



## North hands (Practice Page)

### None

Board: 283      ♠ 765  
Dealer: S        ♥ 107  
Vul: EW        ♦ 986543  
HCP: 0         ♣ 107

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 284      ♠ 3  
Dealer: N        ♥ KQ952  
Vul: Both       ♦ A9872  
HCP: 13        ♣ A6

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

You bid first.

Board: 285      ♠ 9863  
Dealer: S        ♥ 109  
Vul: None       ♦ J9654  
HCP: 3         ♣ Q10

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

Partner bids first.

Board: 286      ♠ 53  
Dealer: N        ♥ AJ52  
Vul: EW        ♦ AJ4  
HCP: 12        ♣ Q974

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

You bid first.

Board: 287      ♠ 93  
Dealer: S        ♥ J94  
Vul: Both       ♦ 6  
HCP: 4         ♣ QJ98652

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

Partner bids first.

Board: 288

Dealer: N

Vul: None

HCP: 14

♠ Q872

♥ KQ

♦ K98

♣ A1042

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 283  
Dealer: S  
Vul: EW  
North HCP: 0  
South HCP: 13  
Contract: 3N W

North:  
♠ 765  
♥ 107  
♦ 986543  
♣ 107

South:  
♠ K32  
♥ A932  
♦ A10  
♣ Q932

West	North	East	South
			1♣
1NT	Pass	2♣ <sup>1</sup>	Pass
2♦	Pass	2♥	Pass
3NT	AP		

1. Stayman

Board: 284  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 6  
Contract: 4♣ W

North:  
♠ 3  
♥ KQ952  
♦ A9872  
♣ A6

South:  
♠ Q109762  
♥ J1087  
♦ 5  
♣ K5

West	North	East	South
	1♥	1NT	3♥
4♣	AP		

Board: 285  
Dealer: S  
Vul: None  
North HCP: 3  
South HCP: 14  
Contract: 2N W

North:  
♠ 9863  
♥ 109  
♦ J9654  
♣ Q10

South:  
♠ AQ107  
♥ AQJ832  
♦ —  
♣ J83

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

Board: 286  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 6  
Contract: 2♠ E

North:  
♠ 53  
♥ AJ52  
♦ AJ4  
♣ Q974

South:  
♠ 764  
♥ Q1094  
♦ 976  
♣ KJ10

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

Board: 287  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 12  
Contract: 4♠ E

North:  
♠ 93  
♥ J94  
♦ 6  
♣ QJ98652

South:  
♠ AQ2  
♥ 763  
♦ Q874  
♣ A43

West	North	East	South
			1♦
1NT	Pass	2♣ <sup>1</sup>	Pass
2♦	Pass	2♠	Pass
3♦ <sup>2</sup>	Pass	4♠	AP

1. Stayman  
2. limit raise or better in ♠

Board: 288

Dealer: N

Vul: None

North HCP: 14

South HCP: 4

Contract: 1N E

North:

♠ Q872

♥ KQ

♦ K98

♣ A1042

South:

♠ 643

♥ J1043

♦ Q107

♣ J93

West	North	East	South
	1♣	1NT	AP

## South hands (Practice Page)

None

Board: 283  
Dealer: S  
Vul: EW  
HCP: 13

♠ K32  
♥ A932  
♦ A10  
♣ Q932

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 284  
Dealer: N  
Vul: Both  
HCP: 6

♠ Q109762  
♥ J1087  
♦ 5  
♣ K5

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

Partner bids first.

Board: 285  
Dealer: S  
Vul: None  
HCP: 14

♠ AQ107  
♥ AQJ832  
♦ —  
♣ J83

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

You bid first.

Board: 286  
Dealer: N  
Vul: EW  
HCP: 6

♠ 764  
♥ Q1094  
♦ 976  
♣ KJ10

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

Partner bids first.

Board: 287  
Dealer: S  
Vul: Both  
HCP: 12

♠ AQ2  
♥ 763  
♦ Q874  
♣ A43

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

You bid first.

Board: 288

Dealer: N

Vul: None

HCP: 4

♠ 643

♥ J1043

♦ Q107

♣ J93

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 283  
 Dealer: S  
 Vul: EW  
 North HCP: 0  
 South HCP: 13  
 Contract: 3N W

North:  
 ♠ 765  
 ♥ 107  
 ♦ 986543  
 ♣ 107

South:  
 ♠ K32  
 ♥ A932  
 ♦ A10  
 ♣ Q932

West	North	East	South
			1♣
1NT	Pass	2♣ <sup>1</sup>	Pass
2♦	Pass	2♥	Pass
3NT	AP		

1. Stayman

Board: 284  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 6  
 Contract: 4♣ W

North:  
 ♠ 3  
 ♥ KQ952  
 ♦ A9872  
 ♣ A6

South:  
 ♠ Q109762  
 ♥ J1087  
 ♦ 5  
 ♣ K5

West	North	East	South
	1♥	1NT	3♥
4♣	AP		

Board: 285  
 Dealer: S  
 Vul: None  
 North HCP: 3  
 South HCP: 14  
 Contract: 2N W

North:  
 ♠ 9863  
 ♥ 109  
 ♦ J9654  
 ♣ Q10

South:  
 ♠ AQ107  
 ♥ AQJ832  
 ♦ —  
 ♣ J83

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

Board: 286  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 6  
 Contract: 2♠ E

North:  
 ♠ 53  
 ♥ AJ52  
 ♦ AJ4  
 ♣ Q974

South:  
 ♠ 764  
 ♥ Q1094  
 ♦ 976  
 ♣ KJ10

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

Board: 287  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 12  
 Contract: 4♠ E

North:  
 ♠ 93  
 ♥ J94  
 ♦ 6  
 ♣ QJ98652

South:  
 ♠ AQ2  
 ♥ 763  
 ♦ Q874  
 ♣ A43

West	North	East	South
			1♦
1NT	Pass	2♣ <sup>1</sup>	Pass
2♦	Pass	2♠	Pass
3♦ <sup>2</sup>	Pass	4♠	AP

1. Stayman  
 2. limit raise or better in ♠

Board: 288

Dealer: N

Vul: None

North HCP: 14

South HCP: 4

Contract: 1N E

North:

♠ Q872

♥ KQ

♦ K98

♣ A1042

South:

♠ 643

♥ J1043

♦ Q107

♣ J93

West	North	East	South
	1♣	1NT	AP



## North hands (Practice Page)

### None

Board: 289	♠ J82	West Bids 1NT if possible.
Dealer: S	♥ Q875	
Vul: NS	♦ 43	Partner bids first.
HCP: 6	♣ QJ87	

Board: 290	♠ K87	East Bids 1NT if possible.
Dealer: N	♥ QJ82	West Bids 2♠ if possible.
Vul: Both	♦ AQ832	East Bids 3♣ if possible.
HCP: 12	♣ 4	You bid first.

Board: 291	♠ 5	West Bids 1NT if possible.
Dealer: S	♥ A1053	
Vul: NS	♦ A10876	Partner bids first.
HCP: 9	♣ J106	

Board: 292	♠ AJ53	East Bids 1NT if possible.
Dealer: N	♥ K72	
Vul: None	♦ Q63	You bid first.
HCP: 14	♣ A92	

Board: 293	♠ 96	West Bids 1NT if possible.
Dealer: S	♥ K104	
Vul: NS	♦ Q1082	Partner bids first.
HCP: 6	♣ J932	

Board: 294	♠ AK7	East Bids 1NT if possible.
Dealer: N	♥ A83	
Vul: EW	♦ 107542	You bid first.
HCP: 14	♣ K7	

## None Both hands (Answers Page)

Board: 289

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 1N W

North:

♠ J82

♥ Q875

♦ 43

♣ QJ87

South:

♠ AQ53

♥ A92

♦ A108752

♣ —

West North East South

1♦

1NT AP

Board: 290

Dealer: N

Vul: Both

North HCP: 12

South HCP: 5

Contract: 3♣ E

North:

♠ K87

♥ QJ82

♦ AQ832

♣ 4

South:

♠ Q653

♥ K976

♦ 105

♣ 1086

West North East South

1♦ 1NT Pass

2♠<sup>1</sup> Pass 3♣<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 291

Dealer: S

Vul: NS

North HCP: 9

South HCP: 13

Contract: 2♠ S

North:

♠ 5

♥ A1053

♦ A10876

♣ J106

South:

♠ KQJ976

♥ KQ9

♦ 3

♣ Q74

West North East South

1♠

1NT XN Pass 2♠

AP

Board: 292

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 3♣ N

North:

♠ AJ53

♥ K72

♦ Q63

♣ A92

South:

♠ 4

♥ 95

♦ A10542

♣ QJ765

West North East South

1♣ 1NT 3♣

AP

Board: 293

Dealer: S

Vul: NS

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ 96

♥ K104

♦ Q1082

♣ J932

South:

♠ AQJ543

♥ Q85

♦ 75

♣ AK

West North East South

1♠

1NT Pass Pass 3♠

Pass 4♠ AP

Board: 294

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 1N E

North:

♠ AK7

♥ A83

♦ 107542

♣ K7

South:

♠ Q9532

♥ 1075

♦ AQ3

♣ 102

West North East South

1♦ 1NT AP

## South hands (Practice Page)

### None

Board: 289	♠ AQ53	West Bids 1NT if possible.
Dealer: S	♥ A92	
Vul: NS	♦ A108752	You bid first.
HCP: 14	♣ —	

Board: 290	♠ Q653	East Bids 1NT if possible.
Dealer: N	♥ K976	West Bids 2♠ if possible.
Vul: Both	♦ 105	East Bids 3♣ if possible.
HCP: 5	♣ 1086	Partner bids first.

Board: 291	♠ KQJ976	West Bids 1NT if possible.
Dealer: S	♥ KQ9	
Vul: NS	♦ 3	You bid first.
HCP: 13	♣ Q74	

Board: 292	♠ 4	East Bids 1NT if possible.
Dealer: N	♥ 95	
Vul: None	♦ A10542	Partner bids first.
HCP: 7	♣ QJ765	

Board: 293	♠ AQJ543	West Bids 1NT if possible.
Dealer: S	♥ Q85	
Vul: NS	♦ 75	You bid first.
HCP: 16	♣ AK	

Board: 294	♠ Q9532	East Bids 1NT if possible.
Dealer: N	♥ 1075	
Vul: EW	♦ AQ3	Partner bids first.
HCP: 8	♣ 102	

## None Both hands (Answers Page)

Board: 289

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 1N W

North:

♠ J82

♥ Q875

♦ 43

♣ QJ87

South:

♠ AQ53

♥ A92

♦ A108752

♣ —

West North East South

1♦

1NT AP

Board: 290

Dealer: N

Vul: Both

North HCP: 12

South HCP: 5

Contract: 3♣ E

North:

♠ K87

♥ QJ82

♦ AQ832

♣ 4

South:

♠ Q653

♥ K976

♦ 105

♣ 1086

West North East South

1♦ 1NT Pass

2♠<sup>1</sup> Pass 3♣<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 291

Dealer: S

Vul: NS

North HCP: 9

South HCP: 13

Contract: 2♠ S

North:

♠ 5

♥ A1053

♦ A10876

♣ J106

South:

♠ KQJ976

♥ KQ9

♦ 3

♣ Q74

West North East South

1♠

1NT XN Pass 2♠

AP

Board: 292

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 3♣ N

North:

♠ AJ53

♥ K72

♦ Q63

♣ A92

South:

♠ 4

♥ 95

♦ A10542

♣ QJ765

West North East South

1♣ 1NT 3♣

AP

Board: 293

Dealer: S

Vul: NS

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ 96

♥ K104

♦ Q1082

♣ J932

South:

♠ AQJ543

♥ Q85

♦ 75

♣ AK

West North East South

1♠

1NT Pass Pass 3♠

Pass 4♠ AP

Board: 294

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 1N E

North:

♠ AK7

♥ A83

♦ 107542

♣ K7

South:

♠ Q9532

♥ 1075

♦ AQ3

♣ 102

West North East South

1♦ 1NT AP

## North hands (Practice Page)

### None

Board: 295	♠ 1065	West Bids 1NT if possible.
Dealer: S	♥ Q10974	East Bids 2♥ if possible.
Vul: Both	♦ Q10	West Bids 2♠ if possible.
HCP: 4	♣ 754	East Bids 3♠ if possible.

Partner bids first.

Board: 296	♠ 9752	East Bids 1NT if possible.
Dealer: N	♥ AK96	
Vul: NS	♦ A10	You bid first.
HCP: 12	♣ J105	

Board: 297	♠ 987	West Bids 1NT if possible.
Dealer: S	♥ QJ98643	East Bids 2♥ if possible.
Vul: EW	♦ 106	West Bids 2♠ if possible.
HCP: 3	♣ 7	East Bids 2NT if possible.

West Bids 3♦ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 298	♠ AQ53	East Bids 1NT if possible.
Dealer: N	♥ A986	
Vul: Both	♦ KJ64	You bid first.
HCP: 14	♣ 10	

Board: 299	♠ J1084	West Bids 1NT if possible.
Dealer: S	♥ 9	East Bids 3NT if possible.
Vul: None	♦ 763	
HCP: 1	♣ 106532	Partner bids first.

Board: 300

Dealer: N

Vul: EW

HCP: 14

♠ 104

♥ A8

♦ QJ105

♣ AQJ74

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 295

Dealer: S

Vul: Both

North HCP: 4

South HCP: 14

Contract: 3♠ W

North:

♠ 1065

♥ Q10974

♦ Q10

♣ 754

South:

♠ Q

♥ AK6

♦ 8543

♣ KQ1063

West North East South

1NT Pass 2♥ Pass

2♠ Pass 3♠ AP

Board: 296

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ 9752

♥ AK96

♦ A10

♣ J105

South:

♠ QJ43

♥ 742

♦ K92

♣ 876

West North East South

1♣ 1NT AP

Board: 297

Dealer: S

Vul: EW

North HCP: 3

South HCP: 12

Contract: 4♠ W

North:

♠ 987

♥ QJ98643

♦ 106

♣ 7

South:

♠ A4

♥ K2

♦ A8543

♣ J654

West North East South

1NT Pass 2♥ Pass

2♠ Pass 2NT Pass

3♦<sup>1</sup> Pass 4♠ AP

1. limit raise or better in ♠

Board: 298

Dealer: N

Vul: Both

North HCP: 14

South HCP: 7

Contract: 1N E

North:

♠ AQ53

♥ A986

♦ KJ64

♣ 10

South:

♠ 10874

♥ Q52

♦ Q

♣ K9875

West North East South

1♦ 1NT AP

Board: 299

Dealer: S

Vul: None

North HCP: 1

South HCP: 12

Contract: 3N W

North:

♠ J1084

♥ 9

♦ 763

♣ 106532

South:

♠ Q2

♥ KJ1062

♦ Q94

♣ KJ7

West North East South

1♥

1NT Pass 3NT AP

Board: 300

Dealer: N

Vul: EW

North HCP: 14

South HCP: 2

Contract: 2♠ E

North:

♠ 104

♥ A8

♦ QJ105

♣ AQJ74

South:

♠ 862

♥ Q742

♦ 8643

♣ 65

West	North	East	South
------	-------	------	-------

	1♣	1NT	Pass
--	----	-----	------

2♥	Pass	2♠	AP
----	------	----	----



## South hands (Practice Page)

### None

Board: 295     ♠ Q  
Dealer: S       ♥ AK6  
Vul: Both      ♦ 8543  
HCP: 14        ♣ KQ1063

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

You bid first.

Board: 296     ♠ QJ43  
Dealer: N       ♥ 742  
Vul: NS        ♦ K92  
HCP: 6        ♣ 876

East Bids 1NT if possible.

Partner bids first.

Board: 297     ♠ A4  
Dealer: S       ♥ K2  
Vul: EW        ♦ A8543  
HCP: 12        ♣ J654

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

You bid first.

Board: 298     ♠ 10874  
Dealer: N       ♥ Q52  
Vul: Both      ♦ Q  
HCP: 7        ♣ K9875

East Bids 1NT if possible.

Partner bids first.

Board: 299     ♠ Q2  
Dealer: S       ♥ KJ1062  
Vul: None      ♦ Q94  
HCP: 12        ♣ KJ7

West Bids 1NT if possible.  
East Bids 3NT if possible.

You bid first.

Board: 300

Dealer: N

Vul: EW

HCP: 2

♠ 862

♥ Q742

♦ 8643

♣ 65

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 295

Dealer: S

Vul: Both

North HCP: 4

South HCP: 14

Contract: 3♠ W

North:

♠ 1065

♥ Q10974

♦ Q10

♣ 754

South:

♠ Q

♥ AK6

♦ 8543

♣ KQ1063

West North East South

1♣

1NT Pass 2♥ Pass

2♠ Pass 3♠ AP

Board: 296

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ 9752

♥ AK96

♦ A10

♣ J105

South:

♠ QJ43

♥ 742

♦ K92

♣ 876

West North East South

1♣

1NT

AP

Board: 297

Dealer: S

Vul: EW

North HCP: 3

South HCP: 12

Contract: 4♠ W

North:

♠ 987

♥ QJ98643

♦ 106

♣ 7

South:

♠ A4

♥ K2

♦ A8543

♣ J654

West North East South

1♦

1NT Pass 2♥ Pass

2♠ Pass 2NT Pass

3♦<sup>1</sup> Pass 4♠ AP

1. limit raise or better in ♠

Board: 298

Dealer: N

Vul: Both

North HCP: 14

South HCP: 7

Contract: 1N E

North:

♠ AQ53

♥ A986

♦ KJ64

♣ 10

South:

♠ 10874

♥ Q52

♦ Q

♣ K9875

West North East South

1♦

1NT

AP

Board: 299

Dealer: S

Vul: None

North HCP: 1

South HCP: 12

Contract: 3N W

North:

♠ J1084

♥ 9

♦ 763

♣ 106532

South:

♠ Q2

♥ KJ1062

♦ Q94

♣ KJ7

West North East South

1♥

1NT Pass 3NT AP

Board: 300

Dealer: N

Vul: EW

North HCP: 14

South HCP: 2

Contract: 2♠ E

North:

♠ 104

♥ A8

♦ QJ105

♣ AQJ74

South:

♠ 862

♥ Q742

♦ 8643

♣ 65

West	North	East	South
------	-------	------	-------

	1♣	1NT	Pass
--	----	-----	------

2♥	Pass	2♠	AP
----	------	----	----

## North hands (Practice Page)

### None

Board: 301      ♠ J53  
Dealer: S        ♥ 753  
Vul: Both       ♦ 542  
HCP: 1          ♣ 9742

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

Partner bids first.

Board: 302      ♠ 64  
Dealer: N        ♥ KQJ42  
Vul: None       ♦ K2  
HCP: 13        ♣ A1096

East Bids 1NT if possible.

You bid first.

Board: 303      ♠ AJ962  
Dealer: S        ♥ 10  
Vul: NS         ♦ J962  
HCP: 6          ♣ 853

West Bids 1NT if possible.

Partner bids first.

Board: 304      ♠ K105  
Dealer: N        ♥ 1073  
Vul: Both       ♦ AK94  
HCP: 13        ♣ K97

East Bids 1NT if possible.

You bid first.

Board: 305      ♠ Q972  
Dealer: S        ♥ 1064  
Vul: None       ♦ J2  
HCP: 3          ♣ 9873

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

Partner bids first.

Board: 306

Dealer: N

Vul: NS

HCP: 12

♠ AJ83

♥ Q742

♦ Q104

♣ K8

East Bids 1NT if possible.

East Redoubles if possible.

West Bids 2♣ if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 301  
 Dealer: S  
 Vul: Both  
 North HCP: 1  
 South HCP: 12  
 Contract: 3N W

North:  
 ♠ J53  
 ♥ 753  
 ♦ 542  
 ♣ 9742

South:  
 ♠ 1076  
 ♥ KJ10  
 ♦ Q1073  
 ♣ AQ5

West	North	East	South
			1♦
1NT	Pass	2♣ <sup>1</sup>	Pass
2♥	Pass	2NT	Pass
3NT	AP		

1. Stayman

Board: 302  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ 64  
 ♥ KQJ42  
 ♦ K2  
 ♣ A1096

South:  
 ♠ J9873  
 ♥ 63  
 ♦ A854  
 ♣ 32

West	North	East	South
	1♥	1NT	AP

Board: 303  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ AJ962  
 ♥ 10  
 ♦ J962  
 ♣ 853

South:  
 ♠ 10  
 ♥ KJ9876  
 ♦ Q10  
 ♣ KQJ6

West	North	East	South
			1♥
1NT	AP		

Board: 304  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 7  
 Contract: 1N E

North:  
 ♠ K105  
 ♥ 1073  
 ♦ AK94  
 ♣ K97

South:  
 ♠ A73  
 ♥ 8654  
 ♦ 2  
 ♣ QJ542

West	North	East	South
	1♦	1NT	AP

Board: 305  
 Dealer: S  
 Vul: None  
 North HCP: 3  
 South HCP: 14  
 Contract: 2N W

North:  
 ♠ Q972  
 ♥ 1064  
 ♦ J2  
 ♣ 9873

South:  
 ♠ A1053  
 ♥ QJ9  
 ♦ A95  
 ♣ K64

West	North	East	South
			1♣
1NT	Pass	2♣ <sup>1</sup>	Pass
2♦	Pass	2NT	AP

1. Stayman

Board: 306

Dealer: N

Vul: NS

North HCP: 12

South HCP: 9

Contract: 2♠X W

North:

♠ AJ83

♥ Q742

♦ Q104

♣ K8

South:

♠ 765

♥ KJ105

♦ J82

♣ A97

West	North	East	South
------	-------	------	-------

	1♦		
--	----	--	--

		1NT	
--	--	-----	--

			XN
--	--	--	----

Pass			
------	--	--	--

	Pass		
--	------	--	--

		XX <sup>1</sup>	
--	--	-----------------	--

			Pass
--	--	--	------

2♣ <sup>2</sup>			
-----------------	--	--	--

	Pass		
--	------	--	--

		2♥	
--	--	----	--

			Pass
--	--	--	------

2♠			
----	--	--	--

	X		
--	---	--	--

		AP	
--	--	----	--

1. SOS

2. artificial



## South hands (Practice Page)

### None

Board: 301      ♠ 1076  
Dealer: S        ♥ KJ10  
Vul: Both       ♦ Q1073  
HCP: 12         ♣ AQ5

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

You bid first.

Board: 302      ♠ J9873  
Dealer: N        ♥ 63  
Vul: None       ♦ A854  
HCP: 5          ♣ 32

East Bids 1NT if possible.

Partner bids first.

Board: 303      ♠ 10  
Dealer: S        ♥ KJ9876  
Vul: NS         ♦ Q10  
HCP: 12         ♣ KQJ6

West Bids 1NT if possible.

You bid first.

Board: 304      ♠ A73  
Dealer: N        ♥ 8654  
Vul: Both       ♦ 2  
HCP: 7          ♣ QJ542

East Bids 1NT if possible.

Partner bids first.

Board: 305      ♠ A1053  
Dealer: S        ♥ QJ9  
Vul: None       ♦ A95  
HCP: 14         ♣ K64

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

You bid first.

Board: 306

Dealer: N

Vul: NS

HCP: 9

♠ 765

♥ KJ105

♦ J82

♣ A97

East Bids 1NT if possible.

East Redoubles if possible.

West Bids 2♣ if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 301  
 Dealer: S  
 Vul: Both  
 North HCP: 1  
 South HCP: 12  
 Contract: 3N W

North:  
 ♠ J53  
 ♥ 753  
 ♦ 542  
 ♣ 9742

South:  
 ♠ 1076  
 ♥ KJ10  
 ♦ Q1073  
 ♣ AQ5

West	North	East	South
			1♦
1NT	Pass	2♣ <sup>1</sup>	Pass
2♥	Pass	2NT	Pass
3NT	AP		

1. Stayman

Board: 302  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ 64  
 ♥ KQJ42  
 ♦ K2  
 ♣ A1096

South:  
 ♠ J9873  
 ♥ 63  
 ♦ A854  
 ♣ 32

West	North	East	South
	1♥	1NT	AP

Board: 303  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ AJ962  
 ♥ 10  
 ♦ J962  
 ♣ 853

South:  
 ♠ 10  
 ♥ KJ9876  
 ♦ Q10  
 ♣ KQJ6

West	North	East	South
			1♥
1NT	AP		

Board: 304  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 7  
 Contract: 1N E

North:  
 ♠ K105  
 ♥ 1073  
 ♦ AK94  
 ♣ K97

South:  
 ♠ A73  
 ♥ 8654  
 ♦ 2  
 ♣ QJ542

West	North	East	South
	1♦	1NT	AP

Board: 305  
 Dealer: S  
 Vul: None  
 North HCP: 3  
 South HCP: 14  
 Contract: 2N W

North:  
 ♠ Q972  
 ♥ 1064  
 ♦ J2  
 ♣ 9873

South:  
 ♠ A1053  
 ♥ QJ9  
 ♦ A95  
 ♣ K64

West	North	East	South
			1♣
1NT	Pass	2♣ <sup>1</sup>	Pass
2♦	Pass	2NT	AP

1. Stayman

Board: 306

Dealer: N

Vul: NS

North HCP: 12

South HCP: 9

Contract: 2♠X W

North:

♠ AJ83

♥ Q742

♦ Q104

♣ K8

South:

♠ 765

♥ KJ105

♦ J82

♣ A97

West	North	East	South
------	-------	------	-------

	1♦		
--	----	--	--

		1NT	
--	--	-----	--

			XN
--	--	--	----

Pass			
------	--	--	--

	Pass		
--	------	--	--

		XX <sup>1</sup>	
--	--	-----------------	--

			Pass
--	--	--	------

2♣ <sup>2</sup>			
-----------------	--	--	--

	Pass		
--	------	--	--

		2♥	
--	--	----	--

			Pass
--	--	--	------

2♠			
----	--	--	--

	X		
--	---	--	--

		AP	
--	--	----	--

1. SOS

2. artificial

## North hands (Practice Page)

### None

Board: 307      ♠ 975  
Dealer: S        ♥ 10  
Vul: EW        ♦ KJ107  
HCP: 5         ♣ J9652

West Bids 1NT if possible.

Partner bids first.

Board: 308      ♠ KQ52  
Dealer: N        ♥ A85  
Vul: None      ♦ 93  
HCP: 12        ♣ K1054

East Bids 1NT if possible.

West Bids 3♦ if possible.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids X♥ if possible.

You bid first.

Board: 309      ♠ 62  
Dealer: S        ♥ K9764  
Vul: NS        ♦ K1073  
HCP: 6         ♣ 83

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 310      ♠ AKJ2  
Dealer: N        ♥ J84  
Vul: EW        ♦ QJ53  
HCP: 13        ♣ J8

East Bids 1NT if possible.

You bid first.

Board: 311      ♠ 10  
Dealer: S        ♥ K975  
Vul: NS        ♦ 96542  
HCP: 6         ♣ K107

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 312

Dealer: N

Vul: EW

HCP: 14

♠ 9532

♥ A9852

♦ AK

♣ K8

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 307

Dealer: S

Vul: EW

North HCP: 5

South HCP: 14

Contract: 2♠ S

North:

♠ 975

♥ 10

♦ KJ107

♣ J9652

South:

♠ AQ863

♥ 932

♦ Q32

♣ AQ

West North East South

1NT 2♠ AP 1♠

Board: 308

Dealer: N

Vul: None

North HCP: 12

South HCP: 7

Contract: 4♥ X S

North:

♠ KQ52

♥ A85

♦ 93

♣ K1054

South:

♠ 107

♥ J109743

♦ A7

♣ Q83

West North East South

1♣ 1NT 2♥

3♦ 3♥ 4♣<sup>1</sup> Pass

4♦ 4♥ X♥ AP

1. limit raise or better in ♦

Board: 309

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 3♠ W

North:

♠ 62

♥ K9764

♦ K1073

♣ 83

South:

♠ KQ8

♥ A8

♦ J42

♣ QJ652

West North East South

1NT Pass 2♥ Pass

2♠ Pass 3♠ AP

Board: 310

Dealer: N

Vul: EW

North HCP: 13

South HCP: 5

Contract: 1N E

North:

♠ AKJ2

♥ J84

♦ QJ53

♣ J8

South:

♠ 1054

♥ Q109

♦ K1074

♣ 1054

West North East South

1♦ 1NT AP

Board: 311

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 2♠ W

North:

♠ 10

♥ K975

♦ 96542

♣ K107

South:

♠ AQ65

♥ A8

♦ QJ3

♣ J542

West North East South

1NT Pass 2♥ Pass

2♠ AP

Board: 312

Dealer: N

Vul: EW

North HCP: 14

South HCP: 5

Contract: 1N E

North:

♠ 9532

♥ A9852

♦ AK

♣ K8

South:

♠ J84

♥ —

♦ QJ9432

♣ J762

West North East South

1♥ 1NT AP

## South hands (Practice Page)

### None

Board: 307      ♠ AQ863  
Dealer: S        ♥ 932  
Vul: EW        ♦ Q32  
HCP: 14        ♣ AQ

West Bids 1NT if possible.

You bid first.

Board: 308      ♠ 107  
Dealer: N        ♥ J109743  
Vul: None      ♦ A7  
HCP: 7        ♣ Q83

East Bids 1NT if possible.

West Bids 3♦ if possible.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids X♥ if possible.

Partner bids first.

Board: 309      ♠ KQ8  
Dealer: S        ♥ A8  
Vul: NS        ♦ J42  
HCP: 13        ♣ QJ652

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 310      ♠ 1054  
Dealer: N        ♥ Q109  
Vul: EW        ♦ K1074  
HCP: 5        ♣ 1054

East Bids 1NT if possible.

Partner bids first.

Board: 311      ♠ AQ65  
Dealer: S        ♥ A8  
Vul: NS        ♦ QJ3  
HCP: 14        ♣ J542

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

You bid first.



Board: 312

Dealer: N

Vul: EW

HCP: 5

♠ J84

♥ —

♦ QJ9432

♣ J762

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 307

Dealer: S

Vul: EW

North HCP: 5

South HCP: 14

Contract: 2♠ S

North:

♠ 975

♥ 10

♦ KJ107

♣ J9652

South:

♠ AQ863

♥ 932

♦ Q32

♣ AQ

West North East South

1♠

1NT 2♠ AP

Board: 308

Dealer: N

Vul: None

North HCP: 12

South HCP: 7

Contract: 4♥ X S

North:

♠ KQ52

♥ A85

♦ 93

♣ K1054

South:

♠ 107

♥ J109743

♦ A7

♣ Q83

West North East South

1♣ 1NT 2♥

3♦ 3♥ 4♣<sup>1</sup> Pass

4♦ 4♥ X♥ AP

1. limit raise or better in ♦

Board: 309

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 3♠ W

North:

♠ 62

♥ K9764

♦ K1073

♣ 83

South:

♠ KQ8

♥ A8

♦ J42

♣ QJ652

West North East South

1♣

1NT Pass 2♥ Pass

2♠ Pass 3♠ AP

Board: 310

Dealer: N

Vul: EW

North HCP: 13

South HCP: 5

Contract: 1N E

North:

♠ AKJ2

♥ J84

♦ QJ53

♣ J8

South:

♠ 1054

♥ Q109

♦ K1074

♣ 1054

West North East South

1♦ 1NT AP

Board: 311

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 2♠ W

North:

♠ 10

♥ K975

♦ 96542

♣ K107

South:

♠ AQ65

♥ A8

♦ QJ3

♣ J542

West North East South

1♣

1NT Pass 2♥ Pass

2♠ AP

Board: 312

Dealer: N

Vul: EW

North HCP: 14

South HCP: 5

Contract: 1N E

North:

♠ 9532

♥ A9852

♦ AK

♣ K8

South:

♠ J84

♥ —

♦ QJ9432

♣ J762

West North East South

1♥ 1NT AP

## North hands (Practice Page)

### None

Board: 313  
Dealer: S  
Vul: Both  
HCP: 6

♠ 103  
♥ 108762  
♦ 10752  
♣ AQ

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

Partner bids first.

Board: 314  
Dealer: N  
Vul: None  
HCP: 13

♠ 52  
♥ KQ10  
♦ AQ102  
♣ Q932

East Bids 1NT if possible.

You bid first.

Board: 315  
Dealer: S  
Vul: EW  
HCP: 4

♠ Q10873  
♥ 9  
♦ 10  
♣ Q98762

West Bids 1NT if possible.  
East Bids 2♦ if possible.

Partner bids first.

Board: 316  
Dealer: N  
Vul: Both  
HCP: 14

♠ AK4  
♥ QJ9875  
♦ 62  
♣ A7

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

You bid first.

Board: 317  
Dealer: S  
Vul: None  
HCP: 3

♠ 1096  
♥ Q1032  
♦ J108  
♣ 854

West Bids 1NT if possible.  
East Bids 5♣ if possible.

Partner bids first.

Board: 318  
Dealer: N  
Vul: NS  
HCP: 12

♠ AQ1042  
♥ A6  
♦ J942  
♣ J4

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

You bid first.

## None Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K4				1♦
Vul: Both	♥ 108762	♥ Q43	1NT	Pass	4♥ <sup>1</sup>	Pass
North HCP: 6	♦ 10752	♦ AQJ6	4♠	X♠	AP	
South HCP: 12	♣ AQ	♣ 9763	1. Texas			
Contract: 4♠X W						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ Q10864				
Vul: None	♥ KQ10	♥ A8		1♦	1NT	AP
North HCP: 13	♦ AQ102	♦ 97				
South HCP: 6	♣ Q932	♣ 10854				
Contract: 1N E						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ Q10873	♠ K92				1♥
Vul: EW	♥ 9	♥ KJ872	1NT	Pass	Pass	X
North HCP: 4	♦ 10	♦ AK4	Pass	2♣	2♦	Pass
South HCP: 18	♣ Q98762	♣ A5	Pass	3♣	AP	
Contract: 3♣ N						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 875				
Vul: Both	♥ QJ9875	♥ 62		1♥	1NT	Pass
North HCP: 14	♦ 62	♦ K9854	2♥	Pass	2♠	AP
South HCP: 5	♣ A7	♣ Q105				
Contract: 2♠ E						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AJ2				1♥
Vul: None	♥ Q1032	♥ KJ875	1NT	3♥	5♣	X
North HCP: 3	♦ J108	♦ 965	AP			
South HCP: 12	♣ 854	♣ K6				
Contract: 5♣X E						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AQ1042	♠ 6				
Vul: NS	♥ A6	♥ 9874		1♠	1NT	Pass
North HCP: 12	♦ J942	♦ 653	2NT	Pass	3NT	AP
South HCP: 2	♣ J4	♣ Q9875				
Contract: 3N E						

## South hands (Practice Page)

### None

Board: 313  
Dealer: S  
Vul: Both  
HCP: 12

♠ K4  
♥ Q43  
♦ AQJ6  
♣ 9763

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

You bid first.

Board: 314  
Dealer: N  
Vul: None  
HCP: 6

♠ Q10864  
♥ A8  
♦ 97  
♣ 10854

East Bids 1NT if possible.

Partner bids first.

Board: 315  
Dealer: S  
Vul: EW  
HCP: 18

♠ K92  
♥ KJ872  
♦ AK4  
♣ A5

West Bids 1NT if possible.  
East Bids 2♦ if possible.

You bid first.

Board: 316  
Dealer: N  
Vul: Both  
HCP: 5

♠ 875  
♥ 62  
♦ K9854  
♣ Q105

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

Partner bids first.

Board: 317  
Dealer: S  
Vul: None  
HCP: 12

♠ AJ2  
♥ KJ875  
♦ 965  
♣ K6

West Bids 1NT if possible.  
East Bids 5♣ if possible.

You bid first.

Board: 318  
Dealer: N  
Vul: NS  
HCP: 2

♠ 6  
♥ 9874  
♦ 653  
♣ Q9875

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

Partner bids first.

## None Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K4				1♦
Vul: Both	♥ 108762	♥ Q43	1NT	Pass	4♥ <sup>1</sup>	Pass
North HCP: 6	♦ 10752	♦ AQJ6	4♠	X♠	AP	
South HCP: 12	♣ AQ	♣ 9763	1. Texas			
Contract: 4♠X W						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ Q10864				
Vul: None	♥ KQ10	♥ A8		1♦	1NT	AP
North HCP: 13	♦ AQ102	♦ 97				
South HCP: 6	♣ Q932	♣ 10854				
Contract: 1N E						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ Q10873	♠ K92				1♥
Vul: EW	♥ 9	♥ KJ872	1NT	Pass	Pass	X
North HCP: 4	♦ 10	♦ AK4	Pass	2♣	2♦	Pass
South HCP: 18	♣ Q98762	♣ A5	Pass	3♣	AP	
Contract: 3♣ N						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 875				
Vul: Both	♥ QJ9875	♥ 62		1♥	1NT	Pass
North HCP: 14	♦ 62	♦ K9854	2♥	Pass	2♠	AP
South HCP: 5	♣ A7	♣ Q105				
Contract: 2♠ E						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AJ2				1♥
Vul: None	♥ Q1032	♥ KJ875	1NT	3♥	5♣	X
North HCP: 3	♦ J108	♦ 965	AP			
South HCP: 12	♣ 854	♣ K6				
Contract: 5♣X E						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AQ1042	♠ 6				
Vul: NS	♥ A6	♥ 9874		1♠	1NT	Pass
North HCP: 12	♦ J942	♦ 653	2NT	Pass	3NT	AP
South HCP: 2	♣ J4	♣ Q9875				
Contract: 3N E						

## North hands (Practice Page)

### None

Board: 319      ♠ 10852  
Dealer: S        ♥ 754  
Vul: NS         ♦ 943  
HCP: 1          ♣ J86

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

Partner bids first.

Board: 320      ♠ AKJ7  
Dealer: N        ♥ J1032  
Vul: EW         ♦ Q8  
HCP: 12         ♣ J92

East Bids 1NT if possible.  
You bid first.

Board: 321      ♠ J954  
Dealer: S        ♥ J32  
Vul: None       ♦ 32  
HCP: 3          ♣ J1065

West Bids 1NT if possible.  
East Bids 2NT if possible.  
Partner bids first.

Board: 322      ♠ A95  
Dealer: N        ♥ Q1062  
Vul: NS         ♦ AQ94  
HCP: 13         ♣ J9

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

You bid first.

Board: 323      ♠ K10  
Dealer: S        ♥ 1083  
Vul: EW         ♦ K9764  
HCP: 6          ♣ 843

West Bids 1NT if possible.  
Partner bids first.

Board: 324

Dealer: N

Vul: Both

HCP: 13

♠ QJ102

♥ KJ43

♦ Q92

♣ A7

East Bids 1NT if possible.

West Bids 3NT if possible.

You bid first.



## None Both hands (Answers Page)

Board: 319

Dealer: S

Vul: NS

North HCP: 1

South HCP: 13

Contract: 4♥ W

North:

♠ 10852

♥ 754

♦ 943

♣ J86

South:

♠ 964

♥ A2

♦ K10876

♣ AQ3

West North East South

1♦

1NT Pass 2♣<sup>1</sup> Pass

2♥ Pass 3♦<sup>2</sup> X

3♥ Pass 4♥ AP

1. Stayman

2. limit raise or better in ♥

Board: 320

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 2♣ N

North:

♠ AKJ7

♥ J1032

♦ Q8

♣ J92

South:

♠ 1084

♥ A6

♦ KJ2

♣ 108643

West North East South

1♣

1NT

2♣

AP

Board: 321

Dealer: S

Vul: None

North HCP: 3

South HCP: 13

Contract: 2N W

North:

♠ J954

♥ J32

♦ 32

♣ J1065

South:

♠ A108

♥ Q94

♦ A754

♣ K82

West North East South

1♦

1NT Pass 2NT AP

Board: 322

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 3♠ E

North:

♠ A95

♥ Q1062

♦ AQ94

♣ J9

South:

♠ Q8

♥ 983

♦ 652

♣ Q8742

West North East South

1♦

1NT

Pass

2♥ Pass 2♠ Pass

2NT Pass 3♠ AP

Board: 323

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ K10

♥ 1083

♦ K9764

♣ 843

South:

♠ 6532

♥ A962

♦ Q3

♣ AQ9

West North East South

1♣

1NT AP

Board: 324

Dealer: N

Vul: Both

North HCP: 13

South HCP: 1

Contract: 3N E

North:

♠ QJ102

♥ KJ43

♦ Q92

♣ A7

South:

♠ 9843

♥ 1096

♦ 73

♣ J1062

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

## South hands (Practice Page)

None

Board: 319      ♠ 964  
Dealer: S        ♥ A2  
Vul: NS         ♦ K10876  
HCP: 13        ♣ AQ3

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

You bid first.

Board: 320      ♠ 1084  
Dealer: N        ♥ A6  
Vul: EW         ♦ KJ2  
HCP: 8          ♣ 108643

East Bids 1NT if possible.

Partner bids first.

Board: 321      ♠ A108  
Dealer: S        ♥ Q94  
Vul: None       ♦ A754  
HCP: 13        ♣ K82

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

You bid first.

Board: 322      ♠ Q8  
Dealer: N        ♥ 983  
Vul: NS         ♦ 652  
HCP: 4          ♣ Q8742

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

Partner bids first.

Board: 323      ♠ 6532  
Dealer: S        ♥ A962  
Vul: EW         ♦ Q3  
HCP: 12        ♣ AQ9

West Bids 1NT if possible.

You bid first.

Board: 324

♠ 9843

East Bids 1NT if possible.

Dealer: N

♥ 1096

West Bids 3NT if possible.

Vul: Both

♦ 73

HCP: 1

♣ J1062

Partner bids first.

## None Both hands (Answers Page)

Board: 319

Dealer: S

Vul: NS

North HCP: 1

South HCP: 13

Contract: 4♥ W

North:

♠ 10852

♥ 754

♦ 943

♣ J86

South:

♠ 964

♥ A2

♦ K10876

♣ AQ3

West North East South

1♦

1NT Pass 2♣<sup>1</sup> Pass

2♥ Pass 3♦<sup>2</sup> X

3♥ Pass 4♥ AP

1. Stayman

2. limit raise or better in ♥

Board: 320

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 2♣ N

North:

♠ AKJ7

♥ J1032

♦ Q8

♣ J92

South:

♠ 1084

♥ A6

♦ KJ2

♣ 108643

West North East South

1♣

1NT

2♣

AP

Board: 321

Dealer: S

Vul: None

North HCP: 3

South HCP: 13

Contract: 2N W

North:

♠ J954

♥ J32

♦ 32

♣ J1065

South:

♠ A108

♥ Q94

♦ A754

♣ K82

West North East South

1♦

1NT Pass 2NT AP

Board: 322

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 3♠ E

North:

♠ A95

♥ Q1062

♦ AQ94

♣ J9

South:

♠ Q8

♥ 983

♦ 652

♣ Q8742

West North East South

1♦

1NT

Pass

2♥ Pass 2♠ Pass

2NT Pass 3♠ AP

Board: 323

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ K10

♥ 1083

♦ K9764

♣ 843

South:

♠ 6532

♥ A962

♦ Q3

♣ AQ9

West North East South

1♣

1NT AP

Board: 324

Dealer: N

Vul: Both

North HCP: 13

South HCP: 1

Contract: 3N E

North:

♠ QJ102

♥ KJ43

♦ Q92

♣ A7

South:

♠ 9843

♥ 1096

♦ 73

♣ J1062

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

## North hands (Practice Page)

### None

Board: 325      ♠ —  
Dealer: S        ♥ KQ42  
Vul: NS         ♦ J104  
HCP: 7          ♣ J109632

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

Partner bids first.

Board: 326      ♠ Q8  
Dealer: N        ♥ QJ5  
Vul: EW         ♦ K8  
HCP: 14         ♣ KQJ762

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

You bid first.

Board: 327      ♠ Q5432  
Dealer: S        ♥ 107  
Vul: Both       ♦ J72  
HCP: 6          ♣ K85

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 328      ♠ K2  
Dealer: N        ♥ K94  
Vul: None       ♦ Q52  
HCP: 14         ♣ KQJ74

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

You bid first.

Board: 329      ♠ Q84  
Dealer: S        ♥ 1053  
Vul: EW         ♦ J983  
HCP: 3          ♣ 842

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

Partner bids first.

Board: 330

Dealer: N

Vul: Both

HCP: 13

♠ J1093

♥ K1072

♦ A6

♣ AJ5

East Bids 1NT if possible.

You bid first.



## None Both hands (Answers Page)

Board: 325  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 3♣X N

North:  
 ♠ —  
 ♥ KQ42  
 ♦ J104  
 ♣ J109632

South:  
 ♠ A10953  
 ♥ 105  
 ♦ KQ75  
 ♣ K5

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

Board: 326  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 3  
 Contract: 2N E

North:  
 ♠ Q8  
 ♥ QJ5  
 ♦ K8  
 ♣ KQJ762

South:  
 ♠ K97643  
 ♥ 962  
 ♦ 964  
 ♣ 4

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

Board: 327  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 14  
 Contract: 3♦ W

North:  
 ♠ Q5432  
 ♥ 107  
 ♦ J72  
 ♣ K85

South:  
 ♠ KJ8  
 ♥ A963  
 ♦ K6  
 ♣ QJ109

West	North	East	South
			1♣
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 328  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 2  
 Contract: 2N E

North:  
 ♠ K2  
 ♥ K94  
 ♦ Q52  
 ♣ KQJ74

South:  
 ♠ Q1096  
 ♥ 8732  
 ♦ 10763  
 ♣ 3

West	North	East	South
	1♣	1NT	Pass
2♣ <sup>1</sup>	X	2♠	Pass
2NT	AP		

1. Stayman

Board: 329  
 Dealer: S  
 Vul: EW  
 North HCP: 3  
 South HCP: 12  
 Contract: 2N W

North:  
 ♠ Q84  
 ♥ 1053  
 ♦ J983  
 ♣ 842

South:  
 ♠ J1072  
 ♥ AQ42  
 ♦ Q64  
 ♣ K6

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

Board: 330

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ J1093

♥ K1072

♦ A6

♣ AJ5

South:

♠ Q74

♥ J43

♦ KJ84

♣ 943

West	North	East	South
	1♣	1NT	AP

## South hands (Practice Page)

### None

Board: 325	♠ A10953	West Bids 1NT if possible.
Dealer: S	♥ 105	East Doubles 2♣ if possible.
Vul: NS	♦ KQ75	West Bids 2♥ if possible.
HCP: 12	♣ K5	West Bids X♣ if possible.
		You bid first.
Board: 326	♠ K97643	East Bids 1NT if possible.
Dealer: N	♥ 962	West Bids 2NT if possible.
Vul: EW	♦ 964	Partner bids first.
HCP: 3	♣ 4	
Board: 327	♠ KJ8	West Bids 1NT if possible.
Dealer: S	♥ A963	East Bids 3♣ if possible.
Vul: Both	♦ K6	West Bids 3♦ if possible.
HCP: 14	♣ QJ109	You bid first.
Board: 328	♠ Q1096	East Bids 1NT if possible.
Dealer: N	♥ 8732	West Bids 2♣ if possible.
Vul: None	♦ 10763	East Bids 2♠ if possible.
HCP: 2	♣ 3	West Bids 2NT if possible.
		Partner bids first.
Board: 329	♠ J1072	West Bids 1NT if possible.
Dealer: S	♥ AQ42	East Bids 2NT if possible.
Vul: EW	♦ Q64	You bid first.
HCP: 12	♣ K6	

Board: 330

Dealer: N

Vul: Both

HCP: 7

♠ Q74

♥ J43

♦ KJ84

♣ 943

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 325  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 3♣X N

North:  
 ♠ —  
 ♥ KQ42  
 ♦ J104  
 ♣ J109632

South:  
 ♠ A10953  
 ♥ 105  
 ♦ KQ75  
 ♣ K5

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

Board: 326  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 3  
 Contract: 2N E

North:  
 ♠ Q8  
 ♥ QJ5  
 ♦ K8  
 ♣ KQJ762

South:  
 ♠ K97643  
 ♥ 962  
 ♦ 964  
 ♣ 4

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

Board: 327  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 14  
 Contract: 3♦ W

North:  
 ♠ Q5432  
 ♥ 107  
 ♦ J72  
 ♣ K85

South:  
 ♠ KJ8  
 ♥ A963  
 ♦ K6  
 ♣ QJ109

West	North	East	South
			1♣
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 328  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 2  
 Contract: 2N E

North:  
 ♠ K2  
 ♥ K94  
 ♦ Q52  
 ♣ KQJ74

South:  
 ♠ Q1096  
 ♥ 8732  
 ♦ 10763  
 ♣ 3

West	North	East	South
	1♣	1NT	Pass
2♣ <sup>1</sup>	X	2♠	Pass
2NT	AP		

1. Stayman

Board: 329  
 Dealer: S  
 Vul: EW  
 North HCP: 3  
 South HCP: 12  
 Contract: 2N W

North:  
 ♠ Q84  
 ♥ 1053  
 ♦ J983  
 ♣ 842

South:  
 ♠ J1072  
 ♥ AQ42  
 ♦ Q64  
 ♣ K6

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

Board: 330

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ J1093

♥ K1072

♦ A6

♣ AJ5

South:

♠ Q74

♥ J43

♦ KJ84

♣ 943

West	North	East	South
	1♣	1NT	AP

## North hands (Practice Page)

### None

Board: 331	♠ 942	West Bids 1NT if possible.
Dealer: S	♥ 982	East Bids 2♥ if possible.
Vul: None	♦ 10432	West Redoubles if possible.
HCP: 1	♣ J96	East Bids 3NT if possible.
		Partner bids first.
Board: 332	♠ K2	East Bids 1NT if possible.
Dealer: N	♥ J10987	You bid first.
Vul: NS	♦ AQ75	
HCP: 14	♣ A2	
Board: 333	♠ Q863	West Bids 1NT if possible.
Dealer: S	♥ A7632	East Bids 3♣ if possible.
Vul: Both	♦ 95	East Bids 3♦ if possible.
HCP: 6	♣ 102	Partner bids first.
Board: 334	♠ AK2	East Bids 1NT if possible.
Dealer: N	♥ Q92	You bid first.
Vul: None	♦ K92	
HCP: 12	♣ 10984	
Board: 335	♠ J76	West Bids 1NT if possible.
Dealer: S	♥ 753	Partner bids first.
Vul: EW	♦ 109872	
HCP: 1	♣ 76	
Board: 336	♠ 987	East Bids 1NT if possible.
Dealer: N	♥ AK109	You bid first.
Vul: None	♦ K9	
HCP: 12	♣ Q962	

## None Both hands (Answers Page)

Board: 331  
 Dealer: S  
 Vul: None  
 North HCP: 1  
 South HCP: 12  
 Contract: 3N W

North:  
 ♠ 942  
 ♥ 982  
 ♦ 10432  
 ♣ J96

South:  
 ♠ Q65  
 ♥ AK107543  
 ♦ J  
 ♣ Q5

West	North	East	South
			1♥
1NT	Pass	2♥	X
XX <sup>1</sup>	Pass	3NT	AP

1. artificial

Board: 332  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 7  
 Contract: 2♥ N

North:  
 ♠ K2  
 ♥ J10987  
 ♦ AQ75  
 ♣ A2

South:  
 ♠ AJ106  
 ♥ 653  
 ♦ 4  
 ♣ Q8753

West	North	East	South
	1♥	1NT	2♥
AP			

Board: 333  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 15  
 Contract: 3♦ E

North:  
 ♠ Q863  
 ♥ A7632  
 ♦ 95  
 ♣ 102

South:  
 ♠ KJ74  
 ♥ Q  
 ♦ QJ7  
 ♣ AQ765

West	North	East	South
			1♣
1NT	Pass	3♣ <sup>1</sup>	X
Pass	Pass	3♦	AP

1. Minor Suit Transfers after 1NT

Board: 334  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 6  
 Contract: 1N E

North:  
 ♠ AK2  
 ♥ Q92  
 ♦ K92  
 ♣ 10984

South:  
 ♠ J85  
 ♥ 10874  
 ♦ 65  
 ♣ AJ53

West	North	East	South
	1♣	1NT	AP

Board: 335  
 Dealer: S  
 Vul: EW  
 North HCP: 1  
 South HCP: 19  
 Contract: 2♥ S

North:  
 ♠ J76  
 ♥ 753  
 ♦ 109872  
 ♣ 76

South:  
 ♠ Q5  
 ♥ AQ106  
 ♦ AQ  
 ♣ KQ1083

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

Board: 336  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ 987  
 ♥ AK109  
 ♦ K9  
 ♣ Q962

South:  
 ♠ QJ42  
 ♥ J43  
 ♦ J1054  
 ♣ 108

West	North	East	South
	1♣	1NT	AP



## South hands (Practice Page)

### None

Board: 331      ♠ Q65  
Dealer: S        ♥ AK107543  
Vul: None        ♦ J  
HCP: 12         ♣ Q5

West Bids 1NT if possible.  
East Bids 2♥ if possible.  
West Redoubles if possible.  
East Bids 3NT if possible.

You bid first.

Board: 332      ♠ AJ106  
Dealer: N        ♥ 653  
Vul: NS         ♦ 4  
HCP: 7          ♣ Q8753

East Bids 1NT if possible.

Partner bids first.

Board: 333      ♠ KJ74  
Dealer: S        ♥ Q  
Vul: Both       ♦ QJ7  
HCP: 15        ♣ AQ765

West Bids 1NT if possible.  
East Bids 3♣ if possible.  
East Bids 3♦ if possible.

You bid first.

Board: 334      ♠ J85  
Dealer: N        ♥ 10874  
Vul: None       ♦ 65  
HCP: 6          ♣ AJ53

East Bids 1NT if possible.

Partner bids first.

Board: 335      ♠ Q5  
Dealer: S        ♥ AQ106  
Vul: EW         ♦ AQ  
HCP: 19        ♣ KQ1083

West Bids 1NT if possible.

You bid first.

Board: 336      ♠ QJ42  
Dealer: N        ♥ J43  
Vul: None       ♦ J1054  
HCP: 5          ♣ 108

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 331  
 Dealer: S  
 Vul: None  
 North HCP: 1  
 South HCP: 12  
 Contract: 3N W

North:	South:
♠ 942	♠ Q65
♥ 982	♥ AK107543
♦ 10432	♦ J
♣ J96	♣ Q5

West	North	East	South
			1♥
1NT	Pass	2♥	X
XX <sup>1</sup>	Pass	3NT	AP

1. artificial

Board: 332  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 7  
 Contract: 2♥ N

North:	South:
♠ K2	♠ AJ106
♥ J10987	♥ 653
♦ AQ75	♦ 4
♣ A2	♣ Q8753

West	North	East	South
	1♥	1NT	2♥
AP			

Board: 333  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 15  
 Contract: 3♦ E

North:	South:
♠ Q863	♠ KJ74
♥ A7632	♥ Q
♦ 95	♦ QJ7
♣ 102	♣ AQ765

West	North	East	South
			1♣
1NT	Pass	3♣ <sup>1</sup>	X
Pass	Pass	3♦	AP

1. Minor Suit Transfers after 1NT

Board: 334  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 6  
 Contract: 1N E

North:	South:
♠ AK2	♠ J85
♥ Q92	♥ 10874
♦ K92	♦ 65
♣ 10984	♣ AJ53

West	North	East	South
	1♣	1NT	AP

Board: 335  
 Dealer: S  
 Vul: EW  
 North HCP: 1  
 South HCP: 19  
 Contract: 2♥ S

North:	South:
♠ J76	♠ Q5
♥ 753	♥ AQ106
♦ 109872	♦ AQ
♣ 76	♣ KQ1083

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

Board: 336  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 5  
 Contract: 1N E

North:	South:
♠ 987	♠ QJ42
♥ AK109	♥ J43
♦ K9	♦ J1054
♣ Q962	♣ 108

West	North	East	South
	1♣	1NT	AP

## North hands (Practice Page)

### None

Board: 337      ♠ 8  
Dealer: S        ♥ Q8765  
Vul: NS         ♦ AQ103  
HCP: 8          ♣ 1076

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

Partner bids first.

Board: 338      ♠ AKJ9  
Dealer: N        ♥ K  
Vul: EW         ♦ Q8  
HCP: 14        ♣ J108742

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

You bid first.

Board: 339      ♠ J1073  
Dealer: S        ♥ 93  
Vul: Both       ♦ 1063  
HCP: 4          ♣ K864

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 340      ♠ Q7  
Dealer: N        ♥ KQJ  
Vul: NS         ♦ QJ75  
HCP: 13        ♣ Q932

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

You bid first.

Board: 341      ♠ 9632  
Dealer: S        ♥ K2  
Vul: EW         ♦ 7653  
HCP: 3          ♣ 432

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

Partner bids first.

Board: 342

Dealer: N

Vul: Both

HCP: 12

♠ A853

♥ A632

♦ A6

♣ 754

East Bids 1NT if possible.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 337

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 2♠ W

North:

♠ 8

♥ Q8765

♦ AQ103

♣ 1076

South:

♠ A1092

♥ A104

♦ K7

♣ Q532

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	AP		
----	----	--	--

Board: 338

Dealer: N

Vul: EW

North HCP: 14

South HCP: 2

Contract: 4♥ E

North:

♠ AKJ9

♥ K

♦ Q8

♣ J108742

South:

♠ Q862

♥ 743

♦ 932

♣ 953

West	North	East	South
------	-------	------	-------

1♣

1NT

Pass

2♦	Pass	2♥	Pass
----	------	----	------

2NT	Pass	3♣ <sup>1</sup>	Pass
-----	------	-----------------	------

4♥	AP		
----	----	--	--

1. limit raise or better in ♥

Board: 339

Dealer: S

Vul: Both

North HCP: 4

South HCP: 14

Contract: 3♥ W

North:

♠ J1073

♥ 93

♦ 1063

♣ K864

South:

♠ AK8

♥ 65

♦ A8

♣ QJ10753

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♦	Pass
-----	------	----	------

2♥	Pass	3♥	AP
----	------	----	----

Board: 340

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 2N E

North:

♠ Q7

♥ KQJ

♦ QJ75

♣ Q932

South:

♠ A109854

♥ 1083

♦ 109

♣ 74

West	North	East	South
------	-------	------	-------

1♦

1NT

Pass

2NT	AP		
-----	----	--	--

Board: 341

Dealer: S

Vul: EW

North HCP: 3

South HCP: 16

Contract: 4♥ W

North:

♠ 9632

♥ K2

♦ 7653

♣ 432

South:

♠ KQ74

♥ A75

♦ K

♣ KJ1098

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♦	Pass
-----	------	----	------

2♥	Pass	3♥	Pass
----	------	----	------

4♥	AP		
----	----	--	--

Board: 342

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 3♦ E

North:

♠ A853

♥ A632

♦ A6

♣ 754

South:

♠ 94

♥ KQ984

♦ 32

♣ K1092

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass
----	-----	------

3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	AP
-----------------	------	-----------------	----

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

None

Board: 337      ♠ A1092  
Dealer: S        ♥ A104  
Vul: NS         ♦ K7  
HCP: 13        ♣ Q532

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

You bid first.

Board: 338      ♠ Q862  
Dealer: N        ♥ 743  
Vul: EW         ♦ 932  
HCP: 2         ♣ 953

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

Partner bids first.

Board: 339      ♠ AK8  
Dealer: S        ♥ 65  
Vul: Both       ♦ A8  
HCP: 14        ♣ QJ10753

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 340      ♠ A109854  
Dealer: N        ♥ 1083  
Vul: NS         ♦ 109  
HCP: 4         ♣ 74

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

Partner bids first.

Board: 341      ♠ KQ74  
Dealer: S        ♥ A75  
Vul: EW         ♦ K  
HCP: 16        ♣ KJ1098

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

You bid first.

Board: 342

Dealer: N

Vul: Both

HCP: 8

♠ 94

♥ KQ984

♦ 32

♣ K1092

East Bids 1NT if possible.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

Partner bids first.



## None Both hands (Answers Page)

Board: 337

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 2♠ W

North:

♠ 8

♥ Q8765

♦ AQ103

♣ 1076

South:

♠ A1092

♥ A104

♦ K7

♣ Q532

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	AP		
----	----	--	--

Board: 338

Dealer: N

Vul: EW

North HCP: 14

South HCP: 2

Contract: 4♥ E

North:

♠ AKJ9

♥ K

♦ Q8

♣ J108742

South:

♠ Q862

♥ 743

♦ 932

♣ 953

West	North	East	South
------	-------	------	-------

1♣

1NT

Pass

2♦	Pass	2♥	Pass
----	------	----	------

2NT	Pass	3♣ <sup>1</sup>	Pass
-----	------	-----------------	------

4♥	AP		
----	----	--	--

1. limit raise or better in ♥

Board: 339

Dealer: S

Vul: Both

North HCP: 4

South HCP: 14

Contract: 3♥ W

North:

♠ J1073

♥ 93

♦ 1063

♣ K864

South:

♠ AK8

♥ 65

♦ A8

♣ QJ10753

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♦	Pass
-----	------	----	------

2♥	Pass	3♥	AP
----	------	----	----

Board: 340

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 2N E

North:

♠ Q7

♥ KQJ

♦ QJ75

♣ Q932

South:

♠ A109854

♥ 1083

♦ 109

♣ 74

West	North	East	South
------	-------	------	-------

1♦

1NT

Pass

2NT	AP		
-----	----	--	--

Board: 341

Dealer: S

Vul: EW

North HCP: 3

South HCP: 16

Contract: 4♥ W

North:

♠ 9632

♥ K2

♦ 7653

♣ 432

South:

♠ KQ74

♥ A75

♦ K

♣ KJ1098

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♦	Pass
-----	------	----	------

2♥	Pass	3♥	Pass
----	------	----	------

4♥	AP		
----	----	--	--

Board: 342

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 3♦ E

North:

♠ A853

♥ A632

♦ A6

♣ 754

South:

♠ 94

♥ KQ984

♦ 32

♣ K1092

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass
----	-----	------

3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	AP
-----------------	------	-----------------	----

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### None

Board: 343  
Dealer: S  
Vul: None  
HCP: 5

♠ Q6  
♥ 5  
♦ 108632  
♣ K8642

West Bids 1NT if possible.

Partner bids first.

Board: 344  
Dealer: N  
Vul: EW  
HCP: 12

♠ KQ54  
♥ 109  
♦ QJ104  
♣ A76

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♥ if possible.

West Bids 2NT if possible.

You bid first.

Board: 345  
Dealer: S  
Vul: Both  
HCP: 0

♠ 10965  
♥ 75  
♦ 76  
♣ 86532

West Bids 1NT if possible.

East Bids 4♦ if possible.

West Bids 4♥ if possible.

East Bids 4NT if possible.

West Bids 5♦ if possible.

East Bids 5♥ if possible.

West Bids 6♥ if possible.

Partner bids first.

Board: 346  
Dealer: N  
Vul: None  
HCP: 13

♠ 10873  
♥ J84  
♦ AK7  
♣ KQ2

East Bids 1NT if possible.

West Bids 3♦ if possible.

You bid first.

Board: 347  
Dealer: S  
Vul: NS  
HCP: 7

♠ K10  
♥ 9853  
♦ K832  
♣ J96

West Bids 1NT if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

Board: 348

Dealer: N

Vul: Both

HCP: 12

♠ AJ6

♥ 8

♦ K10742

♣ A962

East Bids 1NT if possible.

West Bids 4♠ if possible.

East Bids X♣ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 343

Dealer: S

Vul: None

North HCP: 5

South HCP: 14

Contract: 3♦ S

North:

♠ Q6

♥ 5

♦ 108632

♣ K8642

South:

♠ 943

♥ AJ63

♦ KQ75

♣ A7

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

1NT	3♦	AP	
-----	----	----	--

Board: 344

Dealer: N

Vul: EW

North HCP: 12

South HCP: 5

Contract: 2N E

North:

♠ KQ54

♥ 109

♦ QJ104

♣ A76

South:

♠ J62

♥ KJ863

♦ 753

♣ 109

West	North	East	South
------	-------	------	-------

	1♦	1NT	Pass
--	----	-----	------

2♣ <sup>1</sup>	Pass	2♥	Pass
-----------------	------	----	------

2NT	AP		
-----	----	--	--

1. Stayman

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

1NT	Pass	4♦ <sup>1</sup>	X
-----	------	-----------------	---

4♥	Pass	4NT <sup>2</sup>	Pass
----	------	------------------	------

5♦	Pass	5♥	Pass
----	------	----	------

6♥	AP		
----	----	--	--

1. Texas

2. Blackwood 0314, for ♥

Board: 345

Dealer: S

Vul: Both

North HCP: 0

South HCP: 12

Contract: 6♥ W

North:

♠ 10965

♥ 75

♦ 76

♣ 86532

South:

♠ Q

♥ 94

♦ KJ832

♣ KQJ107

Board: 346

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 3♦ W

North:

♠ 10873

♥ J84

♦ AK7

♣ KQ2

South:

♠ K62

♥ Q752

♦ 9

♣ 96543

West	North	East	South
------	-------	------	-------

	1♣	1NT	3♣
--	----	-----	----

3♦	AP		
----	----	--	--

Board: 347

Dealer: S

Vul: NS

North HCP: 7

South HCP: 12

Contract: 3♠ E

North:

♠ K10

♥ 9853

♦ K832

♣ J96

South:

♠ A83

♥ AJ742

♦ 75

♣ K85

West	North	East	South
------	-------	------	-------

			1♥
--	--	--	----

1NT	2♥	2♠	Pass
-----	----	----	------

Pass	3♥	Pass	Pass
------	----	------	------

3♠	AP		
----	----	--	--

Board: 348

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 5♣X S

North:

♠ AJ6

♥ 8

♦ K10742

♣ A962

South:

♠ 2

♥ AJ63

♦ 85

♣ QJ8754

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

## South hands (Practice Page)

### None

Board: 343  
Dealer: S  
Vul: None  
HCP: 14

♠ 943  
♥ AJ63  
♦ KQ75  
♣ A7

West Bids 1NT if possible.

You bid first.

Board: 344  
Dealer: N  
Vul: EW  
HCP: 5

♠ J62  
♥ KJ863  
♦ 753  
♣ 109

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♥ if possible.

West Bids 2NT if possible.

Partner bids first.

Board: 345  
Dealer: S  
Vul: Both  
HCP: 12

♠ Q  
♥ 94  
♦ KJ832  
♣ KQJ107

West Bids 1NT if possible.

East Bids 4♦ if possible.

West Bids 4♥ if possible.

East Bids 4NT if possible.

West Bids 5♦ if possible.

East Bids 5♥ if possible.

West Bids 6♥ if possible.

You bid first.

Board: 346  
Dealer: N  
Vul: None  
HCP: 5

♠ K62  
♥ Q752  
♦ 9  
♣ 96543

East Bids 1NT if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 347  
Dealer: S  
Vul: NS  
HCP: 12

♠ A83  
♥ AJ742  
♦ 75  
♣ K85

West Bids 1NT if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

Board: 348

Dealer: N

Vul: Both

HCP: 8

♠ 2

♥ AJ63

♦ 85

♣ QJ8754

East Bids 1NT if possible.

West Bids 4♠ if possible.

East Bids X♣ if possible.

Partner bids first.



## None Both hands (Answers Page)

Board: 343

Dealer: S

Vul: None

North HCP: 5

South HCP: 14

Contract: 3♦ S

North:

♠ Q6

♥ 5

♦ 108632

♣ K8642

South:

♠ 943

♥ AJ63

♦ KQ75

♣ A7

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

1NT	3♦	AP	
-----	----	----	--

Board: 344

Dealer: N

Vul: EW

North HCP: 12

South HCP: 5

Contract: 2N E

North:

♠ KQ54

♥ 109

♦ QJ104

♣ A76

South:

♠ J62

♥ KJ863

♦ 753

♣ 109

West	North	East	South
------	-------	------	-------

	1♦	1NT	Pass
--	----	-----	------

2♣ <sup>1</sup>	Pass	2♥	Pass
-----------------	------	----	------

2NT	AP		
-----	----	--	--

1. Stayman

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

1NT	Pass	4♦ <sup>1</sup>	X
-----	------	-----------------	---

4♥	Pass	4NT <sup>2</sup>	Pass
----	------	------------------	------

5♦	Pass	5♥	Pass
----	------	----	------

6♥	AP		
----	----	--	--

1. Texas

2. Blackwood 0314, for ♥

Board: 345

Dealer: S

Vul: Both

North HCP: 0

South HCP: 12

Contract: 6♥ W

North:

♠ 10965

♥ 75

♦ 76

♣ 86532

South:

♠ Q

♥ 94

♦ KJ832

♣ KQJ107

Board: 346

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 3♦ W

North:

♠ 10873

♥ J84

♦ AK7

♣ KQ2

South:

♠ K62

♥ Q752

♦ 9

♣ 96543

West	North	East	South
------	-------	------	-------

	1♣	1NT	3♣
--	----	-----	----

3♦	AP		
----	----	--	--

Board: 347

Dealer: S

Vul: NS

North HCP: 7

South HCP: 12

Contract: 3♠ E

North:

♠ K10

♥ 9853

♦ K832

♣ J96

South:

♠ A83

♥ AJ742

♦ 75

♣ K85

West	North	East	South
------	-------	------	-------

			1♥
--	--	--	----

1NT	2♥	2♠	Pass
-----	----	----	------

Pass	3♥	Pass	Pass
------	----	------	------

3♠	AP		
----	----	--	--

Board: 348

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 5♣X S

North:

♠ AJ6

♥ 8

♦ K10742

♣ A962

South:

♠ 2

♥ AJ63

♦ 85

♣ QJ8754

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

## North hands (Practice Page)

### None

Board: 349	♠ 1082	West Bids 1NT if possible.
Dealer: S	♥ Q10962	
Vul: None	♦ J95	Partner bids first.
HCP: 6	♣ K4	

Board: 350	♠ 865	East Bids 1NT if possible.
Dealer: N	♥ KQJ4	West Bids 4♥ if possible.
Vul: NS	♦ AQJ72	East Bids 4♠ if possible.
HCP: 13	♣ 9	You bid first.

Board: 351	♠ Q2	West Bids 1NT if possible.
Dealer: S	♥ K96	East Bids 2♦ if possible.
Vul: EW	♦ KQJ54	
HCP: 11	♣ 972	Partner bids first.

Board: 352	♠ 84	East Bids 1NT if possible.
Dealer: N	♥ AJ9	West Bids 2♦ if possible.
Vul: NS	♦ K54	East Bids 2♥ if possible.
HCP: 13	♣ KQ1072	You bid first.

Board: 353	♠ 1073	West Bids 1NT if possible.
Dealer: S	♥ Q7632	East Bids 2♣ if possible.
Vul: EW	♦ 102	West Bids 2♠ if possible.
HCP: 3	♣ J96	East Bids 3♠ if possible.
		Partner bids first.

Board: 354

Dealer: N

Vul: Both

HCP: 13

♠ A84

♥ K9872

♦ K2

♣ QJ5

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 349

Dealer: S

Vul: None

North HCP: 6

South HCP: 12

Contract: 2♠ S

North:

♠ 1082

♥ Q10962

♦ J95

♣ K4

South:

♠ A9653

♥ J4

♦ AQ103

♣ J5

West North East South

1NT 2♠ AP 1♠

Board: 350

Dealer: N

Vul: NS

North HCP: 13

South HCP: 3

Contract: 4♠ E

North:

♠ 865

♥ KQJ4

♦ AQJ72

♣ 9

South:

♠ K

♥ 108753

♦ 964

♣ 8732

West North East South

1♦ 1NT Pass

4♥<sup>1</sup> Pass 4♠ AP

1. Texas

Board: 351

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 3N N

North:

♠ Q2

♥ K96

♦ KQJ54

♣ 972

South:

♠ KJ1086

♥ 105

♦ A9763

♣ A

West North East South

1NT XN 2♦ 1♠

Pass 3NT AP 3♦

Board: 352

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 2♥ E

North:

♠ 84

♥ AJ9

♦ K54

♣ KQ1072

South:

♠ 109752

♥ K82

♦ 872

♣ J5

West North East South

1♣ 1NT Pass

2♦ Pass 2♥ AP

Board: 353

Dealer: S

Vul: EW

North HCP: 3

South HCP: 14

Contract: 3♠ W

North:

♠ 1073

♥ Q7632

♦ 102

♣ J96

South:

♠ 62

♥ A1085

♦ KQ83

♣ KQ10

West North East South

1NT Pass 2♣<sup>1</sup> 1♦

2♠ Pass 3♠ AP

1. Stayman

Board: 354

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ A84

♥ K9872

♦ K2

♣ QJ5

South:

♠ J7653

♥ Q4

♦ 9

♣ A9764

West North East South

1♥ 1NT AP

## South hands (Practice Page)

### None

Board: 349      ♠ A9653  
Dealer: S        ♥ J4  
Vul: None       ♦ AQ103  
HCP: 12         ♣ J5

West Bids 1NT if possible.

You bid first.

Board: 350      ♠ K  
Dealer: N        ♥ 108753  
Vul: NS         ♦ 964  
HCP: 3          ♣ 8732

East Bids 1NT if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 351      ♠ KJ1086  
Dealer: S        ♥ 105  
Vul: EW         ♦ A9763  
HCP: 12         ♣ A

West Bids 1NT if possible.

East Bids 2♦ if possible.

You bid first.

Board: 352      ♠ 109752  
Dealer: N        ♥ K82  
Vul: NS         ♦ 872  
HCP: 4          ♣ J5

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 353      ♠ 62  
Dealer: S        ♥ A1085  
Vul: EW         ♦ KQ83  
HCP: 14         ♣ KQ10

West Bids 1NT if possible.

East Bids 2♣ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 354

Dealer: N

Vul: Both

HCP: 7

♠ J7653

♥ Q4

♦ 9

♣ A9764

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 349

Dealer: S

Vul: None

North HCP: 6

South HCP: 12

Contract: 2♠ S

North:

♠ 1082

♥ Q10962

♦ J95

♣ K4

South:

♠ A9653

♥ J4

♦ AQ103

♣ J5

West	North	East	South
------	-------	------	-------

			1♠
--	--	--	----

1NT	2♠	AP	
-----	----	----	--

Board: 350

Dealer: N

Vul: NS

North HCP: 13

South HCP: 3

Contract: 4♠ E

North:

♠ 865

♥ KQJ4

♦ AQJ72

♣ 9

South:

♠ K

♥ 108753

♦ 964

♣ 8732

West	North	East	South
------	-------	------	-------

	1♦	1NT	Pass
--	----	-----	------

4♥ <sup>1</sup>	Pass	4♠	AP
-----------------	------	----	----

1. Texas

Board: 351

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 3N N

North:

♠ Q2

♥ K96

♦ KQJ54

♣ 972

South:

♠ KJ1086

♥ 105

♦ A9763

♣ A

West	North	East	South
------	-------	------	-------

			1♠
--	--	--	----

1NT	XN	2♦	3♦
-----	----	----	----

Pass	3NT	AP	
------	-----	----	--

Board: 352

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 2♥ E

North:

♠ 84

♥ AJ9

♦ K54

♣ KQ1072

South:

♠ 109752

♥ K82

♦ 872

♣ J5

West	North	East	South
------	-------	------	-------

	1♣	1NT	Pass
--	----	-----	------

2♦	Pass	2♥	AP
----	------	----	----

Board: 353

Dealer: S

Vul: EW

North HCP: 3

South HCP: 14

Contract: 3♠ W

North:

♠ 1073

♥ Q7632

♦ 102

♣ J96

South:

♠ 62

♥ A1085

♦ KQ83

♣ KQ10

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

1NT	Pass	2♣ <sup>1</sup>	Pass
-----	------	-----------------	------

2♠	Pass	3♠	AP
----	------	----	----

1. Stayman

Board: 354

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ A84

♥ K9872

♦ K2

♣ QJ5

South:

♠ J7653

♥ Q4

♦ 9

♣ A9764

West	North	East	South
------	-------	------	-------

	1♥	1NT	AP
--	----	-----	----



## North hands (Practice Page)

### None

Board: 355	♠ J852	West Bids 1NT if possible.
Dealer: S	♥ A863	
Vul: NS	♦ 1076	Partner bids first.
HCP: 5	♣ 82	

Board: 356	♠ Q108742	East Bids 1NT if possible.
Dealer: N	♥ A108	West Bids 2♠ if possible.
Vul: EW	♦ AQ8	East Bids 3♣ if possible.
HCP: 12	♣ 6	You bid first.

Board: 357	♠ 7	West Bids 1NT if possible.
Dealer: S	♥ 7543	East Bids 2♥ if possible.
Vul: Both	♦ 86	West Bids 2♠ if possible.
HCP: 3	♣ QJ10743	East Bids 3NT if possible.
		West Bids 4♠ if possible.
		Partner bids first.

Board: 358	♠ A7542	East Bids 1NT if possible.
Dealer: N	♥ QJ87	West Bids 4♣ if possible.
Vul: None	♦ 9	East Bids XA♠♠ if possible.
HCP: 12	♣ AJ8	You bid first.

Board: 359	♠ K63	West Bids 1NT if possible.
Dealer: S	♥ KJ9876	East Bids 2♠ if possible.
Vul: EW	♦ 7	
HCP: 7	♣ 1086	Partner bids first.

Board: 360

Dealer: N

Vul: Both

HCP: 12

♠ 10432

♥ Q97

♦ AK

♣ K842

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 355  
Dealer: S  
Vul: NS  
North HCP: 5  
South HCP: 12  
Contract: 1N W

North:  
♠ J852  
♥ A863  
♦ 1076  
♣ 82

South:  
♠ A763  
♥ 104  
♦ KQ83  
♣ K104

West	North	East	South
			1♦
1NT	AP		

Board: 356  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 6  
Contract: 3♣ E

North:  
♠ Q108742  
♥ A108  
♦ AQ8  
♣ 6

South:  
♠ J  
♥ Q975  
♦ J10542  
♣ Q73

West	North	East	South
	1♠	1NT	Pass
2♣ <sup>1</sup>	X	3♣ <sup>2</sup>	AP
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 357  
Dealer: S  
Vul: Both  
North HCP: 3  
South HCP: 12  
Contract: 4♠ W

North:  
♠ 7  
♥ 7543  
♦ 86  
♣ QJ10743

South:  
♠ A952  
♥ KJ6  
♦ 9543  
♣ A9

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

Board: 358  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 6  
Contract: 4♠X N

North:  
♠ A7542  
♥ QJ87  
♦ 9  
♣ AJ8

South:  
♠ 10983  
♥ 106  
♦ AQ8732  
♣ 2

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

Board: 359  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 13  
Contract: 2♠ E

North:  
♠ K63  
♥ KJ9876  
♦ 7  
♣ 1086

South:  
♠ QJ10  
♥ 52  
♦ J10864  
♣ AKQ

West	North	East	South
			1♦
1NT	2♥	2♠	AP

Board: 360  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 8  
Contract: 1N E

North:  
♠ 10432  
♥ Q97  
♦ AK  
♣ K842

South:  
♠ AQ  
♥ 65  
♦ 109875  
♣ Q953

West	North	East	South
	1♣	1NT	AP

## South hands (Practice Page)

None

Board: 355      ♠ A763  
Dealer: S        ♥ 104  
Vul: NS         ♦ KQ83  
HCP: 12        ♣ K104

West Bids 1NT if possible.

You bid first.

Board: 356      ♠ J  
Dealer: N        ♥ Q975  
Vul: EW         ♦ J10542  
HCP: 6         ♣ Q73

East Bids 1NT if possible.

West Bids 2♠ if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 357      ♠ A952  
Dealer: S        ♥ KJ6  
Vul: Both       ♦ 9543  
HCP: 12        ♣ A9

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

You bid first.

Board: 358      ♠ 10983  
Dealer: N        ♥ 106  
Vul: None       ♦ AQ8732  
HCP: 6         ♣ 2

East Bids 1NT if possible.

West Bids 4♣ if possible.

East Bids XA♠♠ if possible.

Partner bids first.

Board: 359      ♠ QJ10  
Dealer: S        ♥ 52  
Vul: EW         ♦ J10864  
HCP: 13        ♣ AKQ

West Bids 1NT if possible.

East Bids 2♠ if possible.

You bid first.

Board: 360

Dealer: N

Vul: Both

HCP: 8

♠ AQ

♥ 65

♦ 109875

♣ Q953

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 355

Dealer: S

Vul: NS

North HCP: 5

South HCP: 12

Contract: 1N W

North:

♠ J852

♥ A863

♦ 1076

♣ 82

South:

♠ A763

♥ 104

♦ KQ83

♣ K104

West North East South

1♦

1NT AP

Board: 356

Dealer: N

Vul: EW

North HCP: 12

South HCP: 6

Contract: 3♣ E

North:

♠ Q108742

♥ A108

♦ AQ8

♣ 6

South:

♠ J

♥ Q975

♦ J10542

♣ Q73

West North East South

1♠

1NT Pass

2♣<sup>1</sup> X 3♣<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 357

Dealer: S

Vul: Both

North HCP: 3

South HCP: 12

Contract: 4♠ W

North:

♠ 7

♥ 7543

♦ 86

♣ QJ10743

South:

♠ A952

♥ KJ6

♦ 9543

♣ A9

West North East South

1♦

1NT Pass 2♥ Pass

2♠ Pass 3NT Pass

4♠ AP

Board: 358

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 4♠X N

North:

♠ A7542

♥ QJ87

♦ 9

♣ AJ8

South:

♠ 10983

♥ 106

♦ AQ8732

♣ 2

West North East South

1♠

1NT

3♠

4♣ Pass Pass 4♣

Pass Pass XA♠♠ AP

Board: 359

Dealer: S

Vul: EW

North HCP: 7

South HCP: 13

Contract: 2♠ E

North:

♠ K63

♥ KJ9876

♦ 7

♣ 1086

South:

♠ QJ10

♥ 52

♦ J10864

♣ AKQ

West North East South

1♦

1NT 2♥ 2♠ AP

Board: 360

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 1N E

North:

♠ 10432

♥ Q97

♦ AK

♣ K842

South:

♠ AQ

♥ 65

♦ 109875

♣ Q953

West North East South

1♣

1NT

AP

## North hands (Practice Page)

### None

Board: 361  
Dealer: S  
Vul: None  
HCP: 4

♠ J105  
♥ 9753  
♦ K9  
♣ 8654

West Bids 1NT if possible.

Partner bids first.

Board: 362  
Dealer: N  
Vul: NS  
HCP: 14

♠ A1097  
♥ QJ965  
♦ A  
♣ K106

East Bids 1NT if possible.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 363  
Dealer: S  
Vul: Both  
HCP: 8

♠ J8654  
♥ 4  
♦ KJ52  
♣ QJ8

West Bids 1NT if possible.

East Bids 4♠ if possible.

West Bids 5♦ if possible.

Partner bids first.

Board: 364  
Dealer: N  
Vul: None  
HCP: 17

♠ AQ103  
♥ 8  
♦ QJ109  
♣ AKJ6

East Bids 1NT if possible.

You bid first.

Board: 365  
Dealer: S  
Vul: NS  
HCP: 5

♠ 842  
♥ 652  
♦ J87  
♣ A863

West Bids 1NT if possible.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 366  
Dealer: N  
Vul: EW  
HCP: 13

♠ 8  
♥ KQ765  
♦ AQJ84  
♣ J3

East Bids 1NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 361  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 14  
 Contract: 1N W

North:  
 ♠ J105  
 ♥ 9753  
 ♦ K9  
 ♣ 8654

South:  
 ♠ Q9  
 ♥ AK2  
 ♦ 10874  
 ♣ AJ107

West	North	East	South
			1♦
1NT	AP		

Board: 362  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 5  
 Contract: 3♦ E

North:  
 ♠ A1097  
 ♥ QJ965  
 ♦ A  
 ♣ K106

South:  
 ♠ K543  
 ♥ 1073  
 ♦ 643  
 ♣ Q95

West	North	East	South
	1♥	1NT	Pass
3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	AP
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 363  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 13  
 Contract: 5♦ X W

North:  
 ♠ J8654  
 ♥ 4  
 ♦ KJ52  
 ♣ QJ8

South:  
 ♠ KQ97  
 ♥ KQJ75  
 ♦ Q  
 ♣ 754

West	North	East	South
			1♥
1NT	Pass	4♠ <sup>1</sup>	Pass
5♦	X♦	AP	
1. Minors			

Board: 364  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ AQ103  
 ♥ 8  
 ♦ QJ109  
 ♣ AKJ6

South:  
 ♠ 975  
 ♥ K106542  
 ♦ 2  
 ♣ Q108

West	North	East	South
	1♦	1NT	AP

Board: 365  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 13  
 Contract: 3♦ W

North:  
 ♠ 842  
 ♥ 652  
 ♦ J87  
 ♣ A863

South:  
 ♠ J107  
 ♥ KQJ73  
 ♦ K10  
 ♣ K75

West	North	East	South
			1♥
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		
1. Minor Suit Transfers after 1NT			
2. automat			



Board: 366

Dealer: N

Vul: EW

North HCP: 13

South HCP: 5

Contract: 2♠ S

North:

♠ 8

♥ KQ765

♦ AQJ84

♣ J3

South:

♠ AJ7654

♥ 94

♦ 75

♣ 854

West	North	East	South
------	-------	------	-------

	1♥	1NT	Pass
--	----	-----	------

Pass	2♦	Pass	2♠
------	----	------	----

AP

## South hands (Practice Page)

### None

Board: 361  
Dealer: S  
Vul: None  
HCP: 14

♠ Q9  
♥ AK2  
♦ 10874  
♣ AJ107

West Bids 1NT if possible.

You bid first.

Board: 362  
Dealer: N  
Vul: NS  
HCP: 5

♠ K543  
♥ 1073  
♦ 643  
♣ Q95

East Bids 1NT if possible.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 363  
Dealer: S  
Vul: Both  
HCP: 13

♠ KQ97  
♥ KQJ75  
♦ Q  
♣ 754

West Bids 1NT if possible.

East Bids 4♠ if possible.

West Bids 5♦ if possible.

You bid first.

Board: 364  
Dealer: N  
Vul: None  
HCP: 5

♠ 975  
♥ K106542  
♦ 2  
♣ Q108

East Bids 1NT if possible.

Partner bids first.

Board: 365  
Dealer: S  
Vul: NS  
HCP: 13

♠ J107  
♥ KQJ73  
♦ K10  
♣ K75

West Bids 1NT if possible.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 366  
Dealer: N  
Vul: EW  
HCP: 5

♠ AJ7654  
♥ 94  
♦ 75  
♣ 854

East Bids 1NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 361  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 14  
 Contract: 1N W

North:  
 ♠ J105  
 ♥ 9753  
 ♦ K9  
 ♣ 8654

South:  
 ♠ Q9  
 ♥ AK2  
 ♦ 10874  
 ♣ AJ107

West	North	East	South
			1♦
1NT	AP		

Board: 362  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 5  
 Contract: 3♦ E

North:  
 ♠ A1097  
 ♥ QJ965  
 ♦ A  
 ♣ K106

South:  
 ♠ K543  
 ♥ 1073  
 ♦ 643  
 ♣ Q95

West	North	East	South
	1♥	1NT	Pass
3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	AP
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 363  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 13  
 Contract: 5♦ X W

North:  
 ♠ J8654  
 ♥ 4  
 ♦ KJ52  
 ♣ QJ8

South:  
 ♠ KQ97  
 ♥ KQJ75  
 ♦ Q  
 ♣ 754

West	North	East	South
			1♥
1NT	Pass	4♠ <sup>1</sup>	Pass
5♦	X♦	AP	
1. Minors			

Board: 364  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 5  
 Contract: 1N E

North:  
 ♠ AQ103  
 ♥ 8  
 ♦ QJ109  
 ♣ AKJ6

South:  
 ♠ 975  
 ♥ K106542  
 ♦ 2  
 ♣ Q108

West	North	East	South
	1♦	1NT	AP

Board: 365  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 13  
 Contract: 3♦ W

North:  
 ♠ 842  
 ♥ 652  
 ♦ J87  
 ♣ A863

South:  
 ♠ J107  
 ♥ KQJ73  
 ♦ K10  
 ♣ K75

West	North	East	South
			1♥
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 366

Dealer: N

Vul: EW

North HCP: 13

South HCP: 5

Contract: 2♠ S

North:

♠ 8

♥ KQ765

♦ AQJ84

♣ J3

South:

♠ AJ7654

♥ 94

♦ 75

♣ 854

West	North	East	South
------	-------	------	-------

	1♥	1NT	Pass
--	----	-----	------

Pass	2♦	Pass	2♠
------	----	------	----

AP

## North hands (Practice Page)

### None

Board: 367	♠ K8	West Bids 1NT if possible.
Dealer: S	♥ J42	
Vul: None	♦ A97	Partner bids first.
HCP: 10	♣ Q9742	
Board: 368	♠ AJ3	East Bids 1NT if possible.
Dealer: N	♥ KJ107	West Bids 2♥ if possible.
Vul: NS	♦ K10876	East Bids 2♠ if possible.
HCP: 12	♣ 2	You bid first.
Board: 369	♠ 854	West Bids 1NT if possible.
Dealer: S	♥ Q3	
Vul: EW	♦ J1092	Partner bids first.
HCP: 3	♣ 8653	
Board: 370	♠ K92	East Bids 1NT if possible.
Dealer: N	♥ AQJ3	
Vul: Both	♦ 853	You bid first.
HCP: 12	♣ Q93	
Board: 371	♠ 32	West Bids 1NT if possible.
Dealer: S	♥ 8742	East Bids 3NT if possible.
Vul: NS	♦ 32	
HCP: 1	♣ J8432	Partner bids first.
Board: 372	♠ K64	East Bids 1NT if possible.
Dealer: N	♥ AK42	West Bids 3♣ if possible.
Vul: EW	♦ 65	East Bids 3♦ if possible.
HCP: 12	♣ Q742	You bid first.

## None Both hands (Answers Page)

Board: 367

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 3♥ S

North:

♠ K8

♥ J42

♦ A97

♣ Q9742

South:

♠ J62

♥ AQ1093

♦ QJ84

♣ A

West North East South

1♥

1NT XN Pass 2♦

Pass 3♥ AP

Board: 368

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 2♠ E

North:

♠ AJ3

♥ KJ107

♦ K10876

♣ 2

South:

♠ Q94

♥ A542

♦ Q3

♣ 9743

West North East South

1♦ 1NT Pass

2♥ Pass 2♠ AP

Board: 369

Dealer: S

Vul: EW

North HCP: 3

South HCP: 16

Contract: 2♠ S

North:

♠ 854

♥ Q3

♦ J1092

♣ 8653

South:

♠ KQ10973

♥ AK76

♦ A6

♣ 2

West North East South

1♠

1NT Pass Pass 2♥

Pass 2♠ AP

Board: 370

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 1NX E

North:

♠ K92

♥ AQJ3

♦ 853

♣ Q93

South:

♠ Q107

♥ 1084

♦ A962

♣ A86

West North East South

1♣ 1NT XN

AP

Board: 371

Dealer: S

Vul: NS

North HCP: 1

South HCP: 12

Contract: 3N W

North:

♠ 32

♥ 8742

♦ 32

♣ J8432

South:

♠ AJ865

♥ KJ6

♦ K75

♣ 65

West North East South

1♠

1NT Pass 3NT AP

Board: 372

Dealer: N

Vul: EW

North HCP: 12

South HCP: 5

Contract: 3♦ E

North:

♠ K64

♥ AK42

♦ 65

♣ Q742

South:

♠ J875

♥ Q1073

♦ J7

♣ J63

West North East South

1♣ 1NT Pass

3♣<sup>1</sup> Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT  
2. automat

## South hands (Practice Page)

### None

Board: 367	♠ J62	West Bids 1NT if possible.
Dealer: S	♥ AQ1093	
Vul: None	♦ QJ84	You bid first.
HCP: 14	♣ A	

Board: 368	♠ Q94	East Bids 1NT if possible.
Dealer: N	♥ A542	West Bids 2♥ if possible.
Vul: NS	♦ Q3	East Bids 2♠ if possible.
HCP: 8	♣ 9743	Partner bids first.

Board: 369	♠ KQ10973	West Bids 1NT if possible.
Dealer: S	♥ AK76	
Vul: EW	♦ A6	You bid first.
HCP: 16	♣ 2	

Board: 370	♠ Q107	East Bids 1NT if possible.
Dealer: N	♥ 1084	
Vul: Both	♦ A962	Partner bids first.
HCP: 10	♣ A86	

Board: 371	♠ AJ865	West Bids 1NT if possible.
Dealer: S	♥ KJ6	East Bids 3NT if possible.
Vul: NS	♦ K75	
HCP: 12	♣ 65	You bid first.

Board: 372	♠ J875	East Bids 1NT if possible.
Dealer: N	♥ Q1073	West Bids 3♣ if possible.
Vul: EW	♦ J7	East Bids 3♦ if possible.
HCP: 5	♣ J63	Partner bids first.

## None Both hands (Answers Page)

Board: 367

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 3♥ S

North:

♠ K8

♥ J42

♦ A97

♣ Q9742

South:

♠ J62

♥ AQ1093

♦ QJ84

♣ A

West North East South

1♥

1NT XN Pass 2♦

Pass 3♥ AP

Board: 368

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 2♠ E

North:

♠ AJ3

♥ KJ107

♦ K10876

♣ 2

South:

♠ Q94

♥ A542

♦ Q3

♣ 9743

West North East South

1♦ 1NT Pass

2♥ Pass 2♠ AP

Board: 369

Dealer: S

Vul: EW

North HCP: 3

South HCP: 16

Contract: 2♠ S

North:

♠ 854

♥ Q3

♦ J1092

♣ 8653

South:

♠ KQ10973

♥ AK76

♦ A6

♣ 2

West North East South

1♠

1NT Pass Pass 2♥

Pass 2♠ AP

Board: 370

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 1NX E

North:

♠ K92

♥ AQJ3

♦ 853

♣ Q93

South:

♠ Q107

♥ 1084

♦ A962

♣ A86

West North East South

1♣ 1NT XN

AP

Board: 371

Dealer: S

Vul: NS

North HCP: 1

South HCP: 12

Contract: 3N W

North:

♠ 32

♥ 8742

♦ 32

♣ J8432

South:

♠ AJ865

♥ KJ6

♦ K75

♣ 65

West North East South

1♠

1NT Pass 3NT AP

Board: 372

Dealer: N

Vul: EW

North HCP: 12

South HCP: 5

Contract: 3♦ E

North:

♠ K64

♥ AK42

♦ 65

♣ Q742

South:

♠ J875

♥ Q1073

♦ J7

♣ J63

West North East South

1♣ 1NT Pass

3♣<sup>1</sup> Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT  
2. automat



## North hands (Practice Page)

### None

Board: 373  
Dealer: S  
Vul: None  
HCP: 4

♠ K54  
♥ 82  
♦ 1076  
♣ J10754

West Bids 1NT if possible.  
East Bids 2NT if possible.  
Partner bids first.

Board: 374  
Dealer: N  
Vul: EW  
HCP: 13

♠ 763  
♥ KQJ  
♦ K63  
♣ A983

East Bids 1NT if possible.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
You bid first.

Board: 375  
Dealer: S  
Vul: Both  
HCP: 1

♠ 6  
♥ 632  
♦ J9432  
♣ 9863

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Redoubles if possible.  
Partner bids first.

Board: 376  
Dealer: N  
Vul: None  
HCP: 12

♠ AJ9  
♥ J1092  
♦ J109  
♣ KQ2

East Bids 1NT if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
You bid first.

Board: 377  
Dealer: S  
Vul: NS  
HCP: 2

♠ 874  
♥ 1042  
♦ 6532  
♣ Q96

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 2♠ if possible.  
East Bids 3♦ if possible.  
West Bids 4♠ if possible.  
Partner bids first.

Board: 378

Dealer: N

Vul: Both

HCP: 12

♠ AJ109

♥ 63

♦ AK1073

♣ 83

East Bids 1NT if possible.

East Redoubles if possible.

You bid first.

## None Both hands (Answers Page)

Board: 373

Dealer: S

Vul: None

North HCP: 4

South HCP: 12

Contract: 2N W

North:

♠ K54

♥ 82

♦ 1076

♣ J10754

South:

♠ AQ10

♥ KQ1095

♦ J85

♣ 32

West	North	East	South
------	-------	------	-------

1♥

1NT	Pass	2NT	AP
-----	------	-----	----

Board: 374

Dealer: N

Vul: EW

North HCP: 13

South HCP: 2

Contract: 3♦ E

North:

♠ 763

♥ KQJ

♦ K63

♣ A983

South:

♠ 109842

♥ 873

♦ Q4

♣ 1072

West	North	East	South
------	-------	------	-------

1♣

1NT

Pass

3♣<sup>1</sup>

Pass

3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 375

Dealer: S

Vul: Both

North HCP: 1

South HCP: 19

Contract: 3♦ N

North:

♠ 6

♥ 632

♦ J9432

♣ 9863

South:

♠ KQ107

♥ AK4

♦ K106

♣ A54

West	North	East	South
------	-------	------	-------

1♣

1NT

Pass

2♦

X

XX<sup>1</sup>

3♦

AP

1. artificial

Board: 376

Dealer: N

Vul: None

North HCP: 12

South HCP: 3

Contract: 4♠ W

North:

♠ AJ9

♥ J1092

♦ J109

♣ KQ2

South:

♠ 107

♥ K843

♦ 72

♣ 87654

West	North	East	South
------	-------	------	-------

1♣

1NT

3♣

3♠

Pass

4♠

AP

Board: 377

Dealer: S

Vul: NS

North HCP: 2

South HCP: 12

Contract: 4♠ W

North:

♠ 874

♥ 1042

♦ 6532

♣ Q96

South:

♠ 9

♥ Q765

♦ AK98

♣ K842

West	North	East	South
------	-------	------	-------

1♦

1NT

Pass

2♣<sup>1</sup>

Pass

2♠

Pass

3♦<sup>2</sup>

Pass

4♠

AP

1. Stayman

2. limit raise or better in ♠

Board: 378

Dealer: N

Vul: Both

North HCP: 12

South HCP: 9

Contract: 2♣ S

North:

♠ AJ109

♥ 63

♦ AK1073

♣ 83

South:

♠ Q62

♥ KJ985

♦ —

♣ K9652

West	North	East	South
------	-------	------	-------

	1♦	1NT	XN
--	----	-----	----

Pass	Pass	XX <sup>1</sup>	2♣
------	------	-----------------	----

AP

1. SOS

## South hands (Practice Page)

### None

Board: 373  
Dealer: S  
Vul: None  
HCP: 12

♠ AQ10  
♥ KQ1095  
♦ J85  
♣ 32

West Bids 1NT if possible.  
East Bids 2NT if possible.  
  
You bid first.

Board: 374  
Dealer: N  
Vul: EW  
HCP: 2

♠ 109842  
♥ 873  
♦ Q4  
♣ 1072

East Bids 1NT if possible.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
  
Partner bids first.

Board: 375  
Dealer: S  
Vul: Both  
HCP: 19

♠ KQ107  
♥ AK4  
♦ K106  
♣ A54

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Redoubles if possible.  
  
You bid first.

Board: 376  
Dealer: N  
Vul: None  
HCP: 3

♠ 107  
♥ K843  
♦ 72  
♣ 87654

East Bids 1NT if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
  
Partner bids first.

Board: 377  
Dealer: S  
Vul: NS  
HCP: 12

♠ 9  
♥ Q765  
♦ AK98  
♣ K842

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 2♠ if possible.  
East Bids 3♦ if possible.  
West Bids 4♠ if possible.  
  
You bid first.

Board: 378

Dealer: N

Vul: Both

HCP: 9

♠ Q62

♥ KJ985

♦ —

♣ K9652

East Bids 1NT if possible.

East Redoubles if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 373

Dealer: S

Vul: None

North HCP: 4

South HCP: 12

Contract: 2N W

North:

♠ K54

♥ 82

♦ 1076

♣ J10754

South:

♠ AQ10

♥ KQ1095

♦ J85

♣ 32

West	North	East	South
------	-------	------	-------

1♥

1NT	Pass	2NT	AP
-----	------	-----	----

Board: 374

Dealer: N

Vul: EW

North HCP: 13

South HCP: 2

Contract: 3♦ E

North:

♠ 763

♥ KQJ

♦ K63

♣ A983

South:

♠ 109842

♥ 873

♦ Q4

♣ 1072

West	North	East	South
------	-------	------	-------

1♣

1NT

Pass

3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	AP
-----------------	------	-----------------	----

1. Minor Suit Transfers after 1NT

2. automat

Board: 375

Dealer: S

Vul: Both

North HCP: 1

South HCP: 19

Contract: 3♦ N

North:

♠ 6

♥ 632

♦ J9432

♣ 9863

South:

♠ KQ107

♥ AK4

♦ K106

♣ A54

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♦	X
-----	------	----	---

XX <sup>1</sup>	3♦	AP	
-----------------	----	----	--

1. artificial

Board: 376

Dealer: N

Vul: None

North HCP: 12

South HCP: 3

Contract: 4♠ W

North:

♠ AJ9

♥ J1092

♦ J109

♣ KQ2

South:

♠ 107

♥ K843

♦ 72

♣ 87654

West	North	East	South
------	-------	------	-------

1♣

1NT

3♣

3♠	Pass	4♠	AP
----	------	----	----

Board: 377

Dealer: S

Vul: NS

North HCP: 2

South HCP: 12

Contract: 4♠ W

North:

♠ 874

♥ 1042

♦ 6532

♣ Q96

South:

♠ 9

♥ Q765

♦ AK98

♣ K842

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♣ <sup>1</sup>	Pass
-----	------	-----------------	------

2♠	Pass	3♦ <sup>2</sup>	Pass
----	------	-----------------	------

4♠	AP		
----	----	--	--

1. Stayman

2. limit raise or better in ♠

Board: 378

Dealer: N

Vul: Both

North HCP: 12

South HCP: 9

Contract: 2♣ S

North:

♠ AJ109

♥ 63

♦ AK1073

♣ 83

South:

♠ Q62

♥ KJ985

♦ —

♣ K9652

West	North	East	South
------	-------	------	-------

	1♦	1NT	XN
--	----	-----	----

Pass	Pass	XX <sup>1</sup>	2♣
------	------	-----------------	----

AP

1. SOS



## North hands (Practice Page)

### None

Board: 379	♠ 852	West Bids 1NT if possible.
Dealer: S	♥ A965	
Vul: None	♦ Q9	Partner bids first.
HCP: 7	♣ J752	

Board: 380	♠ AQ6	East Bids 1NT if possible.
Dealer: N	♥ KQJ10876	West Bids 2NT if possible.
Vul: NS	♦ 8	East Bids X♥ if possible.
HCP: 14	♣ Q8	You bid first.

Board: 381	♠ QJ10	West Bids 1NT if possible.
Dealer: S	♥ J106	East Bids 2♣ if possible.
Vul: EW	♦ 85	West Bids 2♠ if possible.
HCP: 4	♣ 86532	East Bids 3♦ if possible.
		West Bids 4♠ if possible.
		Partner bids first.

Board: 382	♠ 1075	East Bids 1NT if possible.
Dealer: N	♥ K	West Bids 2♥ if possible.
Vul: None	♦ AQ1062	
HCP: 12	♣ K432	You bid first.

Board: 383	♠ 10952	West Bids 1NT if possible.
Dealer: S	♥ 82	East Bids 4♦ if possible.
Vul: NS	♦ 9742	West Bids 4♥ if possible.
HCP: 3	♣ K76	Partner bids first.

Board: 384

Dealer: N

Vul: EW

HCP: 14

♠ A2

♥ Q1062

♦ Q10842

♣ AQ

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3NT if possible.

You bid first.

## None Both hands (Answers Page)

Board: 379

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 2♠ S

North:

♠ 852

♥ A965

♦ Q9

♣ J752

South:

♠ AK1076

♥ 87

♦ KJ104

♣ Q9

West	North	East	South
------	-------	------	-------

1♠

1NT	2♠	AP	
-----	----	----	--

Board: 380

Dealer: N

Vul: NS

North HCP: 14

South HCP: 2

Contract: 3♥ XN

North:

♠ AQ6

♥ KQJ10876

♦ 8

♣ Q8

South:

♠ J842

♥ 2

♦ J754

♣ 10532

West	North	East	South
------	-------	------	-------

1♥

1NT

Pass

2NT	3♥	X♥	AP
-----	----	----	----

Board: 381

Dealer: S

Vul: EW

North HCP: 4

South HCP: 12

Contract: 4♠ W

North:

♠ QJ10

♥ J106

♦ 85

♣ 86532

South:

♠ 87

♥ KQ53

♦ J932

♣ AQ10

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♣ <sup>1</sup>	Pass
-----	------	-----------------	------

2♠	Pass	3♦ <sup>2</sup>	Pass
----	------	-----------------	------

4♠	AP		
----	----	--	--

1. Stayman

2. limit raise or better in ♠

Board: 382

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 3♣ N

North:

♠ 1075

♥ K

♦ AQ1062

♣ K432

South:

♠ K64

♥ QJ632

♦ 8

♣ A1097

West	North	East	South
------	-------	------	-------

1♦

1NT

XN

2♥	3♣	AP	
----	----	----	--

Board: 383

Dealer: S

Vul: NS

North HCP: 3

South HCP: 14

Contract: 4♥ W

North:

♠ 10952

♥ 82

♦ 9742

♣ K76

South:

♠ AK74

♥ A9

♦ J865

♣ Q85

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	4♦ <sup>1</sup>	Pass
-----	------	-----------------	------

4♥	AP		
----	----	--	--

1. Texas

Board: 384

Dealer: N

Vul: EW

North HCP: 14

South HCP: 1

Contract: 3N E

North:

♠ A2

♥ Q1062

♦ Q10842

♣ AQ

South:

♠ 10765

♥ J7

♦ 976

♣ 8765

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

## South hands (Practice Page)

### None

Board: 379      ♠ AK1076  
Dealer: S        ♥ 87  
Vul: None        ♦ KJ104  
HCP: 13         ♣ Q9

West Bids 1NT if possible.

You bid first.

Board: 380      ♠ J842  
Dealer: N        ♥ 2  
Vul: NS         ♦ J754  
HCP: 2         ♣ 10532

East Bids 1NT if possible.

West Bids 2NT if possible.

East Bids X♥ if possible.

Partner bids first.

Board: 381      ♠ 87  
Dealer: S        ♥ KQ53  
Vul: EW         ♦ J932  
HCP: 12         ♣ AQ10

West Bids 1NT if possible.

East Bids 2♣ if possible.

West Bids 2♠ if possible.

East Bids 3♦ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 382      ♠ K64  
Dealer: N        ♥ QJ632  
Vul: None        ♦ 8  
HCP: 10         ♣ A1097

East Bids 1NT if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 383      ♠ AK74  
Dealer: S        ♥ A9  
Vul: NS         ♦ J865  
HCP: 14         ♣ Q85

West Bids 1NT if possible.

East Bids 4♦ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 384      ♠ 10765  
Dealer: N        ♥ J7  
Vul: EW        ♦ 976  
HCP: 1         ♣ 8765

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 379

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 2♠ S

North:

♠ 852

♥ A965

♦ Q9

♣ J752

South:

♠ AK1076

♥ 87

♦ KJ104

♣ Q9

West	North	East	South
------	-------	------	-------

1♠

1NT	2♠	AP	
-----	----	----	--

Board: 380

Dealer: N

Vul: NS

North HCP: 14

South HCP: 2

Contract: 3♥ XN

North:

♠ AQ6

♥ KQJ10876

♦ 8

♣ Q8

South:

♠ J842

♥ 2

♦ J754

♣ 10532

West	North	East	South
------	-------	------	-------

1♥

1NT

Pass

2NT	3♥	X♥	AP
-----	----	----	----

Board: 381

Dealer: S

Vul: EW

North HCP: 4

South HCP: 12

Contract: 4♠ W

North:

♠ QJ10

♥ J106

♦ 85

♣ 86532

South:

♠ 87

♥ KQ53

♦ J932

♣ AQ10

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♣ <sup>1</sup>	Pass
-----	------	-----------------	------

2♠	Pass	3♦ <sup>2</sup>	Pass
----	------	-----------------	------

4♠	AP		
----	----	--	--

1. Stayman

2. limit raise or better in ♠

Board: 382

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 3♣ N

North:

♠ 1075

♥ K

♦ AQ1062

♣ K432

South:

♠ K64

♥ QJ632

♦ 8

♣ A1097

West	North	East	South
------	-------	------	-------

1♦

1NT

XN

2♥	3♣	AP	
----	----	----	--

Board: 383

Dealer: S

Vul: NS

North HCP: 3

South HCP: 14

Contract: 4♥ W

North:

♠ 10952

♥ 82

♦ 9742

♣ K76

South:

♠ AK74

♥ A9

♦ J865

♣ Q85

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	4♦ <sup>1</sup>	Pass
-----	------	-----------------	------

4♥	AP		
----	----	--	--

1. Texas

Board: 384

Dealer: N

Vul: EW

North HCP: 14

South HCP: 1

Contract: 3N E

North:

♠ A2

♥ Q1062

♦ Q10842

♣ AQ

South:

♠ 10765

♥ J7

♦ 976

♣ 8765

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



## North hands (Practice Page)

### None

Board: 385	♠ 9743	West Bids 1NT if possible.
Dealer: S	♥ A5432	
Vul: Both	♦ 63	Partner bids first.
HCP: 4	♣ 102	
Board: 386	♠ K7	East Bids 1NT if possible.
Dealer: N	♥ KQ10	
Vul: NS	♦ QJ543	You bid first.
HCP: 13	♣ Q64	
Board: 387	♠ A4	West Bids 1NT if possible.
Dealer: S	♥ 976543	East Bids 4♥ if possible.
Vul: EW	♦ J103	West Bids 4♠ if possible.
HCP: 6	♣ J8	Partner bids first.
Board: 388	♠ KJ42	East Bids 1NT if possible.
Dealer: N	♥ AKJ5	
Vul: Both	♦ 10	You bid first.
HCP: 14	♣ Q862	
Board: 389	♠ Q104	West Bids 1NT if possible.
Dealer: S	♥ 1065	
Vul: None	♦ 9873	Partner bids first.
HCP: 5	♣ K105	
Board: 390	♠ KJ6	East Bids 1NT if possible.
Dealer: N	♥ AQ5	
Vul: EW	♦ J6	You bid first.
HCP: 13	♣ Q8652	

## None Both hands (Answers Page)

Board: 385

Dealer: S

Vul: Both

North HCP: 4

South HCP: 13

Contract: 1N W

North:

♠ 9743

♥ A5432

♦ 63

♣ 102

South:

♠ AK5

♥ QJ

♦ J954

♣ Q654

West North East South

1♦

1NT AP

Board: 386

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 1N E

North:

♠ K7

♥ KQ10

♦ QJ543

♣ Q64

South:

♠ J98

♥ 87432

♦ 106

♣ A92

West North East South

1♦

1NT

AP

Board: 387

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 4♠ W

North:

♠ A4

♥ 976543

♦ J103

♣ J8

South:

♠ K9

♥ J8

♦ K962

♣ AQ1065

West North East South

1♣

1NT Pass 4♥<sup>1</sup> Pass

4♠ AP

1. Texas

Board: 388

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 1N E

North:

♠ KJ42

♥ AKJ5

♦ 10

♣ Q862

South:

♠ 109873

♥ Q104

♦ Q84

♣ 97

West North East South

1♣

1NT

AP

Board: 389

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 1N W

North:

♠ Q104

♥ 1065

♦ 9873

♣ K105

South:

♠ A987

♥ KQ7

♦ A5

♣ 9732

West North East South

1♣

1NT AP

Board: 390

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ KJ6

♥ AQ5

♦ J6

♣ Q8652

South:

♠ 8752

♥ 10873

♦ A42

♣ K9

West North East South

1♣

1NT

AP

## South hands (Practice Page)

### None

Board: 385	♠ AK5	West Bids 1NT if possible.
Dealer: S	♥ QJ	
Vul: Both	♦ J954	You bid first.
HCP: 13	♣ Q654	

Board: 386	♠ J98	East Bids 1NT if possible.
Dealer: N	♥ 87432	
Vul: NS	♦ 106	Partner bids first.
HCP: 5	♣ A92	

Board: 387	♠ K9	West Bids 1NT if possible.
Dealer: S	♥ J8	East Bids 4♥ if possible.
Vul: EW	♦ K962	West Bids 4♠ if possible.
HCP: 13	♣ AQ1065	You bid first.

Board: 388	♠ 109873	East Bids 1NT if possible.
Dealer: N	♥ Q104	
Vul: Both	♦ Q84	Partner bids first.
HCP: 4	♣ 97	

Board: 389	♠ A987	West Bids 1NT if possible.
Dealer: S	♥ KQ7	
Vul: None	♦ A5	You bid first.
HCP: 13	♣ 9732	

Board: 390	♠ 8752	East Bids 1NT if possible.
Dealer: N	♥ 10873	
Vul: EW	♦ A42	Partner bids first.
HCP: 7	♣ K9	

## None Both hands (Answers Page)

Board: 385

Dealer: S

Vul: Both

North HCP: 4

South HCP: 13

Contract: 1N W

North:

♠ 9743

♥ A5432

♦ 63

♣ 102

South:

♠ AK5

♥ QJ

♦ J954

♣ Q654

West North East South

1♦

1NT AP

Board: 386

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 1N E

North:

♠ K7

♥ KQ10

♦ QJ543

♣ Q64

South:

♠ J98

♥ 87432

♦ 106

♣ A92

West North East South

1♦

1NT

AP

Board: 387

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 4♠ W

North:

♠ A4

♥ 976543

♦ J103

♣ J8

South:

♠ K9

♥ J8

♦ K962

♣ AQ1065

West North East South

1♣

1NT Pass 4♥<sup>1</sup> Pass

4♠ AP

1. Texas

Board: 388

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 1N E

North:

♠ KJ42

♥ AKJ5

♦ 10

♣ Q862

South:

♠ 109873

♥ Q104

♦ Q84

♣ 97

West North East South

1♣

1NT

AP

Board: 389

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 1N W

North:

♠ Q104

♥ 1065

♦ 9873

♣ K105

South:

♠ A987

♥ KQ7

♦ A5

♣ 9732

West North East South

1♣

1NT AP

Board: 390

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N E

North:

♠ KJ6

♥ AQ5

♦ J6

♣ Q8652

South:

♠ 8752

♥ 10873

♦ A42

♣ K9

West North East South

1♣

1NT

AP

## North hands (Practice Page)

### None

Board: 391      ♠ A642  
Dealer: S        ♥ 7632  
Vul: Both       ♦ J984  
HCP: 5          ♣ 10

West Bids 1NT if possible.

Partner bids first.

Board: 392      ♠ AK108  
Dealer: N        ♥ J5  
Vul: None       ♦ A10983  
HCP: 14        ♣ Q7

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♥ if possible.

West Bids 2NT if possible.

You bid first.

Board: 393      ♠ J98  
Dealer: S        ♥ KJ9853  
Vul: NS          ♦ 8  
HCP: 5          ♣ 963

West Bids 1NT if possible.

Partner bids first.

Board: 394      ♠ —  
Dealer: N        ♥ 108542  
Vul: Both       ♦ KQ8  
HCP: 12        ♣ AK954

East Bids 1NT if possible.

You bid first.

Board: 395      ♠ 93  
Dealer: S        ♥ Q1083  
Vul: None       ♦ 54  
HCP: 3          ♣ J9842

West Bids 1NT if possible.

East Bids 2NT if possible.

Partner bids first.

Board: 396      ♠ AQ7  
Dealer: N        ♥ 9763  
Vul: NS          ♦ AK4  
HCP: 14        ♣ J92

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 391  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 14  
Contract: 1N W

North:  
♠ A642  
♥ 7632  
♦ J984  
♣ 10

South:  
♠ 1098  
♥ AJ85  
♦ AQ10  
♣ K32

West	North	East	South
			1♣
1NT	AP		

Board: 392  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 3  
Contract: 2N E

North:  
♠ AK108  
♥ J5  
♦ A10983  
♣ Q7

South:  
♠ 62  
♥ 7643  
♦ Q652  
♣ J65

West	North	East	South
	1♦	1NT	Pass
2♣ <sup>1</sup>	Pass	2♥	Pass
2NT	AP		
1. Stayman			

Board: 393  
Dealer: S  
Vul: NS  
North HCP: 5  
South HCP: 12  
Contract: 1N W

North:  
♠ J98  
♥ KJ9853  
♦ 8  
♣ 963

South:  
♠ KQ72  
♥ A7  
♦ J632  
♣ Q107

West	North	East	South
			1♦
1NT	AP		

Board: 394  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 4  
Contract: 1N E

North:  
♠ —  
♥ 108542  
♦ KQ8  
♣ AK954

South:  
♠ A865432  
♥ 6  
♦ 1094  
♣ 87

West	North	East	South
	1♥	1NT	AP

Board: 395  
Dealer: S  
Vul: None  
North HCP: 3  
South HCP: 13  
Contract: 2N W

North:  
♠ 93  
♥ Q1083  
♦ 54  
♣ J9842

South:  
♠ KJ64  
♥ A965  
♦ Q1096  
♣ K

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

Board: 396  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 10  
Contract: 3N S

North:  
♠ AQ7  
♥ 9763  
♦ AK4  
♣ J92

South:  
♠ K4  
♥ J102  
♦ 1065  
♣ AQ875

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

## South hands (Practice Page)

### None

Board: 391  
Dealer: S  
Vul: Both  
HCP: 14

♠ 1098  
♥ AJ85  
♦ AQ10  
♣ K32

West Bids 1NT if possible.

You bid first.

Board: 392  
Dealer: N  
Vul: None  
HCP: 3

♠ 62  
♥ 7643  
♦ Q652  
♣ J65

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♥ if possible.

West Bids 2NT if possible.

Partner bids first.

Board: 393  
Dealer: S  
Vul: NS  
HCP: 12

♠ KQ72  
♥ A7  
♦ J632  
♣ Q107

West Bids 1NT if possible.

You bid first.

Board: 394  
Dealer: N  
Vul: Both  
HCP: 4

♠ A865432  
♥ 6  
♦ 1094  
♣ 87

East Bids 1NT if possible.

Partner bids first.

Board: 395  
Dealer: S  
Vul: None  
HCP: 13

♠ KJ64  
♥ A965  
♦ Q1096  
♣ K

West Bids 1NT if possible.

East Bids 2NT if possible.

You bid first.

Board: 396  
Dealer: N  
Vul: NS  
HCP: 10

♠ K4  
♥ J102  
♦ 1065  
♣ AQ875

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ 1098				1♣
Vul: Both	♥ 7632	♥ AJ85				
North HCP: 5	♦ J984	♦ AQ10	1NT	AP		
South HCP: 14	♣ 10	♣ K32				
Contract: 1N W						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ 62		1♦	1NT	Pass
Vul: None	♥ J5	♥ 7643	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 14	♦ A10983	♦ Q652	2NT	AP		
South HCP: 3	♣ Q7	♣ J65				
Contract: 2N E			1. Stayman			

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ KQ72				1♦
Vul: NS	♥ KJ9853	♥ A7				
North HCP: 5	♦ 8	♦ J632	1NT	AP		
South HCP: 12	♣ 963	♣ Q107				
Contract: 1N W						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ A865432				
Vul: Both	♥ 108542	♥ 6		1♥	1NT	AP
North HCP: 12	♦ KQ8	♦ 1094				
South HCP: 4	♣ AK954	♣ 87				
Contract: 1N E						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KJ64				1♦
Vul: None	♥ Q1083	♥ A965				
North HCP: 3	♦ 54	♦ Q1096	1NT	Pass	2NT	AP
South HCP: 13	♣ J9842	♣ K				
Contract: 2N W						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K4		1♣	1NT	XN
Vul: NS	♥ 9763	♥ J102	2♥	X	2♠	3NT
North HCP: 14	♦ AK4	♦ 1065	AP			
South HCP: 10	♣ J92	♣ AQ875				
Contract: 3N S						



## North hands (Practice Page)

### None

Board: 397	♠ 854	West Bids 1NT if possible.
Dealer: S	♥ AJ1087	
Vul: EW	♦ 83	Partner bids first.
HCP: 8	♣ K53	

Board: 398	♠ J1073	East Bids 1NT if possible.
Dealer: N	♥ J5	West Bids 2♣ if possible.
Vul: None	♦ AQJ53	East Bids 2♦ if possible.
HCP: 12	♣ K4	West Bids 5♣ if possible.
		You bid first.

Board: 399	♠ 952	West Bids 1NT if possible.
Dealer: S	♥ Q83	
Vul: NS	♦ 973	Partner bids first.
HCP: 8	♣ AQ85	

Board: 400	♠ K4	East Bids 1NT if possible.
Dealer: N	♥ AK10632	West Bids 3♣ if possible.
Vul: EW	♦ 87	East Bids 3♦ if possible.
HCP: 12	♣ Q104	You bid first.

Board: 401	♠ 874	West Bids 1NT if possible.
Dealer: S	♥ 72	East Bids 3♠ if possible.
Vul: Both	♦ 953	West Bids X♣ if possible.
HCP: 0	♣ 109643	Partner bids first.

Board: 402	♠ KQ92	East Bids 1NT if possible.
Dealer: N	♥ AQ3	West Bids 3NT if possible.
Vul: NS	♦ Q832	
HCP: 13	♣ 98	You bid first.

## None Both hands (Answers Page)

Board: 397

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 1N W

North:

♠ 854

♥ AJ1087

♦ 83

♣ K53

South:

♠ AQ10

♥ Q

♦ Q10654

♣ QJ62

West	North	East	South
------	-------	------	-------

1♦

1NT	AP		
-----	----	--	--

Board: 398

Dealer: N

Vul: None

North HCP: 12

South HCP: 4

Contract: 5♣ W

North:

♠ J1073

♥ J5

♦ AQJ53

♣ K4

South:

♠ Q4

♥ Q10976432

♦ 62

♣ 2

West	North	East	South
------	-------	------	-------

1♦

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

5♣ AP

1. Stayman

Board: 399

Dealer: S

Vul: NS

North HCP: 8

South HCP: 12

Contract: 2♥ S

North:

♠ 952

♥ Q83

♦ 973

♣ AQ85

South:

♠ Q64

♥ A10972

♦ QJ4

♣ K3

West	North	East	South
------	-------	------	-------

1♥

1NT

2♥

AP

Board: 400

Dealer: N

Vul: EW

North HCP: 12

South HCP: 6

Contract: 3♦ E

North:

♠ K4

♥ AK10632

♦ 87

♣ Q104

South:

♠ J109863

♥ 4

♦ 94

♣ AJ96

West	North	East	South
------	-------	------	-------

1♥

1NT

Pass

3♣<sup>1</sup>

Pass

3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 401

Dealer: S

Vul: Both

North HCP: 0

South HCP: 16

Contract: 5♣X S

North:

♠ 874

♥ 72

♦ 953

♣ 109643

South:

♠ A52

♥ AKJ5

♦ 4

♣ KJ872

West	North	East	South
------	-------	------	-------

1♣

1NT

3♣

3♠

5♣

X♣

AP

Board: 402

Dealer: N

Vul: NS

North HCP: 13

South HCP: 1

Contract: 3N E

North:

♠ KQ92

♥ AQ3

♦ Q832

♣ 98

South:

♠ 764

♥ 10652

♦ 107

♣ J1064

West	North	East	South
------	-------	------	-------

1♦

1NT

Pass

3NT

AP

## South hands (Practice Page)

None

Board: 397	♠ AQ10	West Bids 1NT if possible.
Dealer: S	♥ Q	
Vul: EW	♦ Q10654	You bid first.
HCP: 13	♣ QJ62	

Board: 398	♠ Q4	East Bids 1NT if possible.
Dealer: N	♥ Q10976432	West Bids 2♣ if possible.
Vul: None	♦ 62	East Bids 2♦ if possible.
HCP: 4	♣ 2	West Bids 5♣ if possible.
		Partner bids first.

Board: 399	♠ Q64	West Bids 1NT if possible.
Dealer: S	♥ A10972	
Vul: NS	♦ QJ4	You bid first.
HCP: 12	♣ K3	

Board: 400	♠ J109863	East Bids 1NT if possible.
Dealer: N	♥ 4	West Bids 3♣ if possible.
Vul: EW	♦ 94	East Bids 3♦ if possible.
HCP: 6	♣ AJ96	Partner bids first.

Board: 401	♠ A52	West Bids 1NT if possible.
Dealer: S	♥ AKJ5	East Bids 3♠ if possible.
Vul: Both	♦ 4	West Bids X♣ if possible.
HCP: 16	♣ KJ872	You bid first.

Board: 402

Dealer: N

Vul: NS

HCP: 1

♠ 764

♥ 10652

♦ 107

♣ J1064

East Bids 1NT if possible.

West Bids 3NT if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 397

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 1N W

North:

♠ 854

♥ AJ1087

♦ 83

♣ K53

South:

♠ AQ10

♥ Q

♦ Q10654

♣ QJ62

West	North	East	South
------	-------	------	-------

1♦

1NT	AP		
-----	----	--	--

Board: 398

Dealer: N

Vul: None

North HCP: 12

South HCP: 4

Contract: 5♣ W

North:

♠ J1073

♥ J5

♦ AQJ53

♣ K4

South:

♠ Q4

♥ Q10976432

♦ 62

♣ 2

West	North	East	South
------	-------	------	-------

1♦

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

5♣ AP

1. Stayman

Board: 399

Dealer: S

Vul: NS

North HCP: 8

South HCP: 12

Contract: 2♥ S

North:

♠ 952

♥ Q83

♦ 973

♣ AQ85

South:

♠ Q64

♥ A10972

♦ QJ4

♣ K3

West	North	East	South
------	-------	------	-------

1♥

1NT

2♥

AP

Board: 400

Dealer: N

Vul: EW

North HCP: 12

South HCP: 6

Contract: 3♦ E

North:

♠ K4

♥ AK10632

♦ 87

♣ Q104

South:

♠ J109863

♥ 4

♦ 94

♣ AJ96

West	North	East	South
------	-------	------	-------

1♥

1NT

Pass

3♣<sup>1</sup>

Pass

3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 401

Dealer: S

Vul: Both

North HCP: 0

South HCP: 16

Contract: 5♣X S

North:

♠ 874

♥ 72

♦ 953

♣ 109643

South:

♠ A52

♥ AKJ5

♦ 4

♣ KJ872

West	North	East	South
------	-------	------	-------

1♣

1NT

3♣

3♠

5♣

X♣

AP

Board: 402

Dealer: N

Vul: NS

North HCP: 13

South HCP: 1

Contract: 3N E

North:

♠ KQ92

♥ AQ3

♦ Q832

♣ 98

South:

♠ 764

♥ 10652

♦ 107

♣ J1064

West	North	East	South
------	-------	------	-------

1♦

1NT

Pass

3NT

AP

## North hands (Practice Page)

### None

Board: 403      ♠ J75  
Dealer: S        ♥ Q754  
Vul: EW        ♦ A763  
HCP: 7         ♣ 109

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

Partner bids first.

Board: 404      ♠ A82  
Dealer: N        ♥ AQJ9  
Vul: Both       ♦ AJ73  
HCP: 19        ♣ K7

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

You bid first.

Board: 405      ♠ J873  
Dealer: S        ♥ 10643  
Vul: None       ♦ J85  
HCP: 2         ♣ 54

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

Partner bids first.

Board: 406      ♠ K7653  
Dealer: N        ♥ AK3  
Vul: EW        ♦ Q42  
HCP: 12        ♣ 104

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

You bid first.

Board: 407      ♠ J98  
Dealer: S        ♥ 1094  
Vul: Both       ♦ Q864  
HCP: 3         ♣ 874

West Bids 1NT if possible.  
East Redoubles if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 408

Dealer: N

Vul: None

HCP: 12

♠ J5

♥ Q107

♦ KQJ94

♣ K85

East Bids 1NT if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 403

Dealer: S

Vul: EW

North HCP: 7

South HCP: 12

Contract: 3♠ W

North:

♠ J75

♥ Q754

♦ A763

♣ 109

South:

♠ AQ

♥ K983

♦ J94

♣ Q864

West North East South

1♣

1NT Pass 2♥ Pass

2♠ Pass 3♠ AP

Board: 404

Dealer: N

Vul: Both

North HCP: 19

South HCP: 4

Contract: 2♠ E

North:

♠ A82

♥ AQJ9

♦ AJ73

♣ K7

South:

♠ J4

♥ 876

♦ 9652

♣ QJ92

West North East South

1♦

1NT

Pass

2♥ X 2♠ AP

Board: 405

Dealer: S

Vul: None

North HCP: 2

South HCP: 14

Contract: 3♣ W

North:

♠ J873

♥ 10643

♦ J85

♣ 54

South:

♠ 10954

♥ K92

♦ A943

♣ AK

West North East South

1♦

1NT Pass 2♠<sup>1</sup> Pass

3♣<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 406

Dealer: N

Vul: EW

North HCP: 12

South HCP: 3

Contract: 2N E

North:

♠ K7653

♥ AK3

♦ Q42

♣ 104

South:

♠ —

♥ 98764

♦ 106

♣ K87532

West North East South

1♠

1NT

Pass

2NT AP

Board: 407

Dealer: S

Vul: Both

North HCP: 3

South HCP: 19

Contract: 2♥ W

North:

♠ J98

♥ 1094

♦ Q864

♣ 874

South:

♠ AK43

♥ K876

♦ A10

♣ KQ3

West North East South

1♣

1NT Pass Pass X

Pass Pass XX<sup>1</sup> Pass

2♥ AP

1. 4432 or 4441



Board: 408

Dealer: N

Vul: None

North HCP: 12

South HCP: 5

Contract: 4♠X E

North:

♠ J5

♥ Q107

♦ KQJ94

♣ K85

South:

♠ 96

♥ AJ532

♦ 1072

♣ 1074

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass
----	-----	------

4♥ <sup>1</sup>	Pass	4♠	X♠
-----------------	------	----	----

AP

1. Texas

## South hands (Practice Page)

None

Board: 403      ♠ AQ  
Dealer: S        ♥ K983  
Vul: EW        ♦ J94  
HCP: 12        ♣ Q864

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

You bid first.

Board: 404      ♠ J4  
Dealer: N        ♥ 876  
Vul: Both      ♦ 9652  
HCP: 4        ♣ QJ92

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

Partner bids first.

Board: 405      ♠ 10954  
Dealer: S        ♥ K92  
Vul: None      ♦ A943  
HCP: 14        ♣ AK

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

You bid first.

Board: 406      ♠ —  
Dealer: N        ♥ 98764  
Vul: EW        ♦ 106  
HCP: 3        ♣ K87532

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

Partner bids first.

Board: 407      ♠ AK43  
Dealer: S        ♥ K876  
Vul: Both      ♦ A10  
HCP: 19        ♣ KQ3

West Bids 1NT if possible.  
East Redoubles if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 408

Dealer: N

Vul: None

HCP: 5

♠ 96

♥ AJ532

♦ 1072

♣ 1074

East Bids 1NT if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 403

Dealer: S

Vul: EW

North HCP: 7

South HCP: 12

Contract: 3♠ W

North:

♠ J75

♥ Q754

♦ A763

♣ 109

South:

♠ AQ

♥ K983

♦ J94

♣ Q864

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	Pass	3♠	AP
----	------	----	----

Board: 404

Dealer: N

Vul: Both

North HCP: 19

South HCP: 4

Contract: 2♠ E

North:

♠ A82

♥ AQJ9

♦ AJ73

♣ K7

South:

♠ J4

♥ 876

♦ 9652

♣ QJ92

West	North	East	South
------	-------	------	-------

1♦

1NT

Pass

2♥	X	2♠	AP
----	---	----	----

Board: 405

Dealer: S

Vul: None

North HCP: 2

South HCP: 14

Contract: 3♣ W

North:

♠ J873

♥ 10643

♦ J85

♣ 54

South:

♠ 10954

♥ K92

♦ A943

♣ AK

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♠ <sup>1</sup>	Pass
-----	------	-----------------	------

3♣ <sup>2</sup>	AP		
-----------------	----	--	--

1. Minor Suit Transfers after 1NT

2. automat

Board: 406

Dealer: N

Vul: EW

North HCP: 12

South HCP: 3

Contract: 2N E

North:

♠ K7653

♥ AK3

♦ Q42

♣ 104

South:

♠ —

♥ 98764

♦ 106

♣ K87532

West	North	East	South
------	-------	------	-------

1♠

1NT

Pass

2NT	AP		
-----	----	--	--

Board: 407

Dealer: S

Vul: Both

North HCP: 3

South HCP: 19

Contract: 2♥ W

North:

♠ J98

♥ 1094

♦ Q864

♣ 874

South:

♠ AK43

♥ K876

♦ A10

♣ KQ3

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	Pass	X
-----	------	------	---

Pass	Pass	XX <sup>1</sup>	Pass
------	------	-----------------	------

2♥	AP		
----	----	--	--

1. 4432 or 4441

Board: 408

Dealer: N

Vul: None

North HCP: 12

South HCP: 5

Contract: 4♠X E

North:

♠ J5

♥ Q107

♦ KQJ94

♣ K85

South:

♠ 96

♥ AJ532

♦ 1072

♣ 1074

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass
----	-----	------

4♥ <sup>1</sup>	Pass	4♠	X♠
-----------------	------	----	----

AP

1. Texas

## North hands (Practice Page)

### None

Board: 409	♠ QJ10765	West Bids 1NT if possible.
Dealer: S	♥ 87	East Bids 2♣ if possible.
Vul: NS	♦ 92	West Bids 2♦ if possible.
HCP: 3	♣ 1062	East Bids 2NT if possible.
		Partner bids first.

Board: 410	♠ AQ107	East Bids 1NT if possible.
Dealer: N	♥ K64	West Bids 4♠ if possible.
Vul: Both	♦ 92	
HCP: 12	♣ K964	You bid first.

Board: 411	♠ 1082	West Bids 1NT if possible.
Dealer: S	♥ 1064	East Bids 2♥ if possible.
Vul: None	♦ 764	West Bids 2♠ if possible.
HCP: 0	♣ 10743	East Bids 3NT if possible.
		Partner bids first.

Board: 412	♠ AQ3	East Bids 1NT if possible.
Dealer: N	♥ 764	
Vul: NS	♦ KQ52	You bid first.
HCP: 13	♣ Q87	

Board: 413	♠ KQ632	West Bids 1NT if possible.
Dealer: S	♥ 4	East Bids 2♦ if possible.
Vul: None	♦ 98653	West Bids 2♥ if possible.
HCP: 5	♣ 82	Partner bids first.

Board: 414

Dealer: N

Vul: NS

HCP: 13

♠ K83

♥ A96

♦ AJ

♣ J8642

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ QJ10765	♠ 84				1♦
Vul: NS	♥ 87	♥ KJ53	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 3	♦ 92	♦ AQ76	2♦	Pass	2NT	AP
South HCP: 14	♣ 1062	♣ A54	1. Stayman			
Contract: 2N W						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AQ107	♠ 5				
Vul: Both	♥ K64	♥ J52		1♣	1NT	4♣
North HCP: 12	♦ 92	♦ K83	4♠	AP		
South HCP: 5	♣ K964	♣ J87532				
Contract: 4♠ W						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AJ5				1♥
Vul: None	♥ 1064	♥ K9873	1NT	Pass	2♥	Pass
North HCP: 0	♦ 764	♦ K82	2♠	Pass	3NT	AP
South HCP: 13	♣ 10743	♣ Q6				
Contract: 3N W						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 108654				
Vul: NS	♥ 764	♥ QJ93		1♦	1NT	AP
North HCP: 13	♦ KQ52	♦ J				
South HCP: 8	♣ Q87	♣ A54				
Contract: 1N E						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ J108				1♣
Vul: None	♥ 4	♥ AQ7	1NT	Pass	2♦	Pass
North HCP: 5	♦ 98653	♦ A10	2♥	AP		
South HCP: 14	♣ 82	♣ QJ1097				
Contract: 2♥ W						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 104				
Vul: NS	♥ A96	♥ 875		1♣	1NT	Pass
North HCP: 13	♦ AJ	♦ KQ652	2♥	Pass	2♠	Pass
South HCP: 7	♣ J8642	♣ Q105	3♠	AP		
Contract: 3♠ E						



## South hands (Practice Page)

None

Board: 409	♠ 84	West Bids 1NT if possible.
Dealer: S	♥ KJ53	East Bids 2♣ if possible.
Vul: NS	♦ AQ76	West Bids 2♦ if possible.
HCP: 14	♣ A54	East Bids 2NT if possible.
		You bid first.

Board: 410	♠ 5	East Bids 1NT if possible.
Dealer: N	♥ J52	West Bids 4♠ if possible.
Vul: Both	♦ K83	
HCP: 5	♣ J87532	Partner bids first.

Board: 411	♠ AJ5	West Bids 1NT if possible.
Dealer: S	♥ K9873	East Bids 2♥ if possible.
Vul: None	♦ K82	West Bids 2♠ if possible.
HCP: 13	♣ Q6	East Bids 3NT if possible.
		You bid first.

Board: 412	♠ 108654	East Bids 1NT if possible.
Dealer: N	♥ QJ93	
Vul: NS	♦ J	Partner bids first.
HCP: 8	♣ A54	

Board: 413	♠ J108	West Bids 1NT if possible.
Dealer: S	♥ AQ7	East Bids 2♦ if possible.
Vul: None	♦ A10	West Bids 2♥ if possible.
HCP: 14	♣ QJ1097	You bid first.

Board: 414

Dealer: N

Vul: NS

HCP: 7

♠ 104

♥ 875

♦ KQ652

♣ Q105

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ QJ10765	♠ 84				1♦
Vul: NS	♥ 87	♥ KJ53	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 3	♦ 92	♦ AQ76	2♦	Pass	2NT	AP
South HCP: 14	♣ 1062	♣ A54	1. Stayman			
Contract: 2N W						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AQ107	♠ 5				
Vul: Both	♥ K64	♥ J52		1♣	1NT	4♣
North HCP: 12	♦ 92	♦ K83	4♠	AP		
South HCP: 5	♣ K964	♣ J87532				
Contract: 4♠ W						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AJ5				1♥
Vul: None	♥ 1064	♥ K9873	1NT	Pass	2♥	Pass
North HCP: 0	♦ 764	♦ K82	2♠	Pass	3NT	AP
South HCP: 13	♣ 10743	♣ Q6				
Contract: 3N W						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 108654				
Vul: NS	♥ 764	♥ QJ93		1♦	1NT	AP
North HCP: 13	♦ KQ52	♦ J				
South HCP: 8	♣ Q87	♣ A54				
Contract: 1N E						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ J108				1♣
Vul: None	♥ 4	♥ AQ7	1NT	Pass	2♦	Pass
North HCP: 5	♦ 98653	♦ A10	2♥	AP		
South HCP: 14	♣ 82	♣ QJ1097				
Contract: 2♥ W						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 104				
Vul: NS	♥ A96	♥ 875		1♣	1NT	Pass
North HCP: 13	♦ AJ	♦ KQ652	2♥	Pass	2♠	Pass
South HCP: 7	♣ J8642	♣ Q105	3♠	AP		
Contract: 3♠ E						

## North hands (Practice Page)

### None

Board: 415	♠ K10985	West Bids 1NT if possible.
Dealer: S	♥ 2	
Vul: EW	♦ J1083	Partner bids first.
HCP: 6	♣ Q76	

Board: 416	♠ Q1093	East Bids 1NT if possible.
Dealer: N	♥ AKQ4	
Vul: Both	♦ K53	You bid first.
HCP: 18	♣ A5	

Board: 417	♠ KJ9874	West Bids 1NT if possible.
Dealer: S	♥ J864	East Bids 2NT if possible.
Vul: NS	♦ 52	
HCP: 5	♣ 7	Partner bids first.

Board: 418	♠ Q53	East Bids 1NT if possible.
Dealer: N	♥ AQ1085	
Vul: EW	♦ Q103	You bid first.
HCP: 13	♣ K9	

Board: 419	♠ Q1095	West Bids 1NT if possible.
Dealer: S	♥ K964	West Redoubles if possible.
Vul: Both	♦ KJ42	
HCP: 9	♣ 5	Partner bids first.

Board: 420	♠ AQ108	East Bids 1NT if possible.
Dealer: N	♥ J4	West Bids 2♣ if possible.
Vul: None	♦ Q942	East Bids 2♠ if possible.
HCP: 12	♣ QJ3	West Bids 3♦ if possible.
		East Bids 4♠ if possible.
		You bid first.

## None Both hands (Answers Page)

Board: 415

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N W

North:

♠ K10985

♥ 2

♦ J1083

♣ Q76

South:

♠ J

♥ KJ1096

♦ KQ72

♣ K104

West North East South

1♥

1NT AP

Board: 416

Dealer: N

Vul: Both

North HCP: 18

South HCP: 3

Contract: 2♠ S

North:

♠ Q1093

♥ AKQ4

♦ K53

♣ A5

South:

♠ J7542

♥ 96

♦ 1086

♣ Q82

West North East South

1♦

1NT Pass

Pass X Pass 2♠

AP

Board: 417

Dealer: S

Vul: NS

North HCP: 5

South HCP: 12

Contract: 2N W

North:

♠ KJ9874

♥ J864

♦ 52

♣ 7

South:

♠ A6

♥ A92

♦ J876

♣ K964

West North East South

1♦

1NT Pass 2NT AP

Board: 418

Dealer: N

Vul: EW

North HCP: 13

South HCP: 6

Contract: 1N E

North:

♠ Q53

♥ AQ1085

♦ Q103

♣ K9

South:

♠ A9

♥ 94

♦ J8754

♣ J1052

West North East South

1♥

1NT AP

Board: 419

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NXX W

North:

♠ Q1095

♥ K964

♦ KJ42

♣ 5

South:

♠ K2

♥ 82

♦ A1075

♣ KQJ106

West North East South

1♣

1NT XN Pass Pass

XX<sup>1</sup> AP

1. SOS

Board: 420

Dealer: N

Vul: None

North HCP: 12

South HCP: 3

Contract: 4♠ E

North:

♠ AQ108

♥ J4

♦ Q942

♣ QJ3

South:

♠ 2

♥ K8532

♦ 1087

♣ 10752

West	North	East	South
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1♦	1NT	Pass
----	-----	------

2♣ <sup>1</sup>	Pass	2♠	Pass
-----------------	------	----	------

3♦ <sup>2</sup>	Pass	4♠	AP
-----------------	------	----	----

1. Stayman

2. limit raise or better in ♠

## South hands (Practice Page)

### None

Board: 415	♠ J	West Bids 1NT if possible.
Dealer: S	♥ KJ1096	
Vul: EW	♦ KQ72	You bid first.
HCP: 13	♣ K104	

Board: 416	♠ J7542	East Bids 1NT if possible.
Dealer: N	♥ 96	
Vul: Both	♦ 1086	Partner bids first.
HCP: 3	♣ Q82	

Board: 417	♠ A6	West Bids 1NT if possible.
Dealer: S	♥ A92	East Bids 2NT if possible.
Vul: NS	♦ J876	
HCP: 12	♣ K964	You bid first.

Board: 418	♠ A9	East Bids 1NT if possible.
Dealer: N	♥ 94	
Vul: EW	♦ J8754	Partner bids first.
HCP: 6	♣ J1052	

Board: 419	♠ K2	West Bids 1NT if possible.
Dealer: S	♥ 82	West Redoubles if possible.
Vul: Both	♦ A1075	
HCP: 13	♣ KQJ106	You bid first.

Board: 420	♠ 2	East Bids 1NT if possible.
Dealer: N	♥ K8532	West Bids 2♣ if possible.
Vul: None	♦ 1087	East Bids 2♠ if possible.
HCP: 3	♣ 10752	West Bids 3♦ if possible.
		East Bids 4♠ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 415

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N W

North:

♠ K10985

♥ 2

♦ J1083

♣ Q76

South:

♠ J

♥ KJ1096

♦ KQ72

♣ K104

West North East South

1♥

1NT AP

Board: 416

Dealer: N

Vul: Both

North HCP: 18

South HCP: 3

Contract: 2♠ S

North:

♠ Q1093

♥ AKQ4

♦ K53

♣ A5

South:

♠ J7542

♥ 96

♦ 1086

♣ Q82

West North East South

1♦

1NT Pass

Pass X Pass 2♠

AP

Board: 417

Dealer: S

Vul: NS

North HCP: 5

South HCP: 12

Contract: 2N W

North:

♠ KJ9874

♥ J864

♦ 52

♣ 7

South:

♠ A6

♥ A92

♦ J876

♣ K964

West North East South

1♦

1NT Pass 2NT AP

Board: 418

Dealer: N

Vul: EW

North HCP: 13

South HCP: 6

Contract: 1N E

North:

♠ Q53

♥ AQ1085

♦ Q103

♣ K9

South:

♠ A9

♥ 94

♦ J8754

♣ J1052

West North East South

1♥

1NT AP

Board: 419

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NXX W

North:

♠ Q1095

♥ K964

♦ KJ42

♣ 5

South:

♠ K2

♥ 82

♦ A1075

♣ KQJ106

West North East South

1♣

1NT XN Pass Pass

XX<sup>1</sup> AP

1. SOS



Board: 420

Dealer: N

Vul: None

North HCP: 12

South HCP: 3

Contract: 4♠ E

North:

♠ AQ108

♥ J4

♦ Q942

♣ QJ3

South:

♠ 2

♥ K8532

♦ 1087

♣ 10752

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass
----	-----	------

2♣ <sup>1</sup>	Pass	2♠	Pass
-----------------	------	----	------

3♦ <sup>2</sup>	Pass	4♠	AP
-----------------	------	----	----

1. Stayman

2. limit raise or better in ♠

## North hands (Practice Page)

### None

Board: 421	♠ Q86	West Bids 1NT if possible.
Dealer: S	♥ 7543	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 5	♣ 965	

Board: 422	♠ AJ95	East Bids 1NT if possible.
Dealer: N	♥ —	
Vul: Both	♦ AJ103	You bid first.
HCP: 13	♣ K9752	

Board: 423	♠ 1075	West Bids 1NT if possible.
Dealer: S	♥ 76	West Redoubles if possible.
Vul: None	♦ KQ1043	
HCP: 9	♣ KJ10	Partner bids first.

Board: 424	♠ KQ	East Bids 1NT if possible.
Dealer: N	♥ Q	West Bids 4♦ if possible.
Vul: NS	♦ AJ76	East Bids 4♥ if possible.
HCP: 15	♣ QJ9852	You bid first.

Board: 425	♠ Q42	West Bids 1NT if possible.
Dealer: S	♥ Q64	
Vul: None	♦ 943	Partner bids first.
HCP: 7	♣ K643	

Board: 426	♠ J9	East Bids 1NT if possible.
Dealer: N	♥ K95	West Bids 4♥ if possible.
Vul: NS	♦ A1097	East Bids 4♠ if possible.
HCP: 13	♣ AJ74	You bid first.

## None Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AK52				1♣
Vul: EW	♥ 7543	♥ 962				
North HCP: 5	♦ QJ8	♦ K52	1NT	AP		
South HCP: 12	♣ 965	♣ Q103				
Contract: 1N W						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AJ95	♠ 74		1♣	1NT	2♦
Vul: Both	♥ —	♥ K982				
North HCP: 13	♦ AJ103	♦ KQ9764	Pass	3♦	AP	
South HCP: 10	♣ K9752	♣ Q				
Contract: 3♦ S						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ A92				1♥
Vul: None	♥ 76	♥ QJ943	1NT	XN	Pass	Pass
North HCP: 9	♦ KQ1043	♦ AJ2	XX <sup>1</sup>	2♦	AP	
South HCP: 12	♣ KJ10	♣ 92	1. SOS			
Contract: 2♦ N						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 109753		1♣	1NT	Pass
Vul: NS	♥ Q	♥ J9	4♦ <sup>1</sup>	Pass	4♥	AP
North HCP: 15	♦ AJ76	♦ K10984	1. Texas			
South HCP: 4	♣ QJ9852	♣ 7				
Contract: 4♥ E						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AJ10				1♣
Vul: None	♥ Q64	♥ KJ97				
North HCP: 7	♦ 943	♦ J6	1NT	AP		
South HCP: 13	♣ K643	♣ QJ105				
Contract: 1N W						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 865		1♦	1NT	Pass
Vul: NS	♥ K95	♥ 1063	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 13	♦ A1097	♦ QJ	1. Texas			
South HCP: 3	♣ AJ74	♣ 109852				
Contract: 4♠ E						

## South hands (Practice Page)

### None

Board: 421	♠ AK52	West Bids 1NT if possible.
Dealer: S	♥ 962	
Vul: EW	♦ K52	You bid first.
HCP: 12	♣ Q103	

Board: 422	♠ 74	East Bids 1NT if possible.
Dealer: N	♥ K982	
Vul: Both	♦ KQ9764	Partner bids first.
HCP: 10	♣ Q	

Board: 423	♠ A92	West Bids 1NT if possible.
Dealer: S	♥ QJ943	West Redoubles if possible.
Vul: None	♦ AJ2	
HCP: 12	♣ 92	You bid first.

Board: 424	♠ 109753	East Bids 1NT if possible.
Dealer: N	♥ J9	West Bids 4♦ if possible.
Vul: NS	♦ K10984	East Bids 4♥ if possible.
HCP: 4	♣ 7	Partner bids first.

Board: 425	♠ AJ10	West Bids 1NT if possible.
Dealer: S	♥ KJ97	
Vul: None	♦ J6	You bid first.
HCP: 13	♣ QJ105	

Board: 426	♠ 865	East Bids 1NT if possible.
Dealer: N	♥ 1063	West Bids 4♥ if possible.
Vul: NS	♦ QJ	East Bids 4♠ if possible.
HCP: 3	♣ 109852	Partner bids first.

## None Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AK52				1♣
Vul: EW	♥ 7543	♥ 962				
North HCP: 5	♦ QJ8	♦ K52	1NT	AP		
South HCP: 12	♣ 965	♣ Q103				
Contract: 1N W						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AJ95	♠ 74		1♣	1NT	2♦
Vul: Both	♥ —	♥ K982				
North HCP: 13	♦ AJ103	♦ KQ9764	Pass	3♦	AP	
South HCP: 10	♣ K9752	♣ Q				
Contract: 3♦ S						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ A92				1♥
Vul: None	♥ 76	♥ QJ943	1NT	XN	Pass	Pass
North HCP: 9	♦ KQ1043	♦ AJ2	XX <sup>1</sup>	2♦	AP	
South HCP: 12	♣ KJ10	♣ 92				
Contract: 2♦ N			1. SOS			

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 109753		1♣	1NT	Pass
Vul: NS	♥ Q	♥ J9	4♦ <sup>1</sup>	Pass	4♥	AP
North HCP: 15	♦ AJ76	♦ K10984				
South HCP: 4	♣ QJ9852	♣ 7	1. Texas			
Contract: 4♥ E						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AJ10				1♣
Vul: None	♥ Q64	♥ KJ97				
North HCP: 7	♦ 943	♦ J6	1NT	AP		
South HCP: 13	♣ K643	♣ QJ105				
Contract: 1N W						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 865		1♦	1NT	Pass
Vul: NS	♥ K95	♥ 1063	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 13	♦ A1097	♦ QJ				
South HCP: 3	♣ AJ74	♣ 109852	1. Texas			
Contract: 4♠ E						

## North hands (Practice Page)

### None

Board: 427      ♠ Q5  
Dealer: S        ♥ J96  
Vul: EW        ♦ J976  
HCP: 4         ♣ 10542

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

Partner bids first.

Board: 428      ♠ J43  
Dealer: N        ♥ A62  
Vul: None       ♦ A1096  
HCP: 12        ♣ QJ5

East Bids 1NT if possible.

You bid first.

Board: 429      ♠ AQ73  
Dealer: S        ♥ 972  
Vul: Both       ♦ QJ8  
HCP: 10        ♣ J102

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

Partner bids first.

Board: 430      ♠ QJ543  
Dealer: N        ♥ —  
Vul: NS         ♦ QJ5  
HCP: 12        ♣ AQ853

East Bids 1NT if possible.

You bid first.

Board: 431      ♠ 987  
Dealer: S        ♥ K95  
Vul: EW        ♦ 1062  
HCP: 6         ♣ QJ72

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 432      ♠ A9  
Dealer: N        ♥ —  
Vul: Both       ♦ K104  
HCP: 14        ♣ AK1097632

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids X♣ if possible.

You bid first.



## None Both hands (Answers Page)

Board: 427

Dealer: S

Vul: EW

North HCP: 4

South HCP: 14

Contract: 3♠ W

North:

♠ Q5

♥ J96

♦ J976

♣ 10542

South:

♠ KJ2

♥ AQ753

♦ 832

♣ A8

West	North	East	South
------	-------	------	-------

1♥

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	Pass	3♠	AP
----	------	----	----

Board: 428

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ J43

♥ A62

♦ A1096

♣ QJ5

South:

♠ 106

♥ QJ109

♦ 82

♣ K10963

West	North	East	South
------	-------	------	-------

	1♦	1NT	AP
--	----	-----	----

Board: 429

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♥ S

North:

♠ AQ73

♥ 972

♦ QJ8

♣ J102

South:

♠ 4

♥ AJ1043

♦ K10975

♣ A6

West	North	East	South
------	-------	------	-------

1♥

1NT	XN	2♥	3♦
-----	----	----	----

Pass	3♥	AP	
------	----	----	--

Board: 430

Dealer: N

Vul: NS

North HCP: 12

South HCP: 9

Contract: 2♠ N

North:

♠ QJ543

♥ —

♦ QJ5

♣ AQ853

South:

♠ 1097

♥ KJ9762

♦ A84

♣ J

West	North	East	South
------	-------	------	-------

	1♠	1NT	2♠
--	----	-----	----

AP

Board: 431

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 2♥ W

North:

♠ 987

♥ K95

♦ 1062

♣ QJ72

South:

♠ A532

♥ 103

♦ KJ97

♣ A83

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♦	Pass
-----	------	----	------

2♥	AP		
----	----	--	--

Board: 432

Dealer: N

Vul: Both

North HCP: 14

South HCP: 5

Contract: 5♣ X N

North:

♠ A9

♥ —

♦ K104

♣ AK1097632

South:

♠ 108532

♥ AJ532

♦ 62

♣ 8

West	North	East	South
------	-------	------	-------

	1♣	1NT	Pass
--	----	-----	------

2♦	5♣	X♣	AP
----	----	----	----



## South hands (Practice Page)

### None

Board: 427      ♠ KJ2  
Dealer: S        ♥ AQ753  
Vul: EW        ♦ 832  
HCP: 14        ♣ A8

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

You bid first.

Board: 428      ♠ 106  
Dealer: N        ♥ QJ109  
Vul: None      ♦ 82  
HCP: 6        ♣ K10963

East Bids 1NT if possible.

Partner bids first.

Board: 429      ♠ 4  
Dealer: S        ♥ AJ1043  
Vul: Both      ♦ K10975  
HCP: 12        ♣ A6

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

You bid first.

Board: 430      ♠ 1097  
Dealer: N        ♥ KJ9762  
Vul: NS        ♦ A84  
HCP: 9        ♣ J

East Bids 1NT if possible.

Partner bids first.

Board: 431      ♠ A532  
Dealer: S        ♥ 103  
Vul: EW        ♦ KJ97  
HCP: 12        ♣ A83

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 432      ♠ 108532  
Dealer: N        ♥ AJ532  
Vul: Both      ♦ 62  
HCP: 5        ♣ 8

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids X♣ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 427

Dealer: S

Vul: EW

North HCP: 4

South HCP: 14

Contract: 3♠ W

North:

♠ Q5

♥ J96

♦ J976

♣ 10542

South:

♠ KJ2

♥ AQ753

♦ 832

♣ A8

West	North	East	South
------	-------	------	-------

1♥

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	Pass	3♠	AP
----	------	----	----

Board: 428

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ J43

♥ A62

♦ A1096

♣ QJ5

South:

♠ 106

♥ QJ109

♦ 82

♣ K10963

West	North	East	South
------	-------	------	-------

	1♦	1NT	AP
--	----	-----	----

Board: 429

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♥ S

North:

♠ AQ73

♥ 972

♦ QJ8

♣ J102

South:

♠ 4

♥ AJ1043

♦ K10975

♣ A6

West	North	East	South
------	-------	------	-------

1♥

1NT	XN	2♥	3♦
-----	----	----	----

Pass	3♥	AP	
------	----	----	--

Board: 430

Dealer: N

Vul: NS

North HCP: 12

South HCP: 9

Contract: 2♠ N

North:

♠ QJ543

♥ —

♦ QJ5

♣ AQ853

South:

♠ 1097

♥ KJ9762

♦ A84

♣ J

West	North	East	South
------	-------	------	-------

	1♠	1NT	2♠
--	----	-----	----

AP

Board: 431

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 2♥ W

North:

♠ 987

♥ K95

♦ 1062

♣ QJ72

South:

♠ A532

♥ 103

♦ KJ97

♣ A83

West	North	East	South
------	-------	------	-------

1♦

1NT	Pass	2♦	Pass
-----	------	----	------

2♥	AP		
----	----	--	--

Board: 432

Dealer: N

Vul: Both

North HCP: 14

South HCP: 5

Contract: 5♣X N

North:

♠ A9

♥ —

♦ K104

♣ AK1097632

South:

♠ 108532

♥ AJ532

♦ 62

♣ 8

West	North	East	South
------	-------	------	-------

	1♣	1NT	Pass
--	----	-----	------

2♦	5♣	X♣	AP
----	----	----	----

## North hands (Practice Page)

### None

Board: 433  
Dealer: S  
Vul: None  
HCP: 5

♠ J6  
♥ J87542  
♦ K  
♣ 10732

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

Partner bids first.

Board: 434  
Dealer: N  
Vul: EW  
HCP: 12

♠ J4  
♥ J1092  
♦ K1052  
♣ AK2

East Bids 1NT if possible.  
West Doubles 3♦ if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 435  
Dealer: S  
Vul: Both  
HCP: 5

♠ A10974  
♥ 1086  
♦ J43  
♣ 104

West Bids 1NT if possible.

Partner bids first.

Board: 436  
Dealer: N  
Vul: None  
HCP: 13

♠ J82  
♥ KJ875  
♦ A98  
♣ A9

East Bids 1NT if possible.  
West Bids 3NT if possible.

You bid first.

Board: 437  
Dealer: S  
Vul: NS  
HCP: 6

♠ A84  
♥ Q7  
♦ 8743  
♣ 9832

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

Partner bids first.

Board: 438

Dealer: N

Vul: Both

HCP: 13

♠ J873

♥ A1074

♦ K6

♣ KQ2

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 433

Dealer: S

Vul: None

North HCP: 5

South HCP: 12

Contract: 2♠ W

North:

♠ J6

♥ J87542

♦ K

♣ 10732

South:

♠ Q54

♥ K93

♦ J54

♣ KQJ4

West North East South

1♣

1NT Pass 2♥ Pass

2♠ AP

Board: 434

Dealer: N

Vul: EW

North HCP: 12

South HCP: 5

Contract: 3♥ E

North:

♠ J4

♥ J1092

♦ K1052

♣ AK2

South:

♠ Q106

♥ 75

♦ Q9843

♣ J109

West North East South

1♦ 1NT 3♦

X Pass 3♥ AP

Board: 435

Dealer: S

Vul: Both

North HCP: 5

South HCP: 12

Contract: 1N W

North:

♠ A10974

♥ 1086

♦ J43

♣ 104

South:

♠ Q853

♥ AQJ

♦ Q82

♣ J52

West North East South

1♣

1NT AP

Board: 436

Dealer: N

Vul: None

North HCP: 13

South HCP: 2

Contract: 3N E

North:

♠ J82

♥ KJ875

♦ A98

♣ A9

South:

♠ 9753

♥ Q1064

♦ 1073

♣ 52

West North East South

1♥ 1NT 3♥

3NT AP

Board: 437

Dealer: S

Vul: NS

North HCP: 6

South HCP: 12

Contract: 2♠ W

North:

♠ A84

♥ Q7

♦ 8743

♣ 9832

South:

♠ Q10

♥ 109862

♦ AKQ105

♣ J

West North East South

1♥

1NT Pass 2♥ Pass

2♠ AP

Board: 438

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 2♥ E

North:

♠ J873

♥ A1074

♦ K6

♣ KQ2

South:

♠ 1054

♥ J9

♦ A98753

♣ J7

West North East South

1♣ 1NT Pass

2♦ Pass 2♥ AP

## South hands (Practice Page)

### None

Board: 433  
Dealer: S  
Vul: None  
HCP: 12

♠ Q54  
♥ K93  
♦ J54  
♣ KQJ4

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

You bid first.

Board: 434  
Dealer: N  
Vul: EW  
HCP: 5

♠ Q106  
♥ 75  
♦ Q9843  
♣ J109

East Bids 1NT if possible.  
West Doubles 3♦ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 435  
Dealer: S  
Vul: Both  
HCP: 12

♠ Q853  
♥ AQJ  
♦ Q82  
♣ J52

West Bids 1NT if possible.

You bid first.

Board: 436  
Dealer: N  
Vul: None  
HCP: 2

♠ 9753  
♥ Q1064  
♦ 1073  
♣ 52

East Bids 1NT if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 437  
Dealer: S  
Vul: NS  
HCP: 12

♠ Q10  
♥ 109862  
♦ AKQ105  
♣ J

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

You bid first.

Board: 438

Dealer: N

Vul: Both

HCP: 6

♠ 1054

♥ J9

♦ A98753

♣ J7

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 433

Dealer: S

Vul: None

North HCP: 5

South HCP: 12

Contract: 2♠ W

North:

♠ J6

♥ J87542

♦ K

♣ 10732

South:

♠ Q54

♥ K93

♦ J54

♣ KQJ4

West North East South

1♣

1NT Pass 2♥ Pass

2♠ AP

Board: 434

Dealer: N

Vul: EW

North HCP: 12

South HCP: 5

Contract: 3♥ E

North:

♠ J4

♥ J1092

♦ K1052

♣ AK2

South:

♠ Q106

♥ 75

♦ Q9843

♣ J109

West North East South

1♦ 1NT 3♦

X Pass 3♥ AP

Board: 435

Dealer: S

Vul: Both

North HCP: 5

South HCP: 12

Contract: 1N W

North:

♠ A10974

♥ 1086

♦ J43

♣ 104

South:

♠ Q853

♥ AQJ

♦ Q82

♣ J52

West North East South

1♣

1NT AP

Board: 436

Dealer: N

Vul: None

North HCP: 13

South HCP: 2

Contract: 3N E

North:

♠ J82

♥ KJ875

♦ A98

♣ A9

South:

♠ 9753

♥ Q1064

♦ 1073

♣ 52

West North East South

1♥ 1NT 3♥

3NT AP

Board: 437

Dealer: S

Vul: NS

North HCP: 6

South HCP: 12

Contract: 2♠ W

North:

♠ A84

♥ Q7

♦ 8743

♣ 9832

South:

♠ Q10

♥ 109862

♦ AKQ105

♣ J

West North East South

1♥

1NT Pass 2♥ Pass

2♠ AP

Board: 438

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 2♥ E

North:

♠ J873

♥ A1074

♦ K6

♣ KQ2

South:

♠ 1054

♥ J9

♦ A98753

♣ J7

West North East South

1♣ 1NT Pass

2♦ Pass 2♥ AP



## North hands (Practice Page)

### None

Board: 439      ♠ 7  
Dealer: S        ♥ 1098765  
Vul: None        ♦ J976  
HCP: 1           ♣ 94

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

Partner bids first.

Board: 440      ♠ KQ3  
Dealer: N        ♥ K32  
Vul: NS          ♦ QJ72  
HCP: 14          ♣ K76

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 441      ♠ 2  
Dealer: S        ♥ Q1096  
Vul: EW        ♦ KQ84  
HCP: 8           ♣ J962

West Bids 1NT if possible.

Partner bids first.

Board: 442      ♠ AQJ2  
Dealer: N        ♥ —  
Vul: None        ♦ AQ10932  
HCP: 16          ♣ QJ5

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

You bid first.

Board: 443      ♠ 543  
Dealer: S        ♥ J10  
Vul: NS          ♦ AJ4  
HCP: 7           ♣ J10865

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

Partner bids first.

Board: 444      ♠ 104  
Dealer: N        ♥ AJ7  
Vul: EW        ♦ A10842  
HCP: 13          ♣ A87

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

You bid first.

## None Both hands (Answers Page)

Board: 439

Dealer: S

Vul: None

North HCP: 1

South HCP: 12

Contract: 4♠ W

North:

♠ 7

♥ 1098765

♦ J976

♣ 94

South:

♠ 942

♥ AQ

♦ K542

♣ K1032

West North East South

1♦

1NT Pass 4♥<sup>1</sup> Pass

4♠ AP

1. Texas

Board: 440

Dealer: N

Vul: NS

North HCP: 14

South HCP: 4

Contract: 2♥ E

North:

♠ KQ3

♥ K32

♦ QJ72

♣ K76

South:

♠ 109762

♥ J6

♦ K96

♣ 1095

West North East South

1♦

1NT

Pass

2♦ Pass 2♥ AP

Board: 441

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 1N W

North:

♠ 2

♥ Q1096

♦ KQ84

♣ J962

South:

♠ A10864

♥ AJ4

♦ 7

♣ K854

West North East South

1♠

1NT AP

Board: 442

Dealer: N

Vul: None

North HCP: 16

South HCP: 3

Contract: 3♦ N

North:

♠ AQJ2

♥ —

♦ AQ10932

♣ QJ5

South:

♠ 109

♥ Q10864

♦ J4

♣ 10643

West North East South

1♦

1NT

Pass

2♥ 3♦ AP

Board: 443

Dealer: S

Vul: NS

North HCP: 7

South HCP: 12

Contract: 4♥ E

North:

♠ 543

♥ J10

♦ AJ4

♣ J10865

South:

♠ AK10986

♥ K4

♦ 652

♣ Q4

West North East South

1♠

1NT 2♠ 4♥ AP

Board: 444

Dealer: N

Vul: EW

North HCP: 13

South HCP: 6

Contract: 2♠ E

North:

♠ 104

♥ AJ7

♦ A10842

♣ A87

South:

♠ 95

♥ Q862

♦ J63

♣ K1064

West North East South

1♦

1NT

Pass

2♥ Pass 2♠ AP

## South hands (Practice Page)

### None

Board: 439      ♠ 942  
Dealer: S        ♥ AQ  
Vul: None       ♦ K542  
HCP: 12         ♣ K1032

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

You bid first.

Board: 440      ♠ 109762  
Dealer: N        ♥ J6  
Vul: NS         ♦ K96  
HCP: 4         ♣ 1095

East Bids 1NT if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 441      ♠ A10864  
Dealer: S        ♥ AJ4  
Vul: EW         ♦ 7  
HCP: 12         ♣ K854

West Bids 1NT if possible.

You bid first.

Board: 442      ♠ 109  
Dealer: N        ♥ Q10864  
Vul: None       ♦ J4  
HCP: 3         ♣ 10643

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

Partner bids first.

Board: 443      ♠ AK10986  
Dealer: S        ♥ K4  
Vul: NS         ♦ 652  
HCP: 12         ♣ Q4

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

You bid first.

Board: 444      ♠ 95  
Dealer: N        ♥ Q862  
Vul: EW         ♦ J63  
HCP: 6         ♣ K1064

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

Partner bids first.

## None Both hands (Answers Page)

Board: 439

Dealer: S

Vul: None

North HCP: 1

South HCP: 12

Contract: 4♠ W

North:

♠ 7

♥ 1098765

♦ J976

♣ 94

South:

♠ 942

♥ AQ

♦ K542

♣ K1032

West North East South

1♦

1NT Pass 4♥<sup>1</sup> Pass

4♠ AP

1. Texas

Board: 440

Dealer: N

Vul: NS

North HCP: 14

South HCP: 4

Contract: 2♥ E

North:

♠ KQ3

♥ K32

♦ QJ72

♣ K76

South:

♠ 109762

♥ J6

♦ K96

♣ 1095

West North East South

1♦

1NT

Pass

2♦ Pass 2♥ AP

Board: 441

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 1N W

North:

♠ 2

♥ Q1096

♦ KQ84

♣ J962

South:

♠ A10864

♥ AJ4

♦ 7

♣ K854

West North East South

1♠

1NT AP

Board: 442

Dealer: N

Vul: None

North HCP: 16

South HCP: 3

Contract: 3♦ N

North:

♠ AQJ2

♥ —

♦ AQ10932

♣ QJ5

South:

♠ 109

♥ Q10864

♦ J4

♣ 10643

West North East South

1♦

1NT

Pass

2♥ 3♦ AP

Board: 443

Dealer: S

Vul: NS

North HCP: 7

South HCP: 12

Contract: 4♥ E

North:

♠ 543

♥ J10

♦ AJ4

♣ J10865

South:

♠ AK10986

♥ K4

♦ 652

♣ Q4

West North East South

1♠

1NT 2♠ 4♥ AP

Board: 444

Dealer: N

Vul: EW

North HCP: 13

South HCP: 6

Contract: 2♠ E

North:

♠ 104

♥ AJ7

♦ A10842

♣ A87

South:

♠ 95

♥ Q862

♦ J63

♣ K1064

West North East South

1♦

1NT

Pass

2♥ Pass 2♠ AP

## North hands (Practice Page)

### None

Board: 445	♠ J7	West Bids 1NT if possible.
Dealer: S	♥ A8763	
Vul: Both	♦ 107542	Partner bids first.
HCP: 5	♣ 3	

Board: 446	♠ KQ74	East Bids 1NT if possible.
Dealer: N	♥ AQ32	
Vul: NS	♦ 6	You bid first.
HCP: 15	♣ A1083	

Board: 447	♠ 63	West Bids 1NT if possible.
Dealer: S	♥ J9752	East Bids 2♣ if possible.
Vul: EW	♦ K843	West Bids 2♠ if possible.
HCP: 4	♣ 84	East Bids 3♠ if possible.
		West Bids 4♠ if possible.
		Partner bids first.

Board: 448	♠ K8	East Bids 1NT if possible.
Dealer: N	♥ J105	
Vul: Both	♦ AQ873	You bid first.
HCP: 12	♣ Q72	

Board: 449	♠ 87	West Bids 1NT if possible.
Dealer: S	♥ J962	
Vul: None	♦ Q54	Partner bids first.
HCP: 6	♣ K974	

Board: 450	♠ K109	East Bids 1NT if possible.
Dealer: N	♥ 82	
Vul: Both	♦ A97	You bid first.
HCP: 13	♣ KQJ94	

## None Both hands (Answers Page)

Board: 445

Dealer: S

Vul: Both

North HCP: 5

South HCP: 13

Contract: 1N W

North:

♠ J7

♥ A8763

♦ 107542

♣ 3

South:

♠ AQ9432

♥ 5

♦ AQ

♣ J972

West North East South

1♠

1NT AP

Board: 446

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 2♦ S

North:

♠ KQ74

♥ AQ32

♦ 6

♣ A1083

South:

♠ 9

♥ J985

♦ AKJ975

♣ 95

West North East South

1♣

1NT

2♦

AP

Board: 447

Dealer: S

Vul: EW

North HCP: 4

South HCP: 12

Contract: 4♠ W

North:

♠ 63

♥ J9752

♦ K843

♣ 84

South:

♠ Q87

♥ A64

♦ Q5

♣ KJ652

West North East South

1♣

1NT Pass 2♣<sup>1</sup> X

2♠ Pass 3♠ Pass

4♠ AP

1. Stayman

Board: 448

Dealer: N

Vul: Both

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ K8

♥ J105

♦ AQ873

♣ Q72

South:

♠ AJ7654

♥ 8742

♦ 10

♣ J5

West North East South

1♦

1NT

AP

Board: 449

Dealer: S

Vul: None

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ 87

♥ J962

♦ Q54

♣ K974

South:

♠ J104

♥ A1084

♦ K10873

♣ A

West North East South

1♦

1NT AP

Board: 450

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 2♥ S

North:

♠ K109

♥ 82

♦ A97

♣ KQJ94

South:

♠ AJ853

♥ KJ9654

♦ 65

♣ —

West	North	East	South
	1♣	1NT	2♥
AP			

## South hands (Practice Page)

### None

Board: 445	♠ AQ9432	West Bids 1NT if possible.
Dealer: S	♥ 5	
Vul: Both	♦ AQ	You bid first.
HCP: 13	♣ J972	

Board: 446	♠ 9	East Bids 1NT if possible.
Dealer: N	♥ J985	
Vul: NS	♦ AKJ975	Partner bids first.
HCP: 9	♣ 95	

Board: 447	♠ Q87	West Bids 1NT if possible.
Dealer: S	♥ A64	East Bids 2♣ if possible.
Vul: EW	♦ Q5	West Bids 2♠ if possible.
HCP: 12	♣ KJ652	East Bids 3♠ if possible.
		West Bids 4♠ if possible.
		You bid first.

Board: 448	♠ AJ7654	East Bids 1NT if possible.
Dealer: N	♥ 8742	
Vul: Both	♦ 10	Partner bids first.
HCP: 6	♣ J5	

Board: 449	♠ J104	West Bids 1NT if possible.
Dealer: S	♥ A1084	
Vul: None	♦ K10873	You bid first.
HCP: 12	♣ A	

Board: 450	♠ AJ853	East Bids 1NT if possible.
Dealer: N	♥ KJ9654	
Vul: Both	♦ 65	Partner bids first.
HCP: 9	♣ —	



## None Both hands (Answers Page)

Board: 445

Dealer: S

Vul: Both

North HCP: 5

South HCP: 13

Contract: 1N W

North:

♠ J7

♥ A8763

♦ 107542

♣ 3

South:

♠ AQ9432

♥ 5

♦ AQ

♣ J972

West North East South

1♠

1NT AP

Board: 446

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 2♦ S

North:

♠ KQ74

♥ AQ32

♦ 6

♣ A1083

South:

♠ 9

♥ J985

♦ AKJ975

♣ 95

West North East South

1♣

1NT

2♦

AP

Board: 447

Dealer: S

Vul: EW

North HCP: 4

South HCP: 12

Contract: 4♠ W

North:

♠ 63

♥ J9752

♦ K843

♣ 84

South:

♠ Q87

♥ A64

♦ Q5

♣ KJ652

West North East South

1♣

1NT Pass 2♣<sup>1</sup> X

2♠ Pass 3♠ Pass

4♠ AP

1. Stayman

Board: 448

Dealer: N

Vul: Both

North HCP: 12

South HCP: 6

Contract: 1N E

North:

♠ K8

♥ J105

♦ AQ873

♣ Q72

South:

♠ AJ7654

♥ 8742

♦ 10

♣ J5

West North East South

1♦

1NT

AP

Board: 449

Dealer: S

Vul: None

North HCP: 6

South HCP: 12

Contract: 1N W

North:

♠ 87

♥ J962

♦ Q54

♣ K974

South:

♠ J104

♥ A1084

♦ K10873

♣ A

West North East South

1♦

1NT AP

Board: 450

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 2♥ S

North:

♠ K109

♥ 82

♦ A97

♣ KQJ94

South:

♠ AJ853

♥ KJ9654

♦ 65

♣ —

West	North	East	South
	1♣	1NT	2♥
AP			

## North hands (Practice Page)

### None

Board: 451	♠ A753	West Bids 1NT if possible.
Dealer: S	♥ K874	
Vul: None	♦ 96	Partner bids first.
HCP: 7	♣ 932	
Board: 452	♠ J2	East Bids 1NT if possible.
Dealer: N	♥ K10654	West Bids 4♠ if possible.
Vul: Both	♦ A742	
HCP: 12	♣ A8	You bid first.
Board: 453	♠ 95	West Bids 1NT if possible.
Dealer: S	♥ QJ1073	East Bids 2♥ if possible.
Vul: None	♦ A873	West Bids 2♠ if possible.
HCP: 7	♣ 109	Partner bids first.
Board: 454	♠ A6	East Bids 1NT if possible.
Dealer: N	♥ Q87	West Bids 2♠ if possible.
Vul: NS	♦ A1087	
HCP: 12	♣ Q653	You bid first.
Board: 455	♠ 5432	West Bids 1NT if possible.
Dealer: S	♥ Q10	East Bids 2♦ if possible.
Vul: EW	♦ 10	East Bids 3♦ if possible.
HCP: 7	♣ AJ10984	West Bids 4♦ if possible.
		Partner bids first.

Board: 456

Dealer: N

Vul: None

HCP: 12

♠ K6

♥ J1086

♦ A105

♣ A1052

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ A753	♠ J102				1♦
Vul: None	♥ K874	♥ AJ3				
North HCP: 7	♦ 96	♦ KQJ10	1NT	AP		
South HCP: 12	♣ 932	♣ 1085				
Contract: 1N W						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ 9				
Vul: Both	♥ K10654	♥ Q92		1♥	1NT	3♥
North HCP: 12	♦ A742	♦ J1086	4♠	AP		
South HCP: 4	♣ A8	♣ J9743				
Contract: 4♠ W						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ K104				1♣
Vul: None	♥ QJ1073	♥ 652				
North HCP: 7	♦ A873	♦ KQ	1NT	Pass	2♥	Pass
South HCP: 13	♣ 109	♣ AJ853	2♠	AP		
Contract: 2♠ W						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J87				
Vul: NS	♥ Q87	♥ AJ10		1♦	1NT	2♦
North HCP: 12	♦ A1087	♦ J6542	2♠	AP		
South HCP: 7	♣ Q653	♣ 102				
Contract: 2♠ W						

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ AKJ				1♥
Vul: EW	♥ Q10	♥ AJ642				
North HCP: 7	♦ 10	♦ 85	1NT	2♣	2♦	3♣
South HCP: 13	♣ AJ10984	♣ 632	Pass	Pass	3♦	4♣
Contract: 4♦ X E			4♦	Pass	Pass	X
			AP			

Board: 456

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 4♥ S

North:

♠ K6

♥ J1086

♦ A105

♣ A1052

South:

♠ A43

♥ K5432

♦ K8

♣ 863

West	North	East	South
------	-------	------	-------

	1♣	1NT	XN
--	----	-----	----

2♥	Pass	2♠	Pass
----	------	----	------

Pass	X	Pass	3♥
------	---	------	----

Pass	4♥	AP	
------	----	----	--

## South hands (Practice Page)

### None

Board: 451	♠ J102	West Bids 1NT if possible.
Dealer: S	♥ AJ3	
Vul: None	♦ KQJ10	You bid first.
HCP: 12	♣ 1085	

Board: 452	♠ 9	East Bids 1NT if possible.
Dealer: N	♥ Q92	West Bids 4♠ if possible.
Vul: Both	♦ J1086	
HCP: 4	♣ J9743	Partner bids first.

Board: 453	♠ K104	West Bids 1NT if possible.
Dealer: S	♥ 652	East Bids 2♥ if possible.
Vul: None	♦ KQ	West Bids 2♠ if possible.
HCP: 13	♣ AJ853	You bid first.

Board: 454	♠ J87	East Bids 1NT if possible.
Dealer: N	♥ AJ10	West Bids 2♠ if possible.
Vul: NS	♦ J6542	
HCP: 7	♣ 102	Partner bids first.

Board: 455	♠ AKJ	West Bids 1NT if possible.
Dealer: S	♥ AJ642	East Bids 2♦ if possible.
Vul: EW	♦ 85	East Bids 3♦ if possible.
HCP: 13	♣ 632	West Bids 4♦ if possible.
		You bid first.

Board: 456

Dealer: N

Vul: None

HCP: 10

♠ A43

♥ K5432

♦ K8

♣ 863

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

Partner bids first.



## None Both hands (Answers Page)

Board: 451

Dealer: S

Vul: None

North HCP: 7

South HCP: 12

Contract: 1N W

North:

♠ A753

♥ K874

♦ 96

♣ 932

South:

♠ J102

♥ AJ3

♦ KQJ10

♣ 1085

West	North	East	South
------	-------	------	-------

1♦

1NT	AP		
-----	----	--	--

Board: 452

Dealer: N

Vul: Both

North HCP: 12

South HCP: 4

Contract: 4♠ W

North:

♠ J2

♥ K10654

♦ A742

♣ A8

South:

♠ 9

♥ Q92

♦ J1086

♣ J9743

West	North	East	South
------	-------	------	-------

1♥

1NT

3♥

4♠	AP		
----	----	--	--

Board: 453

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 2♠ W

North:

♠ 95

♥ QJ1073

♦ A873

♣ 109

South:

♠ K104

♥ 652

♦ KQ

♣ AJ853

West	North	East	South
------	-------	------	-------

1♣

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	AP		
----	----	--	--

Board: 454

Dealer: N

Vul: NS

North HCP: 12

South HCP: 7

Contract: 2♠ W

North:

♠ A6

♥ Q87

♦ A1087

♣ Q653

South:

♠ J87

♥ AJ10

♦ J6542

♣ 102

West	North	East	South
------	-------	------	-------

1♦

1NT

2♦

2♠	AP		
----	----	--	--

Board: 455

Dealer: S

Vul: EW

North HCP: 7

South HCP: 13

Contract: 4♦ X E

North:

♠ 5432

♥ Q10

♦ 10

♣ AJ10984

South:

♠ AKJ

♥ AJ642

♦ 85

♣ 632

West	North	East	South
------	-------	------	-------

1♥

1NT	2♣	2♦	3♣
-----	----	----	----

Pass	Pass	3♦	4♣
------	------	----	----

4♦	Pass	Pass	X
----	------	------	---

AP

Board: 456

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 4♥ S

North:

♠ K6

♥ J1086

♦ A105

♣ A1052

South:

♠ A43

♥ K5432

♦ K8

♣ 863

West	North	East	South
------	-------	------	-------

	1♣	1NT	XN
--	----	-----	----

2♥	Pass	2♠	Pass
----	------	----	------

Pass	X	Pass	3♥
------	---	------	----

Pass	4♥	AP	
------	----	----	--

## North hands (Practice Page)

### None

Board: 457  
Dealer: S  
Vul: NS  
HCP: 3

♠ 1082  
♥ Q874  
♦ 6  
♣ J10763

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

Partner bids first.

Board: 458  
Dealer: N  
Vul: EW  
HCP: 12

♠ AK83  
♥ 87  
♦ KQ65  
♣ 1085

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

You bid first.

Board: 459  
Dealer: S  
Vul: Both  
HCP: 3

♠ 743  
♥ Q94  
♦ J1083  
♣ 643

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

Partner bids first.

## None Both hands (Answers Page)

Board: 457

Dealer: S

Vul: NS

North HCP: 3

South HCP: 13

Contract: 4♠ W

North:

♠ 1082

♥ Q874

♦ 6

♣ J10763

South:

♠ J

♥ KJ52

♦ Q9873

♣ AQ5

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

Board: 458

Dealer: N

Vul: EW

North HCP: 12

South HCP: 3

Contract: 4♠ E

North:

♠ AK83

♥ 87

♦ KQ65

♣ 1085

South:

♠ 7

♥ Q9652

♦ J1093

♣ 943

West	North	East	South
	1♦	1NT	Pass
2♣ <sup>1</sup>	Pass	2♠	Pass
3♦ <sup>2</sup>	Pass	3NT	Pass
4♠	AP		

1. Stayman

2. limit raise or better in ♠

Board: 459

Dealer: S

Vul: Both

North HCP: 3

South HCP: 12

Contract: 3♣ W

North:

♠ 743

♥ Q94

♦ J1083

♣ 643

South:

♠ AQ85

♥ J1032

♦ KQ942

♣ —

West	North	East	South
			1♦
1NT	Pass	2♠ <sup>1</sup>	Pass
3♣ <sup>2</sup>	AP		

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

None

Board: 457  
Dealer: S  
Vul: NS  
HCP: 13

♠ J  
♥ KJ52  
♦ Q9873  
♣ AQ5

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

You bid first.

Board: 458  
Dealer: N  
Vul: EW  
HCP: 3

♠ 7  
♥ Q9652  
♦ J1093  
♣ 943

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

Partner bids first.

Board: 459  
Dealer: S  
Vul: Both  
HCP: 12

♠ AQ85  
♥ J1032  
♦ KQ942  
♣ —

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

You bid first.

## None Both hands (Answers Page)

Board: 457

Dealer: S

Vul: NS

North HCP: 3

South HCP: 13

Contract: 4♠ W

North:

♠ 1082

♥ Q874

♦ 6

♣ J10763

South:

♠ J

♥ KJ52

♦ Q9873

♣ AQ5

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

Board: 458

Dealer: N

Vul: EW

North HCP: 12

South HCP: 3

Contract: 4♠ E

North:

♠ AK83

♥ 87

♦ KQ65

♣ 1085

South:

♠ 7

♥ Q9652

♦ J1093

♣ 943

West	North	East	South
	1♦	1NT	Pass
2♣ <sup>1</sup>	Pass	2♠	Pass
3♦ <sup>2</sup>	Pass	3NT	Pass
4♠	AP		

1. Stayman

2. limit raise or better in ♠

Board: 459

Dealer: S

Vul: Both

North HCP: 3

South HCP: 12

Contract: 3♣ W

North:

♠ 743

♥ Q94

♦ J1083

♣ 643

South:

♠ AQ85

♥ J1032

♦ KQ942

♣ —

West	North	East	South
			1♦
1NT	Pass	2♠ <sup>1</sup>	Pass
3♣ <sup>2</sup>	AP		

1. Minor Suit Transfers after 1NT

2. automat