

North hands (Practice Page)

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

Board: 1	♠ KQ7	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ 9763	Partner bids first.
HCP: 9	♣ Q72	

Board: 2	♠ AKJ3	The opponents are silent.
Dealer: N	♥ A865	
Vul: Both	♦ Q1054	You bid first.
HCP: 14	♣ 7	

Board: 3	♠ K74	The opponents are silent.
Dealer: S	♥ Q82	
Vul: None	♦ J742	Partner bids first.
HCP: 9	♣ QJ6	

Board: 4	♠ 8754	The opponents are silent.
Dealer: N	♥ A1042	
Vul: Both	♦ A5	You bid first.
HCP: 12	♣ A72	

Board: 5	♠ K86	The opponents are silent.
Dealer: S	♥ K105	
Vul: NS	♦ 987	Partner bids first.
HCP: 8	♣ Q952	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ A4				1♦
Vul: None	♥ Q94	♥ K76	Pass	1NT	Pass	2♦
North HCP: 9	♦ 9763	♦ A10542	AP			
South HCP: 12	♣ Q72	♣ J108				
Contract: 2♦ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q102		1♦	Pass	1NT
Vul: Both	♥ A865	♥ Q93	AP			
North HCP: 14	♦ Q1054	♦ 986				
South HCP: 9	♣ 7	♣ AJ43				
Contract: 1N S						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ A1096				1♦
Vul: None	♥ Q82	♥ AK63	Pass	1NT	AP	
North HCP: 9	♦ J742	♦ K103				
South HCP: 14	♣ QJ6	♣ 98				
Contract: 1N N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ 8754	♠ Q63		1♣	Pass	1NT
Vul: Both	♥ A1042	♥ K98	AP			
North HCP: 12	♦ A5	♦ QJ8				
South HCP: 8	♣ A72	♣ 10653				
Contract: 1N S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ Q95				1♦
Vul: NS	♥ K105	♥ Q8	Pass	1NT	Pass	2♦
North HCP: 8	♦ 987	♦ AKQ52	AP			
South HCP: 14	♣ Q952	♣ J64				
Contract: 2♦ S						

South hands (Practice Page)

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

Board: 1	♠ A4	The opponents are silent.
Dealer: S	♥ K76	
Vul: None	♦ A10542	You bid first.
HCP: 12	♣ J108	

Board: 2	♠ Q102	The opponents are silent.
Dealer: N	♥ Q93	
Vul: Both	♦ 986	Partner bids first.
HCP: 9	♣ AJ43	

Board: 3	♠ A1096	The opponents are silent.
Dealer: S	♥ AK63	
Vul: None	♦ K103	You bid first.
HCP: 14	♣ 98	

Board: 4	♠ Q63	The opponents are silent.
Dealer: N	♥ K98	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 8	♣ 10653	

Board: 5	♠ Q95	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ AKQ52	You bid first.
HCP: 14	♣ J64	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ A4				1♦
Vul: None	♥ Q94	♥ K76	Pass	1NT	Pass	2♦
North HCP: 9	♦ 9763	♦ A10542	AP			
South HCP: 12	♣ Q72	♣ J108				
Contract: 2♦ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q102		1♦	Pass	1NT
Vul: Both	♥ A865	♥ Q93	AP			
North HCP: 14	♦ Q1054	♦ 986				
South HCP: 9	♣ 7	♣ AJ43				
Contract: 1N S						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ A1096				1♦
Vul: None	♥ Q82	♥ AK63	Pass	1NT	AP	
North HCP: 9	♦ J742	♦ K103				
South HCP: 14	♣ QJ6	♣ 98				
Contract: 1N N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ 8754	♠ Q63		1♣	Pass	1NT
Vul: Both	♥ A1042	♥ K98	AP			
North HCP: 12	♦ A5	♦ QJ8				
South HCP: 8	♣ A72	♣ 10653				
Contract: 1N S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ Q95				1♦
Vul: NS	♥ K105	♥ Q8	Pass	1NT	Pass	2♦
North HCP: 8	♦ 987	♦ AKQ52	AP			
South HCP: 14	♣ Q952	♣ J64				
Contract: 2♦ S						

North hands (Practice Page)

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

Board: 6	♠ AK54	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ KQ102	You bid first.
HCP: 14	♣ Q72	

Board: 7	♠ A86	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ 863	Partner bids first.
HCP: 9	♣ Q963	

Board: 8	♠ A76	The opponents are silent.
Dealer: N	♥ A1063	
Vul: NS	♦ K93	You bid first.
HCP: 18	♣ AK7	

Board: 9	♠ A76	The opponents are silent.
Dealer: S	♥ K74	
Vul: EW	♦ Q52	Partner bids first.
HCP: 9	♣ 10876	

Board: 10	♠ Q643	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ KJ85	You bid first.
HCP: 12	♣ A62	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q103		1♦	Pass	1NT
Vul: EW	♥ 73	♥ Q94				
North HCP: 14	♦ KQ102	♦ 986	AP			
South HCP: 7	♣ Q72	♣ K853				
Contract: 1N S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ KQ32				1♦
Vul: NS	♥ K65	♥ Q103				
North HCP: 9	♦ 863	♦ Q954	Pass	1NT	AP	
South HCP: 13	♣ Q963	♣ A7				
Contract: 1N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K98		1♣	Pass	1NT
Vul: NS	♥ A1063	♥ QJ9				
North HCP: 18	♦ K93	♦ QJ10	Pass	2NT	Pass	3NT
South HCP: 9	♣ AK7	♣ 10654	AP			
Contract: 3N S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ Q83				1♣
Vul: EW	♥ K74	♥ AQ85				
North HCP: 9	♦ Q52	♦ J73	Pass	1NT	AP	
South HCP: 14	♣ 10876	♣ AJ9				
Contract: 1N N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ A109		1♦	Pass	2NT
Vul: None	♥ Q7	♥ K108				
North HCP: 12	♦ KJ85	♦ Q62	AP			
South HCP: 12	♣ A62	♣ K1054				
Contract: 2N S						

South hands (Practice Page)

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

Board: 6	♠ Q103	The opponents are silent.
Dealer: N	♥ Q94	
Vul: EW	♦ 986	Partner bids first.
HCP: 7	♣ K853	

Board: 7	♠ KQ32	The opponents are silent.
Dealer: S	♥ Q103	
Vul: NS	♦ Q954	You bid first.
HCP: 13	♣ A7	

Board: 8	♠ K98	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: NS	♦ QJ10	Partner bids first.
HCP: 9	♣ 10654	

Board: 9	♠ Q83	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: EW	♦ J73	You bid first.
HCP: 14	♣ AJ9	

Board: 10	♠ A109	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ Q62	Partner bids first.
HCP: 12	♣ K1054	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q103		1♦	Pass	1NT
Vul: EW	♥ 73	♥ Q94				
North HCP: 14	♦ KQ102	♦ 986	AP			
South HCP: 7	♣ Q72	♣ K853				
Contract: 1N S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ KQ32				1♦
Vul: NS	♥ K65	♥ Q103				
North HCP: 9	♦ 863	♦ Q954	Pass	1NT	AP	
South HCP: 13	♣ Q963	♣ A7				
Contract: 1N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K98		1♣	Pass	1NT
Vul: NS	♥ A1063	♥ QJ9				
North HCP: 18	♦ K93	♦ QJ10	Pass	2NT	Pass	3NT
South HCP: 9	♣ AK7	♣ 10654	AP			
Contract: 3N S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ Q83				1♣
Vul: EW	♥ K74	♥ AQ85				
North HCP: 9	♦ Q52	♦ J73	Pass	1NT	AP	
South HCP: 14	♣ 10876	♣ AJ9				
Contract: 1N N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ A109		1♦	Pass	2NT
Vul: None	♥ Q7	♥ K108				
North HCP: 12	♦ KJ85	♦ Q62	AP			
South HCP: 12	♣ A62	♣ K1054				
Contract: 2N S						

North hands (Practice Page)

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

Board: 11	♠ Q76	East Bids 2♦ if possible.
Dealer: S	♥ K32	
Vul: None	♦ A72	Partner bids first.
HCP: 9	♣ 8643	

Board: 12	♠ 10976	The opponents are silent.
Dealer: N	♥ AK75	
Vul: None	♦ AK53	You bid first.
HCP: 14	♣ 9	

Board: 13	♠ A105	The opponents are silent.
Dealer: S	♥ Q52	
Vul: NS	♦ 852	Partner bids first.
HCP: 9	♣ QJ72	

Board: 14	♠ J986	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: NS	♦ AKQ6	You bid first.
HCP: 19	♣ A	

Board: 15	♠ Q104	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ 854	Partner bids first.
HCP: 7	♣ Q1083	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ 1083				1♣
Vul: None	♥ K32	♥ AQ108				
North HCP: 9	♦ A72	♦ 93	Pass	1NT	2♦	AP
South HCP: 13	♣ 8643	♣ AK109				
Contract: 2♦ E						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ 10976	♠ A52				
Vul: None	♥ AK75	♥ Q64		1♦	Pass	1NT
North HCP: 14	♦ AK53	♦ 10864	AP			
South HCP: 9	♣ 9	♣ QJ5				
Contract: 1N S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ K83				1♦
Vul: NS	♥ Q52	♥ 76				
North HCP: 9	♦ 852	♦ QJ974	Pass	1NT	Pass	2♦
South HCP: 13	♣ QJ72	♣ AK5	AP			
Contract: 2♦ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ J986	♠ Q74				
Vul: NS	♥ AJ72	♥ K85		1♦	Pass	1NT
North HCP: 19	♦ AKQ6	♦ J1072	Pass	2♥	Pass	3NT
South HCP: 9	♣ A	♣ K43	AP			
Contract: 3N S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ 975				
Vul: NS	♥ K92	♥ AJ65				1♦
North HCP: 7	♦ 854	♦ AK72				
South HCP: 12	♣ Q1083	♣ 74	Pass	1NT	AP	
Contract: 1N N						

South hands (Practice Page)

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

Board: 11	♠ 1083	East Bids 2♦ if possible.
Dealer: S	♥ AQ108	
Vul: None	♦ 93	You bid first.
HCP: 13	♣ AK109	
Board: 12	♠ A52	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ 10864	Partner bids first.
HCP: 9	♣ QJ5	
Board: 13	♠ K83	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ QJ974	You bid first.
HCP: 13	♣ AK5	
Board: 14	♠ Q74	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ J1072	Partner bids first.
HCP: 9	♣ K43	
Board: 15	♠ 975	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: NS	♦ AK72	You bid first.
HCP: 12	♣ 74	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ 1083				1♣
Vul: None	♥ K32	♥ AQ108				
North HCP: 9	♦ A72	♦ 93	Pass	1NT	2♦	AP
South HCP: 13	♣ 8643	♣ AK109				
Contract: 2♦ E						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ 10976	♠ A52				
Vul: None	♥ AK75	♥ Q64		1♦	Pass	1NT
North HCP: 14	♦ AK53	♦ 10864	AP			
South HCP: 9	♣ 9	♣ QJ5				
Contract: 1N S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ K83				1♦
Vul: NS	♥ Q52	♥ 76				
North HCP: 9	♦ 852	♦ QJ974	Pass	1NT	Pass	2♦
South HCP: 13	♣ QJ72	♣ AK5	AP			
Contract: 2♦ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ J986	♠ Q74				
Vul: NS	♥ AJ72	♥ K85		1♦	Pass	1NT
North HCP: 19	♦ AKQ6	♦ J1072	Pass	2♥	Pass	3NT
South HCP: 9	♣ A	♣ K43	AP			
Contract: 3N S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ 975				
Vul: NS	♥ K92	♥ AJ65				1♦
North HCP: 7	♦ 854	♦ AK72				
South HCP: 12	♣ Q1083	♣ 74	Pass	1NT	AP	
Contract: 1N N						

North hands (Practice Page)

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

Board: 16 ♠ A753 The opponents are silent.
Dealer: N ♥ A
Vul: NS ♦ A10764 You bid first.
HCP: 15 ♣ K96

Board: 17 ♠ K108 The opponents are silent.
Dealer: S ♥ Q87
Vul: None ♦ 1085 Partner bids first.
HCP: 7 ♣ Q1065

Board: 18 ♠ 1064 West Doubles Pass if possible.
Dealer: N ♥ QJ East Bids 2♥ if possible.
Vul: None ♦ A10732
HCP: 12 ♣ AJ7 You bid first.

Board: 19 ♠ A95 East Bids 2♠ if possible.
Dealer: S ♥ Q102
Vul: EW ♦ Q98 Partner bids first.
HCP: 8 ♣ 9653

Board: 20 ♠ A872 The opponents are silent.
Dealer: N ♥ 82
Vul: None ♦ KJ82 You bid first.
HCP: 12 ♣ KJ2

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A753	♠ K42		1♦	Pass	1NT
Vul: NS	♥ A	♥ Q97				
North HCP: 15	♦ A10764	♦ Q95	Pass	2♦	AP	
South HCP: 9	♣ K96	♣ Q1053				
Contract: 2♦ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ QJ7				1♦
Vul: None	♥ Q87	♥ AK5				
North HCP: 7	♦ 1085	♦ AJ72	Pass	1NT	Pass	2NT
South HCP: 18	♣ Q1065	♣ K32	Pass	3NT	AP	
Contract: 3N N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ K52		1♦	Pass	1NT
Vul: None	♥ QJ	♥ K103	Pass	2♦	Pass	Pass
North HCP: 12	♦ A10732	♦ 854	X	Pass	2♥	3♦
South HCP: 8	♣ AJ7	♣ Q965	AP			
Contract: 3♦ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ 108				1♣
Vul: EW	♥ Q102	♥ K976	Pass	1NT	Pass	2♣
North HCP: 8	♦ Q98	♦ 4	Pass	Pass	2♠	3♣
South HCP: 12	♣ 9653	♣ AKQ872	AP			
Contract: 3♣ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A872	♠ K95		1♦	Pass	1NT
Vul: None	♥ 82	♥ A93				
North HCP: 12	♦ KJ82	♦ 743	AP			
South HCP: 9	♣ KJ2	♣ Q1087				
Contract: 1N S						

South hands (Practice Page)

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

Board: 16 ♠ K42
Dealer: N ♥ Q97
Vul: NS ♦ Q95
HCP: 9 ♣ Q1053

The opponents are silent.

Partner bids first.

Board: 17 ♠ QJ7
Dealer: S ♥ AK5
Vul: None ♦ AJ72
HCP: 18 ♣ K32

The opponents are silent.

You bid first.

Board: 18 ♠ K52
Dealer: N ♥ K103
Vul: None ♦ 854
HCP: 8 ♣ Q965

West Doubles Pass if possible.
East Bids 2♥ if possible.

Partner bids first.

Board: 19 ♠ 108
Dealer: S ♥ K976
Vul: EW ♦ 4
HCP: 12 ♣ AKQ872

East Bids 2♠ if possible.

You bid first.

Board: 20 ♠ K95
Dealer: N ♥ A93
Vul: None ♦ 743
HCP: 9 ♣ Q1087

The opponents are silent.

Partner bids first.

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A753	♠ K42		1♦	Pass	1NT
Vul: NS	♥ A	♥ Q97				
North HCP: 15	♦ A10764	♦ Q95	Pass	2♦	AP	
South HCP: 9	♣ K96	♣ Q1053				
Contract: 2♦ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ QJ7				1♦
Vul: None	♥ Q87	♥ AK5				
North HCP: 7	♦ 1085	♦ AJ72	Pass	1NT	Pass	2NT
South HCP: 18	♣ Q1065	♣ K32	Pass	3NT	AP	
Contract: 3N N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ K52		1♦	Pass	1NT
Vul: None	♥ QJ	♥ K103	Pass	2♦	Pass	Pass
North HCP: 12	♦ A10732	♦ 854	X	Pass	2♥	3♦
South HCP: 8	♣ AJ7	♣ Q965	AP			
Contract: 3♦ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ 108				1♣
Vul: EW	♥ Q102	♥ K976	Pass	1NT	Pass	2♣
North HCP: 8	♦ Q98	♦ 4	Pass	Pass	2♠	3♣
South HCP: 12	♣ 9653	♣ AKQ872	AP			
Contract: 3♣ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A872	♠ K95		1♦	Pass	1NT
Vul: None	♥ 82	♥ A93				
North HCP: 12	♦ KJ82	♦ 743	AP			
South HCP: 9	♣ KJ2	♣ Q1087				
Contract: 1N S						

North hands (Practice Page)

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

Board: 21	♠ Q94	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ 1053	Partner bids first.
HCP: 8	♣ K942	

Board: 22	♠ K43	The opponents are silent.
Dealer: N	♥ 654	
Vul: Both	♦ KJ92	You bid first.
HCP: 13	♣ AQ7	

Board: 23	♠ QJ9	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: Both	♦ 1073	Partner bids first.
HCP: 8	♣ Q762	

Board: 24	♠ Q95	The opponents are silent.
Dealer: N	♥ A1097	
Vul: None	♦ KJ10765	You bid first.
HCP: 10	♣ —	

Board: 25	♠ Q72	The opponents are silent.
Dealer: S	♥ K86	
Vul: Both	♦ 8642	Partner bids first.
HCP: 9	♣ A107	

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

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ A3				1♦
Vul: EW	♥ QJ8	♥ K10	Pass	1NT	Pass	2NT
North HCP: 8	♦ 1053	♦ AKQJ8	Pass	3NT	AP	
South HCP: 18	♣ K942	♣ J765				
Contract: 3N N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q92		1♦	Pass	1NT
Vul: Both	♥ 654	♥ A32	AP			
North HCP: 13	♦ KJ92	♦ 10875				
South HCP: 9	♣ AQ7	♣ K96				
Contract: 1N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ AK52				1♦
Vul: Both	♥ QJ4	♥ A6	Pass	1NT	Pass	2♠
North HCP: 8	♦ 1073	♦ A9642	Pass	3NT	AP	
South HCP: 19	♣ Q762	♣ A9				
Contract: 3N N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K108		1♦	Pass	2NT
Vul: None	♥ A1097	♥ QJ4	Pass	3♦	AP	
North HCP: 10	♦ KJ10765	♦ Q94				
South HCP: 11	♣ —	♣ K1065				
Contract: 3♦ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ A95				1♦
Vul: Both	♥ K86	♥ AQ9	Pass	1NT	Pass	3♦
North HCP: 9	♦ 8642	♦ AKJ1093	Pass	3NT	AP	
South HCP: 18	♣ A107	♣ 8				
Contract: 3N N						

South hands (Practice Page)

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

Board: 21	♠ A3	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ AKQJ8	You bid first.
HCP: 18	♣ J765	

Board: 22	♠ Q92	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ 10875	Partner bids first.
HCP: 9	♣ K96	

Board: 23	♠ AK52	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ A9642	You bid first.
HCP: 19	♣ A9	

Board: 24	♠ K108	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: None	♦ Q94	Partner bids first.
HCP: 11	♣ K1065	

Board: 25	♠ A95	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ AKJ1093	You bid first.
HCP: 18	♣ 8	

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

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ A3				1♦
Vul: EW	♥ QJ8	♥ K10	Pass	1NT	Pass	2NT
North HCP: 8	♦ 1053	♦ AKQJ8	Pass	3NT	AP	
South HCP: 18	♣ K942	♣ J765				
Contract: 3N N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q92		1♦	Pass	1NT
Vul: Both	♥ 654	♥ A32	AP			
North HCP: 13	♦ KJ92	♦ 10875				
South HCP: 9	♣ AQ7	♣ K96				
Contract: 1N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ AK52				1♦
Vul: Both	♥ QJ4	♥ A6	Pass	1NT	Pass	2♠
North HCP: 8	♦ 1073	♦ A9642	Pass	3NT	AP	
South HCP: 19	♣ Q762	♣ A9				
Contract: 3N N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K108		1♦	Pass	2NT
Vul: None	♥ A1097	♥ QJ4	Pass	3♦	AP	
North HCP: 10	♦ KJ10765	♦ Q94				
South HCP: 11	♣ —	♣ K1065				
Contract: 3♦ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ A95				1♦
Vul: Both	♥ K86	♥ AQ9	Pass	1NT	Pass	3♦
North HCP: 9	♦ 8642	♦ AKJ1093	Pass	3NT	AP	
South HCP: 18	♣ A107	♣ 8				
Contract: 3N N						

North hands (Practice Page)

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

Board: 26	♠ AK42	The opponents are silent.
Dealer: N	♥ 1093	
Vul: EW	♦ AKJ9	You bid first.
HCP: 19	♣ A6	

Board: 27	♠ K92	The opponents are silent.
Dealer: S	♥ K83	
Vul: Both	♦ 8763	Partner bids first.
HCP: 8	♣ Q73	

Board: 28	♠ J95	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ AK853	You bid first.
HCP: 15	♣ KJ107	

Board: 29	♠ Q53	The opponents are silent.
Dealer: S	♥ K42	
Vul: EW	♦ 752	Partner bids first.
HCP: 7	♣ Q1063	

Board: 30	♠ 1087	The opponents are silent.
Dealer: N	♥ J104	
Vul: NS	♦ AQ102	You bid first.
HCP: 12	♣ AJ10	

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

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ Q96		1♦	Pass	1NT
Vul: EW	♥ 1093	♥ Q52	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ9	♦ Q106	AP			
South HCP: 9	♣ A6	♣ K1083				
Contract: 3N S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A54				1♦
Vul: Both	♥ K83	♥ Q7	Pass	1NT	Pass	2♦
North HCP: 8	♦ 8763	♦ A10952	AP			
South HCP: 14	♣ Q73	♣ A84				
Contract: 2♦ S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ Q62		1♦	Pass	1NT
Vul: NS	♥ K	♥ Q98	Pass	2♣	Pass	2♦
North HCP: 15	♦ AK853	♦ 10764	AP			
South HCP: 8	♣ KJ107	♣ A82				
Contract: 2♦ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A872				1♦
Vul: EW	♥ K42	♥ J96	Pass	1NT	AP	
North HCP: 7	♦ 752	♦ A943				
South HCP: 12	♣ Q1063	♣ K8				
Contract: 1N N						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ 1087	♠ Q32		1♦	Pass	1NT
Vul: NS	♥ J104	♥ Q86	AP			
North HCP: 12	♦ AQ102	♦ 873				
South HCP: 7	♣ AJ10	♣ K963				
Contract: 1N S						

South hands (Practice Page)

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

Board: 26	♠ Q96	The opponents are silent.
Dealer: N	♥ Q52	
Vul: EW	♦ Q106	Partner bids first.
HCP: 9	♣ K1083	

Board: 27	♠ A54	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ A10952	You bid first.
HCP: 14	♣ A84	

Board: 28	♠ Q62	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ 10764	Partner bids first.
HCP: 8	♣ A82	

Board: 29	♠ A872	The opponents are silent.
Dealer: S	♥ J96	
Vul: EW	♦ A943	You bid first.
HCP: 12	♣ K8	

Board: 30	♠ Q32	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ 873	Partner bids first.
HCP: 7	♣ K963	

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

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ Q96		1♦	Pass	1NT
Vul: EW	♥ 1093	♥ Q52	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ9	♦ Q106	AP			
South HCP: 9	♣ A6	♣ K1083				
Contract: 3N S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A54				1♦
Vul: Both	♥ K83	♥ Q7	Pass	1NT	Pass	2♦
North HCP: 8	♦ 8763	♦ A10952	AP			
South HCP: 14	♣ Q73	♣ A84				
Contract: 2♦ S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ Q62		1♦	Pass	1NT
Vul: NS	♥ K	♥ Q98	Pass	2♣	Pass	2♦
North HCP: 15	♦ AK853	♦ 10764	AP			
South HCP: 8	♣ KJ107	♣ A82				
Contract: 2♦ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A872				1♦
Vul: EW	♥ K42	♥ J96	Pass	1NT	AP	
North HCP: 7	♦ 752	♦ A943				
South HCP: 12	♣ Q1063	♣ K8				
Contract: 1N N						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ 1087	♠ Q32		1♦	Pass	1NT
Vul: NS	♥ J104	♥ Q86	AP			
North HCP: 12	♦ AQ102	♦ 873				
South HCP: 7	♣ AJ10	♣ K963				
Contract: 1N S						

North hands (Practice Page)

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

Board: 31	♠ QJ3	The opponents are silent.
Dealer: S	♥ Q73	
Vul: Both	♦ 1053	Partner bids first.
HCP: 9	♣ A876	

Board: 32	♠ A965	The opponents are silent.
Dealer: N	♥ K754	
Vul: NS	♦ K3	You bid first.
HCP: 14	♣ KJ8	

Board: 33	♠ Q42	The opponents are silent.
Dealer: S	♥ Q95	
Vul: EW	♦ 7543	Partner bids first.
HCP: 8	♣ KJ5	

Board: 34	♠ K4	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AJ	You bid first.
HCP: 18	♣ AQJ10432	

Board: 35	♠ Q62	The opponents are silent.
Dealer: S	♥ K74	
Vul: EW	♦ 9765	Partner bids first.
HCP: 8	♣ QJ3	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ 954				1♦
Vul: Both	♥ Q73	♥ A62	Pass	1NT	Pass	2♦
North HCP: 9	♦ 1053	♦ AKJ82	AP			
South HCP: 13	♣ A876	♣ J9				
Contract: 2♦ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ QJ10				
Vul: NS	♥ K754	♥ Q86		1♣	Pass	1NT
North HCP: 14	♦ K3	♦ QJ7	AP			
South HCP: 8	♣ KJ8	♣ 9762				
Contract: 1N S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AJ98				1♦
Vul: EW	♥ Q95	♥ A83	Pass	1NT	AP	
North HCP: 8	♦ 7543	♦ AJ106				
South HCP: 14	♣ KJ5	♣ 84				
Contract: 1N N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q82				
Vul: None	♥ K4	♥ A76		1♣	Pass	1NT
North HCP: 18	♦ AJ	♦ K87	Pass	3NT	AP	
South HCP: 9	♣ AQJ10432	♣ 9765				
Contract: 3N S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ KJ54				1♦
Vul: EW	♥ K74	♥ J1095	Pass	1NT	AP	
North HCP: 8	♦ 9765	♦ KJ10				
South HCP: 13	♣ QJ3	♣ A7				
Contract: 1N N						

South hands (Practice Page)

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

Board: 31	♠ 954	The opponents are silent.
Dealer: S	♥ A62	
Vul: Both	♦ AKJ82	You bid first.
HCP: 13	♣ J9	

Board: 32	♠ QJ10	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ QJ7	Partner bids first.
HCP: 8	♣ 9762	

Board: 33	♠ AJ98	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ AJ106	You bid first.
HCP: 14	♣ 84	

Board: 34	♠ Q82	The opponents are silent.
Dealer: N	♥ A76	
Vul: None	♦ K87	Partner bids first.
HCP: 9	♣ 9765	

Board: 35	♠ KJ54	The opponents are silent.
Dealer: S	♥ J1095	
Vul: EW	♦ KJ10	You bid first.
HCP: 13	♣ A7	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ 954				1♦
Vul: Both	♥ Q73	♥ A62	Pass	1NT	Pass	2♦
North HCP: 9	♦ 1053	♦ AKJ82	AP			
South HCP: 13	♣ A876	♣ J9				
Contract: 2♦ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ QJ10				
Vul: NS	♥ K754	♥ Q86		1♣	Pass	1NT
North HCP: 14	♦ K3	♦ QJ7	AP			
South HCP: 8	♣ KJ8	♣ 9762				
Contract: 1N S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AJ98				1♦
Vul: EW	♥ Q95	♥ A83	Pass	1NT	AP	
North HCP: 8	♦ 7543	♦ AJ106				
South HCP: 14	♣ KJ5	♣ 84				
Contract: 1N N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q82				
Vul: None	♥ K4	♥ A76		1♣	Pass	1NT
North HCP: 18	♦ AJ	♦ K87	Pass	3NT	AP	
South HCP: 9	♣ AQJ10432	♣ 9765				
Contract: 3N S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ KJ54				1♦
Vul: EW	♥ K74	♥ J1095	Pass	1NT	AP	
North HCP: 8	♦ 9765	♦ KJ10				
South HCP: 13	♣ QJ3	♣ A7				
Contract: 1N N						

North hands (Practice Page)

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

Board: 36	♠ Q753	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: EW	♦ A1098	You bid first.
HCP: 16	♣ K	

Board: 37	♠ Q75	East Bids 2♥ if possible.
Dealer: S	♥ K42	
Vul: Both	♦ 854	Partner bids first.
HCP: 9	♣ A1095	

Board: 38	♠ 93	West Bids 2♥ if possible.
Dealer: N	♥ AJ	
Vul: NS	♦ AKQ103	You bid first.
HCP: 14	♣ 9754	

Board: 39	♠ KJ4	The opponents are silent.
Dealer: S	♥ K64	
Vul: Both	♦ 654	Partner bids first.
HCP: 9	♣ Q1087	

Board: 40	♠ KJ10	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ A876	You bid first.
HCP: 13	♣ Q752	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q753	♠ KJ9		1♦	Pass	1NT
Vul: EW	♥ AQJ6	♥ K52	Pass	2♥	Pass	3NT
North HCP: 16	♦ A1098	♦ 7632	AP			
South HCP: 9	♣ K	♣ Q75				
Contract: 3N S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK108				1♦
Vul: Both	♥ K42	♥ 85	Pass	1NT	Pass	2♦
North HCP: 9	♦ 854	♦ KJ1076	Pass	Pass	2♥	Pass
South HCP: 14	♣ A1095	♣ K3	Pass	3♦	AP	
Contract: 3♦ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ Q107		1♦	Pass	1NT
Vul: NS	♥ AJ	♥ Q105	2♥	3♣	Pass	3♦
North HCP: 14	♦ AKQ103	♦ 8642	AP			
South HCP: 8	♣ 9754	♣ A32				
Contract: 3♦ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ 5				1♦
Vul: Both	♥ K64	♥ Q72	Pass	1NT	Pass	2♣
North HCP: 9	♦ 654	♦ KQJ98	AP			
South HCP: 13	♣ Q1087	♣ AJ43				
Contract: 2♣ S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q62		1♦	Pass	1NT
Vul: EW	♥ K7	♥ Q108	AP			
North HCP: 13	♦ A876	♦ J1093				
South HCP: 8	♣ Q752	♣ K84				
Contract: 1N S						

South hands (Practice Page)

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

Board: 36	♠ KJ9	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ 7632	Partner bids first.
HCP: 9	♣ Q75	

Board: 37	♠ AK108	East Bids 2♥ if possible.
Dealer: S	♥ 85	
Vul: Both	♦ KJ1076	You bid first.
HCP: 14	♣ K3	

Board: 38	♠ Q107	West Bids 2♥ if possible.
Dealer: N	♥ Q105	
Vul: NS	♦ 8642	Partner bids first.
HCP: 8	♣ A32	

Board: 39	♠ 5	The opponents are silent.
Dealer: S	♥ Q72	
Vul: Both	♦ KQJ98	You bid first.
HCP: 13	♣ AJ43	

Board: 40	♠ Q62	The opponents are silent.
Dealer: N	♥ Q108	
Vul: EW	♦ J1093	Partner bids first.
HCP: 8	♣ K84	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q753	♠ KJ9		1♦	Pass	1NT
Vul: EW	♥ AQJ6	♥ K52	Pass	2♥	Pass	3NT
North HCP: 16	♦ A1098	♦ 7632	AP			
South HCP: 9	♣ K	♣ Q75				
Contract: 3N S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK108				1♦
Vul: Both	♥ K42	♥ 85	Pass	1NT	Pass	2♦
North HCP: 9	♦ 854	♦ KJ1076	Pass	Pass	2♥	Pass
South HCP: 14	♣ A1095	♣ K3	Pass	3♦	AP	
Contract: 3♦ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ Q107		1♦	Pass	1NT
Vul: NS	♥ AJ	♥ Q105	2♥	3♣	Pass	3♦
North HCP: 14	♦ AKQ103	♦ 8642	AP			
South HCP: 8	♣ 9754	♣ A32				
Contract: 3♦ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ 5				1♦
Vul: Both	♥ K64	♥ Q72	Pass	1NT	Pass	2♣
North HCP: 9	♦ 654	♦ KQJ98	AP			
South HCP: 13	♣ Q1087	♣ AJ43				
Contract: 2♣ S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q62		1♦	Pass	1NT
Vul: EW	♥ K7	♥ Q108	AP			
North HCP: 13	♦ A876	♦ J1093				
South HCP: 8	♣ Q752	♣ K84				
Contract: 1N S						

North hands (Practice Page)

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

Board: 41	♠ K93	The opponents are silent.
Dealer: S	♥ K73	
Vul: None	♦ 854	Partner bids first.
HCP: 8	♣ Q932	

Board: 42	♠ K	West Bids 3♠ if possible.
Dealer: N	♥ 1063	
Vul: Both	♦ KJ10932	You bid first.
HCP: 12	♣ AJ8	

Board: 43	♠ K93	The opponents are silent.
Dealer: S	♥ Q92	
Vul: NS	♦ Q103	Partner bids first.
HCP: 9	♣ Q973	

Board: 44	♠ KJ2	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ AK875	You bid first.
HCP: 18	♣ K73	

Board: 45	♠ KJ4	The opponents are silent.
Dealer: S	♥ K64	
Vul: Both	♦ Q54	Partner bids first.
HCP: 12	♣ K864	

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ 642				1♦
Vul: None	♥ K73	♥ A109				
North HCP: 8	♦ 854	♦ QJ32	Pass	1NT	AP	
South HCP: 14	♣ Q932	♣ AK6				
Contract: 1N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ A105				
Vul: Both	♥ 1063	♥ Q97		1♦	Pass	1NT
North HCP: 12	♦ KJ10932	♦ 754	3♠	AP		
South HCP: 8	♣ AJ8	♣ Q632				
Contract: 3♠ W						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ 8754				1♦
Vul: NS	♥ Q92	♥ A543				
North HCP: 9	♦ Q103	♦ AJ7	Pass	1NT	AP	
South HCP: 12	♣ Q973	♣ K4				
Contract: 1N N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q54				
Vul: NS	♥ A4	♥ K102		1♦	Pass	1NT
North HCP: 18	♦ AK875	♦ J94	Pass	2♦	AP	
South HCP: 8	♣ K73	♣ Q986				
Contract: 2♦ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A85				1♦
Vul: Both	♥ K64	♥ J8				
North HCP: 12	♦ Q54	♦ KJ1082	Pass	2NT	Pass	3NT
South HCP: 14	♣ K864	♣ AJ3	AP			
Contract: 3N N						

South hands (Practice Page)

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

Board: 41	♠ 642	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ QJ32	You bid first.
HCP: 14	♣ AK6	

Board: 42	♠ A105	West Bids 3♠ if possible.
Dealer: N	♥ Q97	
Vul: Both	♦ 754	Partner bids first.
HCP: 8	♣ Q632	

Board: 43	♠ 8754	The opponents are silent.
Dealer: S	♥ A543	
Vul: NS	♦ AJ7	You bid first.
HCP: 12	♣ K4	

Board: 44	♠ Q54	The opponents are silent.
Dealer: N	♥ K102	
Vul: NS	♦ J94	Partner bids first.
HCP: 8	♣ Q986	

Board: 45	♠ A85	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ KJ1082	You bid first.
HCP: 14	♣ AJ3	

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ 642				1♦
Vul: None	♥ K73	♥ A109				
North HCP: 8	♦ 854	♦ QJ32	Pass	1NT	AP	
South HCP: 14	♣ Q932	♣ AK6				
Contract: 1N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ A105				
Vul: Both	♥ 1063	♥ Q97		1♦	Pass	1NT
North HCP: 12	♦ KJ10932	♦ 754	3♠	AP		
South HCP: 8	♣ AJ8	♣ Q632				
Contract: 3♠ W						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ 8754				1♦
Vul: NS	♥ Q92	♥ A543				
North HCP: 9	♦ Q103	♦ AJ7	Pass	1NT	AP	
South HCP: 12	♣ Q973	♣ K4				
Contract: 1N N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q54				
Vul: NS	♥ A4	♥ K102		1♦	Pass	1NT
North HCP: 18	♦ AK875	♦ J94	Pass	2♦	AP	
South HCP: 8	♣ K73	♣ Q986				
Contract: 2♦ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A85				1♦
Vul: Both	♥ K64	♥ J8				
North HCP: 12	♦ Q54	♦ KJ1082	Pass	2NT	Pass	3NT
South HCP: 14	♣ K864	♣ AJ3	AP			
Contract: 3N N						

North hands (Practice Page)

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

Board: 46	♠ J76	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ AQ32	You bid first.
HCP: 18	♣ AJ6	

Board: 47	♠ Q87	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ 10983	Partner bids first.
HCP: 8	♣ K108	

Board: 48	♠ J9	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ KJ76	You bid first.
HCP: 12	♣ K1052	

Board: 49	♠ Q62	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ 643	Partner bids first.
HCP: 7	♣ K1095	

Board: 50	♠ AJ72	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ 765	You bid first.
HCP: 13	♣ QJ2	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ A52		1♦	Pass	1NT
Vul: Both	♥ AQ9	♥ K107	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ32	♦ 9864	AP			
South HCP: 9	♣ AJ6	♣ Q83				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ105				1♦
Vul: Both	♥ K107	♥ 643	Pass	1NT	AP	
North HCP: 8	♦ 10983	♦ AK65				
South HCP: 13	♣ K108	♣ Q7				
Contract: 1N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q65		1♦	Pass	1NT
Vul: None	♥ A94	♥ K82	AP			
North HCP: 12	♦ KJ76	♦ 10954				
South HCP: 7	♣ K1052	♣ Q64				
Contract: 1N S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ 973				1♦
Vul: EW	♥ Q83	♥ K4	Pass	1NT	Pass	2♦
North HCP: 7	♦ 643	♦ KQ1097	AP			
South HCP: 13	♣ K1095	♣ AJ2				
Contract: 2♦ S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ K63		1♣	Pass	1NT
Vul: None	♥ AJ9	♥ Q52	AP			
North HCP: 13	♦ 765	♦ KJ3				
South HCP: 9	♣ QJ2	♣ 7653				
Contract: 1N S						

South hands (Practice Page)

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

Board: 46	♠ A52	The opponents are silent.
Dealer: N	♥ K107	
Vul: Both	♦ 9864	Partner bids first.
HCP: 9	♣ Q83	

Board: 47	♠ KJ105	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ AK65	You bid first.
HCP: 13	♣ Q7	

Board: 48	♠ Q65	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ 10954	Partner bids first.
HCP: 7	♣ Q64	

Board: 49	♠ 973	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ KQ1097	You bid first.
HCP: 13	♣ AJ2	

Board: 50	♠ K63	The opponents are silent.
Dealer: N	♥ Q52	
Vul: None	♦ KJ3	Partner bids first.
HCP: 9	♣ 7653	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ A52		1♦	Pass	1NT
Vul: Both	♥ AQ9	♥ K107	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ32	♦ 9864	AP			
South HCP: 9	♣ AJ6	♣ Q83				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ105				1♦
Vul: Both	♥ K107	♥ 643	Pass	1NT	AP	
North HCP: 8	♦ 10983	♦ AK65				
South HCP: 13	♣ K108	♣ Q7				
Contract: 1N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q65		1♦	Pass	1NT
Vul: None	♥ A94	♥ K82	AP			
North HCP: 12	♦ KJ76	♦ 10954				
South HCP: 7	♣ K1052	♣ Q64				
Contract: 1N S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ 973				1♦
Vul: EW	♥ Q83	♥ K4	Pass	1NT	Pass	2♦
North HCP: 7	♦ 643	♦ KQ1097	AP			
South HCP: 13	♣ K1095	♣ AJ2				
Contract: 2♦ S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ K63		1♣	Pass	1NT
Vul: None	♥ AJ9	♥ Q52	AP			
North HCP: 13	♦ 765	♦ KJ3				
South HCP: 9	♣ QJ2	♣ 7653				
Contract: 1N S						

North hands (Practice Page)

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

Board: 51	♠ K53	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ Q108	Partner bids first.
HCP: 9	♣ 8764	

Board: 52	♠ J643	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ AQ8	You bid first.
HCP: 13	♣ KJ7	

Board: 53	♠ Q96	East Bids 2♥ if possible.
Dealer: S	♥ K95	West Bids 3♥ if possible.
Vul: None	♦ 975	
HCP: 7	♣ Q863	Partner bids first.

Board: 54	♠ Q7	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ AJ7432	You bid first.
HCP: 12	♣ AJ7	

Board: 55	♠ KJ5	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ J95	Partner bids first.
HCP: 9	♣ Q762	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ 108				1♣
Vul: NS	♥ A64	♥ K753				
North HCP: 9	♦ Q108	♦ AK6	Pass	1NT	AP	
South HCP: 13	♣ 8764	♣ QJ95				
Contract: 1N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ J643	♠ Q95		1♣	Pass	1NT
Vul: NS	♥ Q64	♥ A102				
North HCP: 13	♦ AQ8	♦ K96	AP			
South HCP: 9	♣ KJ7	♣ 10986				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ AJ3				1♦
Vul: None	♥ K95	♥ J8				
North HCP: 7	♦ 975	♦ AKQ10632	Pass	1NT	2♥	3♦
South HCP: 15	♣ Q863	♣ 10	3♥	4♦	AP	
Contract: 4♦ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A102				
Vul: None	♥ 97	♥ K82		1♦	Pass	2NT
North HCP: 12	♦ AJ7432	♦ Q105				
South HCP: 12	♣ AJ7	♣ K853	Pass	3♦	AP	
Contract: 3♦ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ 86				1♦
Vul: NS	♥ Q83	♥ AK97				
North HCP: 9	♦ J95	♦ AQ83				
South HCP: 14	♣ Q762	♣ J53	Pass	1NT	AP	
Contract: 1N N						

South hands (Practice Page)

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

Board: 51	♠ 108	The opponents are silent.
Dealer: S	♥ K753	
Vul: NS	♦ AK6	You bid first.
HCP: 13	♣ QJ95	

Board: 52	♠ Q95	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ K96	Partner bids first.
HCP: 9	♣ 10986	

Board: 53	♠ AJ3	East Bids 2♥ if possible.
Dealer: S	♥ J8	West Bids 3♥ if possible.
Vul: None	♦ AKQ10632	
HCP: 15	♣ 10	You bid first.

Board: 54	♠ A102	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ Q105	Partner bids first.
HCP: 12	♣ K853	

Board: 55	♠ 86	The opponents are silent.
Dealer: S	♥ AK97	
Vul: NS	♦ AQ83	You bid first.
HCP: 14	♣ J53	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ 108				1♣
Vul: NS	♥ A64	♥ K753				
North HCP: 9	♦ Q108	♦ AK6	Pass	1NT	AP	
South HCP: 13	♣ 8764	♣ QJ95				
Contract: 1N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ J643	♠ Q95		1♣	Pass	1NT
Vul: NS	♥ Q64	♥ A102				
North HCP: 13	♦ AQ8	♦ K96	AP			
South HCP: 9	♣ KJ7	♣ 10986				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ AJ3				1♦
Vul: None	♥ K95	♥ J8				
North HCP: 7	♦ 975	♦ AKQ10632	Pass	1NT	2♥	3♦
South HCP: 15	♣ Q863	♣ 10	3♥	4♦	AP	
Contract: 4♦ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A102				
Vul: None	♥ 97	♥ K82		1♦	Pass	2NT
North HCP: 12	♦ AJ7432	♦ Q105				
South HCP: 12	♣ AJ7	♣ K853	Pass	3♦	AP	
Contract: 3♦ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ 86				1♦
Vul: NS	♥ Q83	♥ AK97				
North HCP: 9	♦ J95	♦ AQ83				
South HCP: 14	♣ Q762	♣ J53	Pass	1NT	AP	
Contract: 1N N						

North hands (Practice Page)

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

Board: 56
Dealer: N
Vul: EW
HCP: 11

♠ 62
♥ KQ3
♦ KQJ965
♣ 82

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

You bid first.

Board: 57
Dealer: S
Vul: EW
HCP: 9

♠ K65
♥ K76
♦ J87
♣ Q1084

The opponents are silent.

Partner bids first.

Board: 58
Dealer: N
Vul: None
HCP: 11

♠ K754
♥ K7
♦ J10873
♣ A9

The opponents are silent.

You bid first.

Board: 59
Dealer: S
Vul: None
HCP: 9

♠ KJ10
♥ Q97
♦ 642
♣ K942

The opponents are silent.

Partner bids first.

Board: 60
Dealer: N
Vul: NS
HCP: 14

♠ —
♥ 9543
♦ A84
♣ AKQJ65

West Bids 2♠ if possible.

You bid first.

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

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ K75		1♦	Pass	1NT
Vul: EW	♥ KQ3	♥ A108	X	2♦	Pass	Pass
North HCP: 11	♦ KQJ965	♦ 8432	X	Pass	3♣	3♦
South HCP: 9	♣ 82	♣ Q53	X	Pass	4♣	AP
Contract: 4♣ E						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ A8				1♦
Vul: EW	♥ K76	♥ Q542				
North HCP: 9	♦ J87	♦ AK64	Pass	1NT	AP	
South HCP: 14	♣ Q1084	♣ J63				
Contract: 1N N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ Q92		1♦	Pass	1NT
Vul: None	♥ K7	♥ Q84				
North HCP: 11	♦ J10873	♦ K52	Pass	2♦	AP	
South HCP: 9	♣ A9	♣ Q853				
Contract: 2♦ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ —				1♦
Vul: None	♥ Q97	♥ AJ106				
North HCP: 9	♦ 642	♦ KJ987	Pass	1NT	Pass	2♣
South HCP: 15	♣ K942	♣ AQ103	AP			
Contract: 2♣ S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ K103		1♣	Pass	1NT
Vul: NS	♥ 9543	♥ QJ6				
North HCP: 14	♦ A84	♦ K53	2♠	5♣	AP	
South HCP: 9	♣ AKQJ65	♣ 9842				
Contract: 5♣ N						

South hands (Practice Page)

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

Board: 56 ♠ K75
Dealer: N ♥ A108
Vul: EW ♦ 8432
HCP: 9 ♣ Q53

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

Partner bids first.

Board: 57 ♠ A8
Dealer: S ♥ Q542
Vul: EW ♦ AK64
HCP: 14 ♣ J63

The opponents are silent.

You bid first.

Board: 58 ♠ Q92
Dealer: N ♥ Q84
Vul: None ♦ K52
HCP: 9 ♣ Q853

The opponents are silent.

Partner bids first.

Board: 59 ♠ —
Dealer: S ♥ AJ106
Vul: None ♦ KJ987
HCP: 15 ♣ AQ103

The opponents are silent.

You bid first.

Board: 60 ♠ K103
Dealer: N ♥ QJ6
Vul: NS ♦ K53
HCP: 9 ♣ 9842

West Bids 2♠ if possible.

Partner bids first.

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

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ K75		1♦	Pass	1NT
Vul: EW	♥ KQ3	♥ A108	X	2♦	Pass	Pass
North HCP: 11	♦ KQJ965	♦ 8432	X	Pass	3♣	3♦
South HCP: 9	♣ 82	♣ Q53	X	Pass	4♣	AP
Contract: 4♣ E						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ A8				1♦
Vul: EW	♥ K76	♥ Q542				
North HCP: 9	♦ J87	♦ AK64	Pass	1NT	AP	
South HCP: 14	♣ Q1084	♣ J63				
Contract: 1N N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ Q92				
Vul: None	♥ K7	♥ Q84		1♦	Pass	1NT
North HCP: 11	♦ J10873	♦ K52	Pass	2♦	AP	
South HCP: 9	♣ A9	♣ Q853				
Contract: 2♦ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ —				1♦
Vul: None	♥ Q97	♥ AJ106				
North HCP: 9	♦ 642	♦ KJ987	Pass	1NT	Pass	2♣
South HCP: 15	♣ K942	♣ AQ103	AP			
Contract: 2♣ S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ K103				
Vul: NS	♥ 9543	♥ QJ6		1♣	Pass	1NT
North HCP: 14	♦ A84	♦ K53	2♠	5♣	AP	
South HCP: 9	♣ AKQJ65	♣ 9842				
Contract: 5♣ N						

North hands (Practice Page)

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

Board: 61	♠ Q83	The opponents are silent.
Dealer: S	♥ Q63	
Vul: None	♦ 1097	Partner bids first.
HCP: 6	♣ Q864	

Board: 62	♠ AQ75	The opponents are silent.
Dealer: N	♥ 982	
Vul: EW	♦ A942	You bid first.
HCP: 14	♣ A5	

Board: 63	♠ Q98	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ Q107	Partner bids first.
HCP: 9	♣ 8752	

Board: 64	♠ A105	The opponents are silent.
Dealer: N	♥ AQ106	
Vul: Both	♦ Q542	You bid first.
HCP: 12	♣ 75	

Board: 65	♠ K95	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: None	♦ Q63	Partner bids first.
HCP: 12	♣ A984	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ KJ94				1♦
Vul: None	♥ Q63	♥ AK87				
North HCP: 6	♦ 1097	♦ Q64	Pass	1NT	AP	
South HCP: 14	♣ Q864	♣ J7				
Contract: 1N N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ K103		1♦	Pass	1NT
Vul: EW	♥ 982	♥ Q76				
North HCP: 14	♦ A942	♦ 7653	AP			
South HCP: 8	♣ A5	♣ K62				
Contract: 1N S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ 532				1♣
Vul: None	♥ AJ9	♥ KQ2				
North HCP: 9	♦ Q107	♦ A42	Pass	1NT	AP	
South HCP: 14	♣ 8752	♣ AJ103				
Contract: 1N N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ Q84		1♦	Pass	1NT
Vul: Both	♥ AQ106	♥ K82				
North HCP: 12	♦ Q542	♦ J83	AP			
South HCP: 8	♣ 75	♣ Q1064				
Contract: 1N S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A7				1♦
Vul: None	♥ QJ6	♥ K42				
North HCP: 12	♦ Q63	♦ A1097	Pass	2NT	Pass	3NT
South HCP: 14	♣ A984	♣ QJ72	AP			
Contract: 3N N						

South hands (Practice Page)

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

Board: 61	♠ KJ94	The opponents are silent.
Dealer: S	♥ AK87	
Vul: None	♦ Q64	You bid first.
HCP: 14	♣ J7	

Board: 62	♠ K103	The opponents are silent.
Dealer: N	♥ Q76	
Vul: EW	♦ 7653	Partner bids first.
HCP: 8	♣ K62	

Board: 63	♠ 532	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: None	♦ A42	You bid first.
HCP: 14	♣ AJ103	

Board: 64	♠ Q84	The opponents are silent.
Dealer: N	♥ K82	
Vul: Both	♦ J83	Partner bids first.
HCP: 8	♣ Q1064	

Board: 65	♠ A7	The opponents are silent.
Dealer: S	♥ K42	
Vul: None	♦ A1097	You bid first.
HCP: 14	♣ QJ72	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ KJ94				1♦
Vul: None	♥ Q63	♥ AK87				
North HCP: 6	♦ 1097	♦ Q64	Pass	1NT	AP	
South HCP: 14	♣ Q864	♣ J7				
Contract: 1N N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ K103		1♦	Pass	1NT
Vul: EW	♥ 982	♥ Q76				
North HCP: 14	♦ A942	♦ 7653	AP			
South HCP: 8	♣ A5	♣ K62				
Contract: 1N S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ 532				1♣
Vul: None	♥ AJ9	♥ KQ2				
North HCP: 9	♦ Q107	♦ A42	Pass	1NT	AP	
South HCP: 14	♣ 8752	♣ AJ103				
Contract: 1N N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ Q84		1♦	Pass	1NT
Vul: Both	♥ AQ106	♥ K82				
North HCP: 12	♦ Q542	♦ J83	AP			
South HCP: 8	♣ 75	♣ Q1064				
Contract: 1N S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A7				1♦
Vul: None	♥ QJ6	♥ K42				
North HCP: 12	♦ Q63	♦ A1097	Pass	2NT	Pass	3NT
South HCP: 14	♣ A984	♣ QJ72	AP			
Contract: 3N N						

North hands (Practice Page)

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

Board: 66	♠ 96	West Bids 2♥ if possible.
Dealer: N	♥ AJ76	
Vul: EW	♦ AK842	
HCP: 14	♣ Q4	You bid first.

Board: 67	♠ Q32	East Bids 2♠ if possible.
Dealer: S	♥ K83	
Vul: NS	♦ J75	
HCP: 8	♣ Q762	Partner bids first.

Board: 68	♠ AQJ4	West Bids 2♥ if possible.
Dealer: N	♥ —	East Bids 4♥ if possible.
Vul: NS	♦ K973	
HCP: 17	♣ AK1083	You bid first.

Board: 69	♠ Q65	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: Both	♦ J103	
HCP: 9	♣ K842	Partner bids first.

Board: 70	♠ 86	West Bids 2♥ if possible.
Dealer: N	♥ 6	East Bids 3♥ if possible.
Vul: NS	♦ AKQJ94	
HCP: 13	♣ QJ82	You bid first.

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

Board: 66
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 9
 Contract: 2♥ W

North:
 ♠ 96
 ♥ AJ76
 ♦ AK842
 ♣ Q4

South:
 ♠ QJ10
 ♥ Q104
 ♦ J65
 ♣ K1052

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

Board: 67
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 14
 Contract: 2♠ E

North:
 ♠ Q32
 ♥ K83
 ♦ J75
 ♣ Q762

South:
 ♠ J109
 ♥ 106
 ♦ KQ106
 ♣ AKJ5

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

Board: 68
 Dealer: N
 Vul: NS
 North HCP: 17
 South HCP: 9
 Contract: 4♥ X W

North:
 ♠ AQJ4
 ♥ —
 ♦ K973
 ♣ AK1083

South:
 ♠ K87
 ♥ K98
 ♦ Q105
 ♣ J965

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

Board: 69
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 12
 Contract: 2♦ S

North:
 ♠ Q65
 ♥ QJ10
 ♦ J103
 ♣ K842

South:
 ♠ J10
 ♥ 64
 ♦ AQ9876
 ♣ AJ5

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

Board: 70
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 9
 Contract: 3♥ W

North:
 ♠ 86
 ♥ 6
 ♦ AKQJ94
 ♣ QJ82

South:
 ♠ QJ3
 ♥ Q109
 ♦ 8653
 ♣ A64

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

South hands (Practice Page)

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

Board: 66	♠ QJ10	West Bids 2♥ if possible.
Dealer: N	♥ Q104	
Vul: EW	♦ J65	Partner bids first.
HCP: 9	♣ K1052	

Board: 67	♠ J109	East Bids 2♠ if possible.
Dealer: S	♥ 106	
Vul: NS	♦ KQ106	You bid first.
HCP: 14	♣ AKJ5	

Board: 68	♠ K87	West Bids 2♥ if possible.
Dealer: N	♥ K98	East Bids 4♥ if possible.
Vul: NS	♦ Q105	
HCP: 9	♣ J965	Partner bids first.

Board: 69	♠ J10	The opponents are silent.
Dealer: S	♥ 64	
Vul: Both	♦ AQ9876	You bid first.
HCP: 12	♣ AJ5	

Board: 70	♠ QJ3	West Bids 2♥ if possible.
Dealer: N	♥ Q109	East Bids 3♥ if possible.
Vul: NS	♦ 8653	
HCP: 9	♣ A64	Partner bids first.

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

Board: 66
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 9
 Contract: 2♥ W

North:
 ♠ 96
 ♥ AJ76
 ♦ AK842
 ♣ Q4

South:
 ♠ QJ10
 ♥ Q104
 ♦ J65
 ♣ K1052

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

Board: 67
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 14
 Contract: 2♠ E

North:
 ♠ Q32
 ♥ K83
 ♦ J75
 ♣ Q762

South:
 ♠ J109
 ♥ 106
 ♦ KQ106
 ♣ AKJ5

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

Board: 68
 Dealer: N
 Vul: NS
 North HCP: 17
 South HCP: 9
 Contract: 4♥ X W

North:
 ♠ AQJ4
 ♥ —
 ♦ K973
 ♣ AK1083

South:
 ♠ K87
 ♥ K98
 ♦ Q105
 ♣ J965

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

Board: 69
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 12
 Contract: 2♦ S

North:
 ♠ Q65
 ♥ QJ10
 ♦ J103
 ♣ K842

South:
 ♠ J10
 ♥ 64
 ♦ AQ9876
 ♣ AJ5

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

Board: 70
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 9
 Contract: 3♥ W

North:
 ♠ 86
 ♥ 6
 ♦ AKQJ94
 ♣ QJ82

South:
 ♠ QJ3
 ♥ Q109
 ♦ 8653
 ♣ A64

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

North hands (Practice Page)

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

Board: 71	♠ Q82	The opponents are silent.
Dealer: S	♥ Q43	
Vul: EW	♦ AJ7	Partner bids first.
HCP: 9	♣ 7643	

Board: 72	♠ 63	The opponents are silent.
Dealer: N	♥ AK102	
Vul: Both	♦ AKQ97	You bid first.
HCP: 17	♣ J9	

Board: 73	♠ Q97	East Bids 2♠ if possible.
Dealer: S	♥ K107	
Vul: NS	♦ 875	Partner bids first.
HCP: 9	♣ KJ102	

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

Board: 71

Dealer: S

Vul: EW

North HCP: 9

South HCP: 11

Contract: 2♣ S

North:

♠ Q82

♥ Q43

♦ AJ7

♣ 7643

South:

♠ J953

♥ K9

♦ 86

♣ AQJ92

West North East South

1♣

Pass 1NT Pass 2♣

AP

Board: 72

Dealer: N

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3N S

North:

♠ 63

♥ AK102

♦ AKQ97

♣ J9

South:

♠ A85

♥ QJ7

♦ 8432

♣ Q43

West North East South

1♦ Pass 1NT

Pass 2♥ Pass 3NT

AP

Board: 73

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 2♠ E

North:

♠ Q97

♥ K107

♦ 875

♣ KJ102

South:

♠ K5

♥ Q95

♦ AKQ109

♣ 987

West North East South

1♦

Pass 1NT 2♠ AP

South hands (Practice Page)

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

Board: 71	♠ J953	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ 86	
HCP: 11	♣ AQJ92	You bid first.

Board: 72	♠ A85	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: Both	♦ 8432	
HCP: 9	♣ Q43	Partner bids first.

Board: 73	♠ K5	East Bids 2♠ if possible.
Dealer: S	♥ Q95	
Vul: NS	♦ AKQ109	
HCP: 14	♣ 987	You bid first.

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

Board: 71

Dealer: S

Vul: EW

North HCP: 9

South HCP: 11

Contract: 2♣ S

North:

♠ Q82

♥ Q43

♦ AJ7

♣ 7643

South:

♠ J953

♥ K9

♦ 86

♣ AQJ92

West North East South

1♣

Pass 1NT Pass 2♣

AP

Board: 72

Dealer: N

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3N S

North:

♠ 63

♥ AK102

♦ AKQ97

♣ J9

South:

♠ A85

♥ QJ7

♦ 8432

♣ Q43

West North East South

1♦ Pass 1NT

Pass 2♥ Pass 3NT

AP

Board: 73

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 2♠ E

North:

♠ Q97

♥ K107

♦ 875

♣ KJ102

South:

♠ K5

♥ Q95

♦ AKQ109

♣ 987

West North East South

1♦

Pass 1NT 2♠ AP