

## North hands (Practice Page)

### Losing Trick Count

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

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

Partner bids first.

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

The opponents are silent.

You bid first.

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

West Doubles 1♠ if possible.

Partner bids first.

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

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

You bid first.

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

The opponents are silent.

Partner bids first.

# Losing Trick Count Both hands (Answers Page)

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

North:  
♠ K965  
♥ 1086  
♦ Q5  
♣ A987

South:  
♠ 4  
♥ AKQ43  
♦ 963  
♣ J643

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

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

North:  
♠ A10874  
♥ 5  
♦ K108  
♣ K874

South:  
♠ 6532  
♥ KQ87  
♦ J932  
♣ 2

West	North	East	South
	1♠	Pass	2♠
AP			

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

North:  
♠ 4  
♥ AK10642  
♦ Q1092  
♣ J3

South:  
♠ K10986  
♥ 3  
♦ J753  
♣ AQ5

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

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

North:  
♠ J954  
♥ AQJ103  
♦ Q862  
♣ —

South:  
♠ K863  
♥ —  
♦ A10943  
♣ J973

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

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

North:  
♠ J108  
♥ A98  
♦ 83  
♣ A10876

South:  
♠ A543  
♥ Q1074  
♦ KQ76  
♣ 9

West	North	East	South
			1♦
Pass	1NT	AP	

## South hands (Practice Page)

### Losing Trick Count

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

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

You bid first.

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

The opponents are silent.

Partner bids first.

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

West Doubles 1♠ if possible.

You bid first.

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

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

Partner bids first.

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

The opponents are silent.

You bid first.

## Losing Trick Count Both hands (Answers Page)

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

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

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

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

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

## North hands (Practice Page)

### Losing Trick Count

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

# Losing Trick Count Both hands (Answers Page)

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

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

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

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

1. limit raise or better in ♠

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

## South hands (Practice Page)

### Losing Trick Count

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

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

Partner bids first.

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

The opponents are silent.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

The opponents are silent.

Partner bids first.

# Losing Trick Count Both hands (Answers Page)

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

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

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

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

1. limit raise or better in ♠

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



## North hands (Practice Page)

### Losing Trick Count

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

# Losing Trick Count Both hands (Answers Page)

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

North:  
 ♠ AQ1084  
 ♥ 87  
 ♦ 10542  
 ♣ Q10

South:  
 ♠ K952  
 ♥ 6  
 ♦ AK96  
 ♣ J964

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

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

North:  
 ♠ 9843  
 ♥ A  
 ♦ K1096  
 ♣ KJ105

South:  
 ♠ AJ  
 ♥ J1072  
 ♦ QJ52  
 ♣ 732

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

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

North:  
 ♠ 92  
 ♥ K5  
 ♦ J754  
 ♣ AKQ102

South:  
 ♠ AQ765  
 ♥ A1076  
 ♦ 1063  
 ♣ 5

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

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

North:  
 ♠ K6  
 ♥ 8753  
 ♦ 108  
 ♣ AK752

South:  
 ♠ AQ82  
 ♥ AQJ10  
 ♦ K9  
 ♣ Q93

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

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

## South hands (Practice Page)

### Losing Trick Count

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

# Losing Trick Count Both hands (Answers Page)

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

North:  
 ♠ AQ1084  
 ♥ 87  
 ♦ 10542  
 ♣ Q10

South:  
 ♠ K952  
 ♥ 6  
 ♦ AK96  
 ♣ J964

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

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

North:  
 ♠ 9843  
 ♥ A  
 ♦ K1096  
 ♣ KJ105

South:  
 ♠ AJ  
 ♥ J1072  
 ♦ QJ52  
 ♣ 732

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

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

North:  
 ♠ 92  
 ♥ K5  
 ♦ J754  
 ♣ AKQ102

South:  
 ♠ AQ765  
 ♥ A1076  
 ♦ 1063  
 ♣ 5

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

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

North:  
 ♠ K6  
 ♥ 8753  
 ♦ 108  
 ♣ AK752

South:  
 ♠ AQ82  
 ♥ AQJ10  
 ♦ K9  
 ♣ Q93

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

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

## North hands (Practice Page)

### Losing Trick Count

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

## Losing Trick Count Both hands (Answers Page)

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

North:  
 ♠ AQ98653  
 ♥ J3  
 ♦ K  
 ♣ J102

South:  
 ♠ 7  
 ♥ 42  
 ♦ 9642  
 ♣ AKQ874

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

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

North:  
 ♠ —  
 ♥ A872  
 ♦ K753  
 ♣ K8654

South:  
 ♠ 1097542  
 ♥ 54  
 ♦ A104  
 ♣ J10

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

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

North:  
 ♠ Q86  
 ♥ 9764  
 ♦ J43  
 ♣ K32

South:  
 ♠ KJ743  
 ♥ KJ105  
 ♦ Q1052  
 ♣ —

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

1. forcing 1NT

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

North:  
 ♠ 2  
 ♥ A1043  
 ♦ 9873  
 ♣ AK54

South:  
 ♠ KJ96  
 ♥ Q76  
 ♦ 1062  
 ♣ 1098

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

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

North:  
 ♠ QJ3  
 ♥ 43  
 ♦ QJ72  
 ♣ AJ83

South:  
 ♠ K9542  
 ♥ AK105  
 ♦ 1064  
 ♣ 10

West	North	East	South
			1♠
Pass	1NT <sup>1</sup>	Pass	2♥
Pass	3♠	Pass	4♠
AP			

1. forcing 1NT

## South hands (Practice Page)

### Losing Trick Count

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

## Losing Trick Count Both hands (Answers Page)

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

North:  
 ♠ AQ98653  
 ♥ J3  
 ♦ K  
 ♣ J102

South:  
 ♠ 7  
 ♥ 42  
 ♦ 9642  
 ♣ AKQ874

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

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

North:  
 ♠ —  
 ♥ A872  
 ♦ K753  
 ♣ K8654

South:  
 ♠ 1097542  
 ♥ 54  
 ♦ A104  
 ♣ J10

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

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

North:  
 ♠ Q86  
 ♥ 9764  
 ♦ J43  
 ♣ K32

South:  
 ♠ KJ743  
 ♥ KJ105  
 ♦ Q1052  
 ♣ —

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

1. forcing 1NT

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

North:  
 ♠ 2  
 ♥ A1043  
 ♦ 9873  
 ♣ AK54

South:  
 ♠ KJ96  
 ♥ Q76  
 ♦ 1062  
 ♣ 1098

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

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

North:  
 ♠ QJ3  
 ♥ 43  
 ♦ QJ72  
 ♣ AJ83

South:  
 ♠ K9542  
 ♥ AK105  
 ♦ 1064  
 ♣ 10

West	North	East	South
			1♠
Pass	1NT <sup>1</sup>	Pass	2♥
Pass	3♠	Pass	4♠
AP			

1. forcing 1NT



## North hands (Practice Page)

### Losing Trick Count

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

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

You bid first.

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

The opponents are silent.

Partner bids first.

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

The opponents are silent.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

## Losing Trick Count Both hands (Answers Page)

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

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

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

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

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

1. limit raise or better in ♠

## South hands (Practice Page)

### Losing Trick Count

Board: 20      ♠ J876  
Dealer: N      ♥ QJ83  
Vul: NS      ♦ AQ42  
HCP: 10      ♣ 9

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

Partner bids first.

Board: 21      ♠ K10  
Dealer: S      ♥ 64  
Vul: None      ♦ A10742  
HCP: 10      ♣ K643

The opponents are silent.

You bid first.

Board: 22      ♠ Q643  
Dealer: N      ♥ A754  
Vul: None      ♦ KJ8  
HCP: 14      ♣ A6

The opponents are silent.

Partner bids first.

Board: 23      ♠ 7  
Dealer: S      ♥ Q10942  
Vul: NS      ♦ A652  
HCP: 10      ♣ A109

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

You bid first.

Board: 24      ♠ AJ  
Dealer: N      ♥ Q8  
Vul: None      ♦ 106432  
HCP: 8      ♣ J1093

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

Partner bids first.

## Losing Trick Count Both hands (Answers Page)

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

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

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

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

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

1. limit raise or better in ♠

## North hands (Practice Page)

### Losing Trick Count

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

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

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

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

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

# Losing Trick Count Both hands (Answers Page)

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

North:  
 ♠ K64  
 ♥ AJ3  
 ♦ AQJ52  
 ♣ QJ

South:  
 ♠ A1097  
 ♥ K874  
 ♦ K9874  
 ♣ —

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

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

North:  
 ♠ A2  
 ♥ A9852  
 ♦ Q743  
 ♣ 63

South:  
 ♠ KQ843  
 ♥ 1063  
 ♦ K9  
 ♣ Q74

West	North	East	South
	1♥	Pass	2♥
AP			

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

North:  
 ♠ 2  
 ♥ A103  
 ♦ J102  
 ♣ KJ9652

South:  
 ♠ 9  
 ♥ K874  
 ♦ K8765  
 ♣ A107

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

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

North:  
 ♠ AK1073  
 ♥ 4  
 ♦ 1082  
 ♣ K764

South:  
 ♠ J985  
 ♥ AQ83  
 ♦ AJ6  
 ♣ Q2

West	North	East	South
	1♠	Pass	2NT <sup>1</sup>
Pass	4♠	AP	
1. Jacoby 2NT			

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

North:  
 ♠ AQ32  
 ♥ 8  
 ♦ A865  
 ♣ K1073

South:  
 ♠ K6  
 ♥ K964  
 ♦ 109  
 ♣ A9642

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

## South hands (Practice Page)

### Losing Trick Count

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

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

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

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

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

# Losing Trick Count Both hands (Answers Page)

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

North:  
♠ K64  
♥ AJ3  
♦ AQJ52  
♣ QJ

South:  
♠ A1097  
♥ K874  
♦ K9874  
♣ —

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

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

North:  
♠ A2  
♥ A9852  
♦ Q743  
♣ 63

South:  
♠ KQ843  
♥ 1063  
♦ K9  
♣ Q74

West	North	East	South
	1♥	Pass	2♥
AP			

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

North:  
♠ 2  
♥ A103  
♦ J102  
♣ KJ9652

South:  
♠ 9  
♥ K874  
♦ K8765  
♣ A107

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

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

North:  
♠ AK1073  
♥ 4  
♦ 1082  
♣ K764

South:  
♠ J985  
♥ AQ83  
♦ AJ6  
♣ Q2

West	North	East	South
	1♠	Pass	2NT <sup>1</sup>
Pass	4♠	AP	
1. Jacoby 2NT			

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

North:  
♠ AQ32  
♥ 8  
♦ A865  
♣ K1073

South:  
♠ K6  
♥ K964  
♦ 109  
♣ A9642

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



## North hands (Practice Page)

### Losing Trick Count

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

West Bids 2♠ if possible.

You bid first.

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

West Doubles 1♥ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4NT if possible.

East Bids 5♦ if possible.

West Bids 6♠ if possible.

Partner bids first.

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

East Bids 1♠ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

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

West Bids 2♠ if possible.

East Doubles 4NT if possible.

Partner bids first.

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

The opponents are silent.

You bid first.

# Losing Trick Count Both hands (Answers Page)

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

North:  
♠ K102  
♥ K8742  
♦ A632  
♣ 6

South:  
♠ 985  
♥ 1095  
♦ J4  
♣ AQJ105

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

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

North:  
♠ 53  
♥ J62  
♦ Q109763  
♣ KJ

South:  
♠ 8  
♥ K8543  
♦ AK82  
♣ 942

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

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

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

North:  
♠ 5  
♥ K10752  
♦ K974  
♣ A109

South:  
♠ 864  
♥ AJ8  
♦ 8632  
♣ K83

West	North	East	South
	1♥	1♠	2♥
3♥ <sup>1</sup>	Pass	3♠	Pass
4♠	AP		

1. limit raise or better in ♠

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

North:  
♠ 8  
♥ K103  
♦ AKQJ8543  
♣ 9

South:  
♠ 4  
♥ AQ95  
♦ 10762  
♣ AJ72

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

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

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

North:  
♠ 2  
♥ K9542  
♦ A104  
♣ K765

South:  
♠ Q4  
♥ AQ7  
♦ KQJ832  
♣ 102

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

## South hands (Practice Page)

### Losing Trick Count

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

♠ 985  
♥ 1095  
♦ J4  
♣ AQJ105

West Bids 2♠ if possible.

Partner bids first.

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

♠ 8  
♥ K8543  
♦ AK82  
♣ 942

West Doubles 1♥ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4NT if possible.

East Bids 5♦ if possible.

West Bids 6♠ if possible.

You bid first.

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

♠ 864  
♥ AJ8  
♦ 8632  
♣ K83

East Bids 1♠ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

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

♠ 4  
♥ AQ95  
♦ 10762  
♣ AJ72

West Bids 2♠ if possible.

East Doubles 4NT if possible.

You bid first.

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

♠ Q4  
♥ AQ7  
♦ KQJ832  
♣ 102

The opponents are silent.

Partner bids first.

# Losing Trick Count Both hands (Answers Page)

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

North:  
♠ K102  
♥ K8742  
♦ A632  
♣ 6

South:  
♠ 985  
♥ 1095  
♦ J4  
♣ AQJ105

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

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

North:  
♠ 53  
♥ J62  
♦ Q109763  
♣ KJ

South:  
♠ 8  
♥ K8543  
♦ AK82  
♣ 942

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

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

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

North:  
♠ 5  
♥ K10752  
♦ K974  
♣ A109

South:  
♠ 864  
♥ AJ8  
♦ 8632  
♣ K83

West	North	East	South
	1♥	1♠	2♥
3♥ <sup>1</sup>	Pass	3♠	Pass
4♠	AP		

1. limit raise or better in ♠

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

North:  
♠ 8  
♥ K103  
♦ AKQJ8543  
♣ 9

South:  
♠ 4  
♥ AQ95  
♦ 10762  
♣ AJ72

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

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

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

North:  
♠ 2  
♥ K9542  
♦ A104  
♣ K765

South:  
♠ Q4  
♥ AQ7  
♦ KQJ832  
♣ 102

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

## North hands (Practice Page)

### Losing Trick Count

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

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

Partner bids first.

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

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

You bid first.

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

The opponents are silent.

Partner bids first.

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

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

You bid first.

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

The opponents are silent.

Partner bids first.

## Losing Trick Count Both hands (Answers Page)

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

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

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

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

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

## South hands (Practice Page)

### Losing Trick Count

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

♠ K985  
♥ A8752  
♦ QJ9  
♣ 3

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

You bid first.

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

♠ 653  
♥ J9863  
♦ A1052  
♣ 9

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

Partner bids first.

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

♠ 9853  
♥ KQJ95  
♦ —  
♣ KJ32

The opponents are silent.

You bid first.

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

♠ J6  
♥ K8543  
♦ J86  
♣ 1054

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

Partner bids first.

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

♠ 9  
♥ 9854  
♦ AK972  
♣ K43

The opponents are silent.

You bid first.

## Losing Trick Count Both hands (Answers Page)

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

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

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

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

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



## North hands (Practice Page)

### Losing Trick Count

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

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

You bid first.

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

The opponents are silent.

Partner bids first.

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

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

You bid first.

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

The opponents are silent.

Partner bids first.

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

East Doubles Pass if possible.

You bid first.

# Losing Trick Count Both hands (Answers Page)

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

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

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

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

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

## South hands (Practice Page)

### Losing Trick Count

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

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

Partner bids first.

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

The opponents are silent.

You bid first.

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

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

Partner bids first.

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

The opponents are silent.

You bid first.

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

East Doubles Pass if possible.

Partner bids first.

# Losing Trick Count Both hands (Answers Page)

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

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

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

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

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

## North hands (Practice Page)

### Losing Trick Count

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

East Bids 3♥ if possible.

Partner bids first.

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

East Bids 2♦ if possible.

West Bids 3NT if possible.

You bid first.

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

West Doubles 2♠ if possible.

East Bids 3♣ if possible.

Partner bids first.

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

East Bids 1♠ if possible.

West Bids 4♠ if possible.

You bid first.

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

West Bids 2♥ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 45						
Dealer: S	North:	South:	West	North	East	South
Vul: EW	♠ K10763	♠ J				3♣
North HCP: 14	♥ A108	♥ 42				
South HCP: 9	♦ AQJ6	♦ K1092	Pass	Pass	3♥	AP
Contract: 3♥ E	♣ 7	♣ KQ8432				
Board: 46						
Dealer: N	North:	South:	West	North	East	South
Vul: Both	♠ AK543	♠ J9876		1♠	2♦	3♠
North HCP: 10	♥ 10654	♥ 72				
South HCP: 5	♦ —	♦ 76532	3NT	AP		
Contract: 3N W	♣ K654	♣ A				
Board: 47						
Dealer: S	North:	South:	West	North	East	South
Vul: EW	♠ KQ75	♠ J1093				1♥
North HCP: 14	♥ 654	♥ AK983	Pass	1♠	Pass	2♠
South HCP: 10	♦ A85	♦ Q102	X	XX	3♣	3♠
Contract: 4♠ N	♣ KQ5	♣ 8	Pass	4♠	AP	
Board: 48						
Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ 9	♠ —		1♦	1♠	2♥ <sup>1</sup>
North HCP: 11	♥ AQ82	♥ K10654	4♠	Pass	Pass	X
South HCP: 11	♦ A986	♦ KQ1054	AP			
Contract: 4♠X E	♣ J752	♣ K98	1. 1X-(Y)-2Z forcing			
Board: 49						
Dealer: S	North:	South:	West	North	East	South
Vul: NS	♠ QJ74	♠ K103				1♥
North HCP: 5	♥ 7	♥ AK854	2♥ <sup>1</sup>	Pass	3♦	AP
South HCP: 10	♦ J4	♦ 7653	1. Michaels Cuebid			
Contract: 3♦ E	♣ J85432	♣ 9				

## South hands (Practice Page)

### Losing Trick Count

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





## North hands (Practice Page)

### Losing Trick Count

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

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

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

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

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

## Losing Trick Count Both hands (Answers Page)

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

North:  
 ♠ 3  
 ♥ AJ743  
 ♦ K964  
 ♣ Q98

South:  
 ♠ A6  
 ♥ KQ82  
 ♦ QJ  
 ♣ KJ1064

West	North	East	South
	1♥	Pass	2NT <sup>1</sup>
Pass	4♥	AP	
1. Jacoby 2NT			

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

North:  
 ♠ J1032  
 ♥ KJ8543  
 ♦ J2  
 ♣ 4

South:  
 ♠ AK975  
 ♥ 92  
 ♦ 64  
 ♣ K832

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

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

North:  
 ♠ A9854  
 ♥ AQ3  
 ♦ 4  
 ♣ 8754

South:  
 ♠ J7632  
 ♥ 7  
 ♦ J876  
 ♣ 932

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

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

North:  
 ♠ J8  
 ♥ AQJ1043  
 ♦ 6  
 ♣ 8543

South:  
 ♠ A10532  
 ♥ —  
 ♦ J843  
 ♣ KQ97

West	North	East	South
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♥	AP	
1. forcing 1NT			

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

North:  
 ♠ 1065  
 ♥ —  
 ♦ A1065  
 ♣ AJ10873

South:  
 ♠ AJ7  
 ♥ Q9743  
 ♦ Q9  
 ♣ Q96

West	North	East	South
	3♣	Pass	4♣
AP			

## South hands (Practice Page)

### Losing Trick Count

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

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

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

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

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

# Losing Trick Count Both hands (Answers Page)

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

North:  
♠ 3  
♥ AJ743  
♦ K964  
♣ Q98

South:  
♠ A6  
♥ KQ82  
♦ QJ  
♣ KJ1064

West	North	East	South
	1♥	Pass	2NT <sup>1</sup>
Pass	4♥	AP	
1. Jacoby 2NT			

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

North:  
♠ J1032  
♥ KJ8543  
♦ J2  
♣ 4

South:  
♠ AK975  
♥ 92  
♦ 64  
♣ K832

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

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

North:  
♠ A9854  
♥ AQ3  
♦ 4  
♣ 8754

South:  
♠ J7632  
♥ 7  
♦ J876  
♣ 932

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

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

North:  
♠ J8  
♥ AQJ1043  
♦ 6  
♣ 8543

South:  
♠ A10532  
♥ —  
♦ J843  
♣ KQ97

West	North	East	South
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♥	AP	
1. forcing 1NT			

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

North:  
♠ 1065  
♥ —  
♦ A1065  
♣ AJ10873

South:  
♠ AJ7  
♥ Q9743  
♦ Q9  
♣ Q96

West	North	East	South
	3♣	Pass	4♣
AP			

## North hands (Practice Page)

### Losing Trick Count

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

## Losing Trick Count Both hands (Answers Page)

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

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

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

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

## South hands (Practice Page)

### Losing Trick Count

Board: 55	♠ AK1097	East Doubles 1NT if possible.
Dealer: S	♥ 3	West Bids 2♥ if possible.
Vul: Both	♦ K543	
HCP: 10	♣ 762	You bid first.

Board: 56	♠ AKJ953	The opponents are silent.
Dealer: N	♥ K76	
Vul: Both	♦ 5	Partner bids first.
HCP: 14	♣ K72	

Board: 57	♠ A842	The opponents are silent.
Dealer: S	♥ 7653	
Vul: EW	♦ 5	You bid first.
HCP: 11	♣ AK106	

Board: 58	♠ 9732	East Doubles 1♠ if possible.
Dealer: N	♥ J98	West Bids 5♣ if possible.
Vul: EW	♦ J843	East Bids 6♣ if possible.
HCP: 2	♣ 106	Partner bids first.

## Losing Trick Count Both hands (Answers Page)

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

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

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

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