

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

1. Support double redouble

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

1. Support double redouble

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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|----------------|--------|---------|--------------------------|-------|------|------------------|
| Board: 15 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ3 | ♠ A2 | | 1♣ | Pass | 1♥ |
| Vul: NS | ♥ A987 | ♥ KQJ2 | Pass | 4♥ | Pass | 4NT ¹ |
| North HCP: 18 | ♦ K6 | ♦ 10943 | Pass | 5♥ | Pass | 6♥ |
| South HCP: 13 | ♣ AQJ6 | ♣ K105 | AP | | | |
| Contract: 6♥ S | | | 1. Blackwood 1430, for ♥ | | | |

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

| | | | | | | |
|----------------|--------|---------|--------------------------|-------|------|------------------|
| Board: 15 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ3 | ♠ A2 | | 1♣ | Pass | 1♥ |
| Vul: NS | ♥ A987 | ♥ KQJ2 | Pass | 4♥ | Pass | 4NT ¹ |
| North HCP: 18 | ♦ K6 | ♦ 10943 | Pass | 5♥ | Pass | 6♥ |
| South HCP: 13 | ♣ AQJ6 | ♣ K105 | AP | | | |
| Contract: 6♥ S | | | 1. Blackwood 1430, for ♥ | | | |

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

1. Lebensohl after 1m
2. Quantitative 4NT

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

1. Lebensohl after 1m
2. Quantitative 4NT

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

1. Cue bid, surplus
2. Cue bid, surplus
3. Blackwood 1430, for ♥

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

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

1. forcing 1NT

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

1. forcing 1NT

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

1. forcing 1NT

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

1. Cue bid, surplus
2. Cue bid, surplus
3. Blackwood 1430, for ♥

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

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

1. forcing 1NT

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

1. forcing 1NT

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

1. forcing 1NT

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

1. Blackwood 1430, for ♣
2. King ask by 5NT

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

1. Maximal Doubles

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

1. forcing 1NT

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

1. Blackwood 1430, for ♣
2. King ask by 5NT

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

1. Maximal Doubles

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

1. forcing 1NT

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

| | | | | | | |
|-----------------|--------|---------|------|-------|------|-------|
| Board: 40 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ32 | ♠ KJ94 | | | | 1♦ |
| Vul: None | ♥ AJ84 | ♥ KQ2 | Pass | 1♥ | Pass | 2NT |
| North HCP: 14 | ♦ Q | ♦ AK104 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 18 | ♣ J954 | ♣ Q3 | Pass | 5NT | Pass | 6NT |
| Contract: 6NX S | | | Pass | Pass | X | AP |

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

| | | | | | | |
|-----------------|--------|---------|------|-------|------|-------|
| Board: 40 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ32 | ♠ KJ94 | | | | 1♦ |
| Vul: None | ♥ AJ84 | ♥ KQ2 | Pass | 1♥ | Pass | 2NT |
| North HCP: 14 | ♦ Q | ♦ AK104 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 18 | ♣ J954 | ♣ Q3 | Pass | 5NT | Pass | 6NT |
| Contract: 6NX S | | | Pass | Pass | X | AP |

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North:
♠ A96
♥ A87
♦ AQ
♣ A7542

South:
♠ K10874
♥ J962
♦ 43
♣ K3

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

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

North:
♠ 10965
♥ Q103
♦ 742
♣ 1083

South:
♠ AJ
♥ K8
♦ AQ6
♣ AJ9542

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

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

North:
♠ KQ62
♥ AQ52
♦ A53
♣ A3

South:
♠ A975
♥ J6
♦ KJ4
♣ 10764

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

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

North:
♠ 732
♥ QJ98
♦ 953
♣ 875

South:
♠ KJ5
♥ AK
♦ AK102
♣ 10632

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 1♦ |
| AP | | | |

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

North:
♠ A75
♥ A73
♦ K42
♣ AQJ3

South:
♠ K94
♥ KQ842
♦ AJ
♣ 865

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

1. Blackwood 1430, for ♥

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

North:
♠ 10987
♥ KQ5
♦ 74
♣ AKQJ

South:
♠ AKQJ2
♥ A4
♦ AJ8
♣ 765

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

1. Jacoby 2NT

2. Cue bid, surplus

3. Blackwood 1430, for ♠

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North:
♠ A96
♥ A87
♦ AQ
♣ A7542

South:
♠ K10874
♥ J962
♦ 43
♣ K3

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

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

North:
♠ 10965
♥ Q103
♦ 742
♣ 1083

South:
♠ AJ
♥ K8
♦ AQ6
♣ AJ9542

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

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

North:
♠ KQ62
♥ AQ52
♦ A53
♣ A3

South:
♠ A975
♥ J6
♦ KJ4
♣ 10764

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

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

North:
♠ 732
♥ QJ98
♦ 953
♣ 875

South:
♠ KJ5
♥ AK
♦ AK102
♣ 10632

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 1♦ |
| AP | | | |

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

North:
♠ A75
♥ A73
♦ K42
♣ AQJ3

South:
♠ K94
♥ KQ842
♦ AJ
♣ 865

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

1. Blackwood 1430, for ♥

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

North:
♠ 10987
♥ KQ5
♦ 74
♣ AKQJ

South:
♠ AKQJ2
♥ A4
♦ AJ8
♣ 765

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

1. Jacoby 2NT

2. Cue bid, surplus

3. Blackwood 1430, for ♠

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

1. Fourth suit

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

1. Fourth suit

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|--------|--------------------------|------------------|------|-------|
| Board: 62 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10 | ♠ AKQ | | | | 1♣ |
| Vul: None | ♥ K1062 | ♥ 8543 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 10 | ♦ K95 | ♦ AQ8 | Pass | 4NT ¹ | Pass | 5♥ |
| South HCP: 19 | ♣ A9852 | ♣ KJ7 | Pass | 6♣ | AP | |
| Contract: 6♣ S | | | 1. Blackwood 1430, for ♥ | | | |

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

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 64 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ73 | ♠ AK | | | | 1♦ |
| Vul: EW | ♥ 642 | ♥ KQ9 | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ A | ♦ K108765 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ Q8632 | ♣ K9 | | | | |
| Contract: 3N S | | | | | | |

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|--------|--------------------------|------------------|------|-------|
| Board: 62 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10 | ♠ AKQ | | | | 1♣ |
| Vul: None | ♥ K1062 | ♥ 8543 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 10 | ♦ K95 | ♦ AQ8 | Pass | 4NT ¹ | Pass | 5♥ |
| South HCP: 19 | ♣ A9852 | ♣ KJ7 | Pass | 6♣ | AP | |
| Contract: 6♣ S | | | 1. Blackwood 1430, for ♥ | | | |

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

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 64 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ73 | ♠ AK | | | | 1♦ |
| Vul: EW | ♥ 642 | ♥ KQ9 | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ A | ♦ K108765 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ Q8632 | ♣ K9 | | | | |
| Contract: 3N S | | | | | | |

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

North:
♠ QJ3
♥ AKQ1096
♦ Q4
♣ K10

South:
♠ A86
♥ 42
♦ AK86
♣ AQJ6

| West | North | East | South |
|--------------------------|-----------------|------|------------------|
| | | | 1♦ |
| Pass | 2♥ ¹ | Pass | 3♦ ² |
| Pass | 3♥ | Pass | 4NT ³ |
| Pass | 5♠ | Pass | 5NT ⁴ |
| Pass | 6♦ | Pass | 7♥ |
| AP | | | |
| 1. Soloway Jump Shifts | | | |
| 2. bidable suit | | | |
| 3. Blackwood 1430, for ♥ | | | |
| 4. King ask by 5NT | | | |

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

North:
♠ AK2
♥ Q53
♦ 62
♣ AKQJ8

South:
♠ Q1064
♥ 92
♦ A983
♣ 954

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

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

North:
♠ AJ9732
♥ 96
♦ J1087
♣ 8

South:
♠ KQ108
♥ A10
♦ A654
♣ KQ4

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

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

North:
♠ KQ94
♥ AK84
♦ Q63
♣ AJ

South:
♠ —
♥ QJ96
♦ AKJ1084
♣ K64

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

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

North:
♠ 943
♥ 2
♦ KQJ98752
♣ 7

South:
♠ K762
♥ K8
♦ A3
♣ AKQ95

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

North:
♠ QJ3
♥ AKQ1096
♦ Q4
♣ K10

South:
♠ A86
♥ 42
♦ AK86
♣ AQJ6

| West | North | East | South |
|--------------------------|-----------------|------|------------------|
| | | | 1♦ |
| Pass | 2♥ ¹ | Pass | 3♦ ² |
| Pass | 3♥ | Pass | 4NT ³ |
| Pass | 5♠ | Pass | 5NT ⁴ |
| Pass | 6♦ | Pass | 7♥ |
| AP | | | |
| 1. Soloway Jump Shifts | | | |
| 2. bidable suit | | | |
| 3. Blackwood 1430, for ♥ | | | |
| 4. King ask by 5NT | | | |

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

North:
♠ AK2
♥ Q53
♦ 62
♣ AKQJ8

South:
♠ Q1064
♥ 92
♦ A983
♣ 954

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

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

North:
♠ AJ9732
♥ 96
♦ J1087
♣ 8

South:
♠ KQ108
♥ A10
♦ A654
♣ KQ4

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

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

North:
♠ KQ94
♥ AK84
♦ Q63
♣ AJ

South:
♠ —
♥ QJ96
♦ AKJ1084
♣ K64

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

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

North:
♠ 943
♥ 2
♦ KQJ98752
♣ 7

South:
♠ K762
♥ K8
♦ A3
♣ AKQ95

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|---------|--------------------------|-------|------|------------------|
| Board: 78 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K104 | ♠ AQ965 | | | | 1♣ |
| Vul: None | ♥ Q107 | ♥ K84 | Pass | 3NT | Pass | 4NT ¹ |
| North HCP: 13 | ♦ K93 | ♦ A5 | Pass | 5♣ | Pass | 6♣ |
| South HCP: 18 | ♣ KQ104 | ♣ AJ7 | AP | | | |
| Contract: 6♣ S | | | 1. Blackwood 1430, for ♠ | | | |

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|---------|--------------------------|-------|------|------------------|
| Board: 78 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K104 | ♠ AQ965 | | | | 1♠ |
| Vul: None | ♥ Q107 | ♥ K84 | Pass | 3NT | Pass | 4NT ¹ |
| North HCP: 13 | ♦ K93 | ♦ A5 | Pass | 5♣ | Pass | 6♣ |
| South HCP: 18 | ♣ KQ104 | ♣ AJ7 | AP | | | |
| Contract: 6♠ S | | | 1. Blackwood 1430, for ♠ | | | |

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

1. Cue bid, a ♥ stopper
2. Blackwood 1430, for ♦

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

1. Cue bid, a ♥ stopper
2. Blackwood 1430, for ♦

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 89
Dealer: N
Vul: EW
HCP: 19

♠ K2
♥ Q9
♦ AKQ8
♣ AJ982

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

You bid first.

Board: 90
Dealer: S
Vul: Both
HCP: 8

♠ K7
♥ Q97543
♦ 1096
♣ K4

The opponents are silent.

Partner bids first.

Board: 91
Dealer: N
Vul: None
HCP: 19

♠ A65
♥ A4
♦ AK104
♣ KJ98

The opponents are silent.

You bid first.

Board: 92
Dealer: S
Vul: NS
HCP: 6

♠ QJ832
♥ J542
♦ Q6
♣ 95

The opponents are silent.

Partner bids first.

Board: 93
Dealer: N
Vul: Both
HCP: 18

♠ KJ
♥ A42
♦ AJ3
♣ KQ643

East Bids 2♥ if possible.

You bid first.

Board: 94
Dealer: S
Vul: None
HCP: 6

♠ KQ93
♥ 532
♦ J943
♣ 103

East Bids 1NT if possible.

West Bids 4♣ if possible.

Partner bids first.

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

Partner bids first.

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

The opponents are silent.

You bid first.

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

The opponents are silent.

Partner bids first.

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

The opponents are silent.

You bid first.

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

East Bids 2♥ if possible.

Partner bids first.

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

East Bids 1NT if possible.

West Bids 4♣ if possible.

You bid first.

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

| | | | | | | |
|-----------------|----------|----------|--------------------------|-------|------|------------------|
| Board: 107 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ4 | ♠ 632 | | 1♦ | 2♥ | Pass |
| Vul: None | ♥ K103 | ♥ Q94 | Pass | X | Pass | 2NT |
| North HCP: 19 | ♦ KQ105 | ♦ J9862 | Pass | 3NT | AP | |
| South HCP: 3 | ♣ AK2 | ♣ 107 | | | | |
| Contract: 3N S | | | | | | |
| | | | | | | |
| Board: 108 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10874 | ♠ AK9 | | | | 1♦ |
| Vul: NS | ♥ 4 | ♥ K6 | 2♥ | Pass | 4♥ | X |
| North HCP: 4 | ♦ QJ7542 | ♦ A963 | Pass | 4♠ | 5♥ | X |
| South HCP: 18 | ♣ 5 | ♣ A863 | AP | | | |
| Contract: 5♥X W | | | | | | |
| | | | | | | |
| Board: 109 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ65 | ♠ KJ73 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ A10 | ♥ QJ42 | Pass | 2♠ | Pass | 4NT ¹ |
| North HCP: 18 | ♦ A9 | ♦ 103 | Pass | 5♦ | Pass | 6♣ |
| South HCP: 13 | ♣ KJ976 | ♣ AQ2 | Pass | 6NT | Pass | 7♠ |
| Contract: 7♠ N | | | AP | | | |
| | | | 1. Blackwood 1430, for ♠ | | | |
| | | | | | | |
| Board: 110 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J754 | ♠ AKQ98 | | | | 1♠ |
| Vul: None | ♥ Q98 | ♥ A106 | Pass | 2♠ | Pass | 4♠ |
| North HCP: 7 | ♦ K74 | ♦ Q8 | AP | | | |
| South HCP: 18 | ♣ J84 | ♣ K92 | | | | |
| Contract: 4♠ S | | | | | | |
| | | | | | | |
| Board: 111 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q85 | ♠ 43 | | 1♦ | 1♥ | Pass |
| Vul: NS | ♥ Q106 | ♥ 952 | 1♠ | X | 2♠ | Pass |
| North HCP: 19 | ♦ AKQ8 | ♦ 9753 | Pass | X | AP | |
| South HCP: 1 | ♣ AQ6 | ♣ J972 | | | | |
| Contract: 2♠X W | | | | | | |
| | | | | | | |
| Board: 112 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ 742 | | | | 1♦ |
| Vul: EW | ♥ 1092 | ♥ AQ8 | 1♠ | Pass | Pass | 2♠ ¹ |
| North HCP: 2 | ♦ 832 | ♦ AKQ104 | 3♠ | Pass | Pass | X |
| South HCP: 19 | ♣ J8642 | ♣ A7 | AP | | | |
| Contract: 3♠X W | | | 1. strength cue bid | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

| | | | | | | |
|-----------------|----------|----------|--------------------------|-------|------|------------------|
| Board: 107 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ4 | ♠ 632 | | 1♦ | 2♥ | Pass |
| Vul: None | ♥ K103 | ♥ Q94 | Pass | X | Pass | 2NT |
| North HCP: 19 | ♦ KQ105 | ♦ J9862 | Pass | 3NT | AP | |
| South HCP: 3 | ♣ AK2 | ♣ 107 | | | | |
| Contract: 3N S | | | | | | |
| | | | | | | |
| Board: 108 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10874 | ♠ AK9 | | | | 1♦ |
| Vul: NS | ♥ 4 | ♥ K6 | 2♥ | Pass | 4♥ | X |
| North HCP: 4 | ♦ QJ7542 | ♦ A963 | Pass | 4♠ | 5♥ | X |
| South HCP: 18 | ♣ 5 | ♣ A863 | AP | | | |
| Contract: 5♥X W | | | | | | |
| | | | | | | |
| Board: 109 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ65 | ♠ KJ73 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ A10 | ♥ QJ42 | Pass | 2♠ | Pass | 4NT ¹ |
| North HCP: 18 | ♦ A9 | ♦ 103 | Pass | 5♦ | Pass | 6♣ |
| South HCP: 13 | ♣ KJ976 | ♣ AQ2 | Pass | 6NT | Pass | 7♠ |
| Contract: 7♠ N | | | AP | | | |
| | | | 1. Blackwood 1430, for ♠ | | | |
| | | | | | | |
| Board: 110 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J754 | ♠ AKQ98 | | | | 1♠ |
| Vul: None | ♥ Q98 | ♥ A106 | Pass | 2♠ | Pass | 4♠ |
| North HCP: 7 | ♦ K74 | ♦ Q8 | AP | | | |
| South HCP: 18 | ♣ J84 | ♣ K92 | | | | |
| Contract: 4♠ S | | | | | | |
| | | | | | | |
| Board: 111 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q85 | ♠ 43 | | 1♦ | 1♥ | Pass |
| Vul: NS | ♥ Q106 | ♥ 952 | 1♠ | X | 2♠ | Pass |
| North HCP: 19 | ♦ AKQ8 | ♦ 9753 | Pass | X | AP | |
| South HCP: 1 | ♣ AQ6 | ♣ J972 | | | | |
| Contract: 2♠X W | | | | | | |
| | | | | | | |
| Board: 112 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ 742 | | | | 1♦ |
| Vul: EW | ♥ 1092 | ♥ AQ8 | 1♠ | Pass | Pass | 2♠ ¹ |
| North HCP: 2 | ♦ 832 | ♦ AKQ104 | 3♠ | Pass | Pass | X |
| South HCP: 19 | ♣ J8642 | ♣ A7 | AP | | | |
| Contract: 3♠X W | | | 1. strength cue bid | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

1. Jacoby 2NT
2. Blackwood 1430, for ♠

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

1. Jacoby 2NT
2. Blackwood 1430, for ♠

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

| | | | | | | |
|----------------|--------|----------|--------------------------|------------------|------|-------|
| Board: 129 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ53 | ♠ AQ98 | | 1♦ | Pass | 2♣ |
| Vul: None | ♥ AKJ2 | ♥ Q104 | Pass | 2♥ | Pass | 2♠ |
| North HCP: 19 | ♦ QJ5 | ♦ A | Pass | 4NT ¹ | Pass | 5♠ |
| South HCP: 13 | ♣ A2 | ♣ J10764 | Pass | 5NT ² | Pass | 6♣ |
| Contract: 6♠ S | | | Pass | 6♠ | AP | |
| | | | 1. Blackwood 1430, for ♠ | | | |
| | | | 2. King ask by 5NT | | | |

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

| | | | | | | |
|----------------|--------|----------|--------------------------|------------------|------|-------|
| Board: 129 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ53 | ♠ AQ98 | | 1♦ | Pass | 2♣ |
| Vul: None | ♥ AKJ2 | ♥ Q104 | Pass | 2♥ | Pass | 2♠ |
| North HCP: 19 | ♦ QJ5 | ♦ A | Pass | 4NT ¹ | Pass | 5♠ |
| South HCP: 13 | ♣ A2 | ♣ J10764 | Pass | 5NT ² | Pass | 6♣ |
| Contract: 6♠ S | | | Pass | 6♠ | AP | |
| | | | 1. Blackwood 1430, for ♠ | | | |
| | | | 2. King ask by 5NT | | | |

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

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|-------------------------------|
| Board: 131 | ♠ KQ75 | West Doubles 6NT if possible. |
| Dealer: N | ♥ K8 | |
| Vul: EW | ♦ Q104 | You bid first. |
| HCP: 18 | ♣ AKJ3 | |
| Board: 132 | ♠ QJ96 | West Bids 2♣ if possible. |
| Dealer: S | ♥ J96 | |
| Vul: Both | ♦ 653 | Partner bids first. |
| HCP: 5 | ♣ J93 | |
| Board: 133 | ♠ Q4 | West Bids 1♠ if possible. |
| Dealer: N | ♥ A984 | |
| Vul: NS | ♦ KQ108 | You bid first. |
| HCP: 18 | ♣ AK8 | |
| Board: 134 | ♠ 432 | The opponents are silent. |
| Dealer: S | ♥ AJ6 | |
| Vul: EW | ♦ A653 | Partner bids first. |
| HCP: 11 | ♣ Q102 | |
| Board: 135 | ♠ AJ3 | The opponents are silent. |
| Dealer: N | ♥ K62 | |
| Vul: Both | ♦ AK75 | You bid first. |
| HCP: 19 | ♣ A76 | |
| Board: 136 | ♠ AQ4 | The opponents are silent. |
| Dealer: S | ♥ A1095 | |
| Vul: None | ♦ A54 | Partner bids first. |
| HCP: 14 | ♣ 976 | |

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

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

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

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

1. strength cue bid

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 136 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ4 | ♠ K105 | | | | 1♦ |
| Vul: None | ♥ A1095 | ♥ J4 | Pass | 1♥ | Pass | 2NT |
| North HCP: 14 | ♦ A54 | ♦ KQ76 | Pass | 5NT | Pass | 6NT |
| South HCP: 18 | ♣ 976 | ♣ AKQ3 | AP | | | |
| Contract: 6N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-------------|-------------------------------|
| Board: 131 | ♠ A8 | West Doubles 6NT if possible. |
| Dealer: N | ♥ AQJ107642 | |
| Vul: EW | ♦ J2 | Partner bids first. |
| HCP: 12 | ♣ 7 | |
| Board: 132 | ♠ AK7 | West Bids 2♣ if possible. |
| Dealer: S | ♥ K875 | |
| Vul: Both | ♦ KJ107 | You bid first. |
| HCP: 18 | ♣ A10 | |
| Board: 133 | ♠ K107 | West Bids 1♠ if possible. |
| Dealer: N | ♥ K10732 | |
| Vul: NS | ♦ J53 | Partner bids first. |
| HCP: 9 | ♣ Q7 | |
| Board: 134 | ♠ AQ106 | The opponents are silent. |
| Dealer: S | ♥ Q4 | |
| Vul: EW | ♦ K7 | You bid first. |
| HCP: 19 | ♣ AKJ53 | |
| Board: 135 | ♠ Q4 | The opponents are silent. |
| Dealer: N | ♥ A10973 | |
| Vul: Both | ♦ J4 | Partner bids first. |
| HCP: 9 | ♣ Q1052 | |
| Board: 136 | ♠ K105 | The opponents are silent. |
| Dealer: S | ♥ J4 | |
| Vul: None | ♦ KQ76 | You bid first. |
| HCP: 18 | ♣ AKQ3 | |

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 136 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ4 | ♠ K105 | | | | 1♦ |
| Vul: None | ♥ A1095 | ♥ J4 | Pass | 1♥ | Pass | 2NT |
| North HCP: 14 | ♦ A54 | ♦ KQ76 | Pass | 5NT | Pass | 6NT |
| South HCP: 18 | ♣ 976 | ♣ AKQ3 | AP | | | |
| Contract: 6N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

1. Blackwood 1430, for ♠
2. King ask by 5NT

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

1. Blackwood 1430, for ♠
2. King ask by 5NT

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North:
♠ 8762
♥ AK7
♦ AK10
♣ KJ5

South:
♠ AJ3
♥ 432
♦ J972
♣ A97

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

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

North:
♠ 95
♥ QJ86
♦ KJ75
♣ 1083

South:
♠ KJ10
♥ K432
♦ AQ
♣ AJ94

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

1. strength cue bid

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

North:
♠ AK109
♥ AJ82
♦ QJ
♣ A63

South:
♠ 8743
♥ 75
♦ AK5
♣ K1075

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

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

North:
♠ K4
♥ Q872
♦ A964
♣ A52

South:
♠ AQ6
♥ AK10
♦ 10732
♣ KQ10

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

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

North:
♠ KQ632
♥ KQ
♦ AKJ6
♣ 52

South:
♠ A1094
♥ A85
♦ 7
♣ AKQ108

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

1. Jacoby 2NT
2. Blackwood 1430, for ♠

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

North:
♠ AJ10654
♥ AQJ
♦ 986
♣ 6

South:
♠ K9
♥ K432
♦ AJ102
♣ AK10

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North:
♠ 8762
♥ AK7
♦ AK10
♣ KJ5

South:
♠ AJ3
♥ 432
♦ J972
♣ A97

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

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

North:
♠ 95
♥ QJ86
♦ KJ75
♣ 1083

South:
♠ KJ10
♥ K432
♦ AQ
♣ AJ94

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

1. strength cue bid

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

North:
♠ AK109
♥ AJ82
♦ QJ
♣ A63

South:
♠ 8743
♥ 75
♦ AK5
♣ K1075

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

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

North:
♠ K4
♥ Q872
♦ A964
♣ A52

South:
♠ AQ6
♥ AK10
♦ 10732
♣ KQ10

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

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

North:
♠ KQ632
♥ KQ
♦ AKJ6
♣ 52

South:
♠ A1094
♥ A85
♦ 7
♣ AKQ108

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

1. Jacoby 2NT
2. Blackwood 1430, for ♠

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

North:
♠ AJ10654
♥ AQJ
♦ 986
♣ 6

South:
♠ K9
♥ K432
♦ AJ102
♣ AK10

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|---------------------------|
| Board: 155 | ♠ A72 | The opponents are silent. |
| Dealer: N | ♥ AJ10652 | |
| Vul: None | ♦ 976 | Partner bids first. |
| HCP: 9 | ♣ 2 | |

| | | |
|------------|--------|---------------------------|
| Board: 156 | ♠ AK93 | The opponents are silent. |
| Dealer: S | ♥ AJ97 | |
| Vul: NS | ♦ Q2 | You bid first. |
| HCP: 19 | ♣ AJ3 | |

| | | |
|------------|---------|--|
| Board: 157 | ♠ 10982 | West Bids 2♣ if possible. East Bids 2♠ if possible. |
| Dealer: N | ♥ 93 | |
| Vul: Both | ♦ 10976 | Partner bids first. |
| HCP: 0 | ♣ 732 | |

| | | |
|------------|---------|------------------------------|
| Board: 158 | ♠ K6 | West Doubles 1♥ if possible. |
| Dealer: S | ♥ AK632 | |
| Vul: None | ♦ A86 | You bid first. |
| HCP: 18 | ♣ A107 | |

| | | |
|------------|--------|---------------------------|
| Board: 159 | ♠ J6 | East Bids 2♠ if possible. |
| Dealer: N | ♥ 873 | |
| Vul: NS | ♦ A762 | Partner bids first. |
| HCP: 6 | ♣ J432 | |

| | | |
|------------|----------|---------------------------|
| Board: 160 | ♠ KJ | The opponents are silent. |
| Dealer: S | ♥ KQ7 | |
| Vul: EW | ♦ AQJ | You bid first. |
| HCP: 19 | ♣ K10752 | |

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

South hands (Practice Page)

Balanced hand 18-19 HCP

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 203 | ♠ AKJ753 | East Bids 2♠ if possible. |
| Dealer: N | ♥ Q5 | |
| Vul: None | ♦ KQ3 | You bid first. |
| HCP: 19 | ♣ A4 | |

| | | |
|------------|---------|---------------------------|
| Board: 204 | ♠ A653 | The opponents are silent. |
| Dealer: S | ♥ 743 | |
| Vul: NS | ♦ Q4 | Partner bids first. |
| HCP: 9 | ♣ QJ102 | |

| | | |
|------------|--------|---------------------------|
| Board: 205 | ♠ A75 | West Bids 1♠ if possible. |
| Dealer: N | ♥ AJ7 | East Bids 2♠ if possible. |
| Vul: Both | ♦ A104 | |
| HCP: 19 | ♣ AQ53 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 206 | ♠ AQ8 | The opponents are silent. |
| Dealer: S | ♥ 52 | |
| Vul: None | ♦ KQ85 | Partner bids first. |
| HCP: 11 | ♣ 10985 | |

| | | |
|------------|--------|---------------------------|
| Board: 207 | ♠ AKQ3 | The opponents are silent. |
| Dealer: N | ♥ J82 | |
| Vul: NS | ♦ AK5 | You bid first. |
| HCP: 18 | ♣ J86 | |

| | | |
|------------|------------|---------------------------|
| Board: 208 | ♠ 98 | East Bids 2♠ if possible. |
| Dealer: S | ♥ K5 | |
| Vul: EW | ♦ QJ109743 | Partner bids first. |
| HCP: 6 | ♣ 85 | |

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

| | | | | | | |
|----------------|----------|-----------|--------------------|-------|-----------------|-------|
| Board: 203 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ753 | ♠ 9642 | | 1♠ | 2♠ ¹ | 4♠ |
| Vul: None | ♥ Q5 | ♥ 8 | | | | |
| North HCP: 19 | ♦ KQ3 | ♦ 1086542 | AP | | | |
| South HCP: 3 | ♣ A4 | ♣ K8 | 1. Michaels Cuebid | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 204 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A653 | ♠ QJ9 | | | | 1♣ |
| Vul: NS | ♥ 743 | ♥ AJ65 | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ Q4 | ♦ K106 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ QJ102 | ♣ AK5 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 205 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A75 | ♠ J2 | | 1♣ | Pass | Pass |
| Vul: Both | ♥ AJ7 | ♥ 654 | | | | |
| North HCP: 19 | ♦ A104 | ♦ 875 | 1♠ | 1NT | 2♠ | AP |
| South HCP: 1 | ♣ AQ53 | ♣ 87642 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 206 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ8 | ♠ 754 | | | | 1♣ |
| Vul: None | ♥ 52 | ♥ AKQ9 | Pass | 1♦ | Pass | 2NT |
| North HCP: 11 | ♦ KQ85 | ♦ J94 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ 10985 | ♣ AKJ | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 207 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ3 | ♠ J854 | | 1♣ | Pass | 1♥ |
| Vul: NS | ♥ J82 | ♥ Q764 | | | | |
| North HCP: 18 | ♦ AK5 | ♦ Q103 | Pass | 2NT | AP | |
| South HCP: 5 | ♣ J86 | ♣ 92 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|------------|-----------|------|-------|------|-------|
| Board: 208 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98 | ♠ A42 | | | | 1♣ |
| Vul: EW | ♥ K5 | ♥ AQ | Pass | 1♦ | 2♠ | 3NT |
| North HCP: 6 | ♦ QJ109743 | ♦ K6 | AP | | | |
| South HCP: 18 | ♣ 85 | ♣ KQ10743 | | | | |
| Contract: 3N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|---------------------------|
| Board: 203 | ♠ 9642 | East Bids 2♠ if possible. |
| Dealer: N | ♥ 8 | |
| Vul: None | ♦ 1086542 | Partner bids first. |
| HCP: 3 | ♣ K8 | |

| | | |
|------------|--------|---------------------------|
| Board: 204 | ♠ QJ9 | The opponents are silent. |
| Dealer: S | ♥ AJ65 | |
| Vul: NS | ♦ K106 | You bid first. |
| HCP: 18 | ♣ AK5 | |

| | | |
|------------|---------|---------------------------|
| Board: 205 | ♠ J2 | West Bids 1♠ if possible. |
| Dealer: N | ♥ 654 | East Bids 2♠ if possible. |
| Vul: Both | ♦ 875 | |
| HCP: 1 | ♣ 87642 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 206 | ♠ 754 | The opponents are silent. |
| Dealer: S | ♥ AKQ9 | |
| Vul: None | ♦ J94 | You bid first. |
| HCP: 18 | ♣ AKJ | |

| | | |
|------------|--------|---------------------------|
| Board: 207 | ♠ J854 | The opponents are silent. |
| Dealer: N | ♥ Q764 | |
| Vul: NS | ♦ Q103 | Partner bids first. |
| HCP: 5 | ♣ 92 | |

| | | |
|------------|-----------|---------------------------|
| Board: 208 | ♠ A42 | East Bids 2♠ if possible. |
| Dealer: S | ♥ AQ | |
| Vul: EW | ♦ K6 | You bid first. |
| HCP: 18 | ♣ KQ10743 | |

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

| | | | | | | |
|----------------|----------|-----------|--------------------|-------|-----------------|-------|
| Board: 203 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ753 | ♠ 9642 | | 1♠ | 2♠ ¹ | 4♠ |
| Vul: None | ♥ Q5 | ♥ 8 | | | | |
| North HCP: 19 | ♦ KQ3 | ♦ 1086542 | AP | | | |
| South HCP: 3 | ♣ A4 | ♣ K8 | 1. Michaels Cuebid | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 204 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A653 | ♠ QJ9 | | | | 1♣ |
| Vul: NS | ♥ 743 | ♥ AJ65 | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ Q4 | ♦ K106 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ QJ102 | ♣ AK5 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 205 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A75 | ♠ J2 | | 1♣ | Pass | Pass |
| Vul: Both | ♥ AJ7 | ♥ 654 | | | | |
| North HCP: 19 | ♦ A104 | ♦ 875 | 1♠ | 1NT | 2♠ | AP |
| South HCP: 1 | ♣ AQ53 | ♣ 87642 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 206 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ8 | ♠ 754 | | | | 1♣ |
| Vul: None | ♥ 52 | ♥ AKQ9 | Pass | 1♦ | Pass | 2NT |
| North HCP: 11 | ♦ KQ85 | ♦ J94 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ 10985 | ♣ AKJ | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 207 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ3 | ♠ J854 | | 1♣ | Pass | 1♥ |
| Vul: NS | ♥ J82 | ♥ Q764 | | | | |
| North HCP: 18 | ♦ AK5 | ♦ Q103 | Pass | 2NT | AP | |
| South HCP: 5 | ♣ J86 | ♣ 92 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|------------|-----------|------|-------|------|-------|
| Board: 208 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98 | ♠ A42 | | | | 1♣ |
| Vul: EW | ♥ K5 | ♥ AQ | Pass | 1♦ | 2♠ | 3NT |
| North HCP: 6 | ♦ QJ109743 | ♦ K6 | AP | | | |
| South HCP: 18 | ♣ 85 | ♣ KQ10743 | | | | |
| Contract: 3N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---|
| Board: 209 | ♠ A862 | West Bids 2♦ if possible. You bid first. |
| Dealer: N | ♥ AK42 | |
| Vul: None | ♦ QJ | |
| HCP: 18 | ♣ A63 | |

| | | |
|------------|--------|--|
| Board: 210 | ♠ K82 | The opponents are silent. Partner bids first. |
| Dealer: S | ♥ A943 | |
| Vul: NS | ♦ A862 | |
| HCP: 11 | ♣ 54 | |

| | | |
|------------|---------|---|
| Board: 211 | ♠ AKQ | The opponents are silent. You bid first. |
| Dealer: N | ♥ KQ95 | |
| Vul: EW | ♦ A8 | |
| HCP: 19 | ♣ J1063 | |

| | | |
|------------|---------|--|
| Board: 212 | ♠ 854 | The opponents are silent. Partner bids first. |
| Dealer: S | ♥ K82 | |
| Vul: Both | ♦ QJ975 | |
| HCP: 6 | ♣ 85 | |

| | | |
|------------|---------|---|
| Board: 213 | ♠ AKQ | The opponents are silent. You bid first. |
| Dealer: N | ♥ 97 | |
| Vul: NS | ♦ AK942 | |
| HCP: 18 | ♣ Q85 | |

| | | |
|------------|--------|--|
| Board: 214 | ♠ J762 | The opponents are silent. Partner bids first. |
| Dealer: S | ♥ 108 | |
| Vul: EW | ♦ A102 | |
| HCP: 9 | ♣ A732 | |

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

| | | | | | | |
|----------------|--------|------------|------|-------|------|-------|
| Board: 209 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A862 | ♠ 43 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ AK42 | ♥ QJ108765 | 2♦ | 3♥ | Pass | 4♥ |
| North HCP: 18 | ♦ QJ | ♦ A10 | AP | | | |
| South HCP: 7 | ♣ A63 | ♣ 72 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 210 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K82 | ♠ A10 | | | | 1♣ |
| Vul: NS | ♥ A943 | ♥ KQJ2 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 11 | ♦ A862 | ♦ J103 | AP | | | |
| South HCP: 18 | ♣ 54 | ♣ AK102 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 211 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ | ♠ 1052 | | 1♣ | Pass | 4♣ |
| Vul: EW | ♥ KQ95 | ♥ 107 | AP | | | |
| North HCP: 19 | ♦ A8 | ♦ 64 | | | | |
| South HCP: 5 | ♣ J1063 | ♣ KQ8542 | | | | |
| Contract: 4♣ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 212 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 854 | ♠ AK96 | | | | 1♦ |
| Vul: Both | ♥ K82 | ♥ QJ63 | AP | | | |
| North HCP: 6 | ♦ QJ975 | ♦ A103 | | | | |
| South HCP: 18 | ♣ 85 | ♣ KJ | | | | |
| Contract: 1♦ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-----------------|
| Board: 213 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ | ♠ 94 | | 1♦ | Pass | 2♦ ¹ |
| Vul: NS | ♥ 97 | ♥ AJ5 | Pass | 2♠ | Pass | 2NT |
| North HCP: 18 | ♦ AK942 | ♦ J1065 | Pass | 3NT | AP | |
| South HCP: 10 | ♣ Q85 | ♣ A1042 | | | | |
| Contract: 3N S | | | | | | |

1. Inverted minors

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 214 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J762 | ♠ KQ | | | | 1♦ |
| Vul: EW | ♥ 108 | ♥ AKQ | Pass | 1♠ | Pass | 3♦ |
| North HCP: 9 | ♦ A102 | ♦ J87654 | Pass | 5♦ | AP | |
| South HCP: 18 | ♣ A732 | ♣ K4 | | | | |
| Contract: 5♦ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|------------|---------------------------|
| Board: 209 | ♠ 43 | West Bids 2♦ if possible. |
| Dealer: N | ♥ QJ108765 | |
| Vul: None | ♦ A10 | Partner bids first. |
| HCP: 7 | ♣ 72 | |

| | | |
|------------|---------|---------------------------|
| Board: 210 | ♠ A10 | The opponents are silent. |
| Dealer: S | ♥ KQJ2 | |
| Vul: NS | ♦ J103 | You bid first. |
| HCP: 18 | ♣ AK102 | |

| | | |
|------------|----------|---------------------------|
| Board: 211 | ♠ 1052 | The opponents are silent. |
| Dealer: N | ♥ 107 | |
| Vul: EW | ♦ 64 | Partner bids first. |
| HCP: 5 | ♣ KQ8542 | |

| | | |
|------------|--------|---------------------------|
| Board: 212 | ♠ AK96 | The opponents are silent. |
| Dealer: S | ♥ QJ63 | |
| Vul: Both | ♦ A103 | You bid first. |
| HCP: 18 | ♣ KJ | |

| | | |
|------------|---------|---------------------------|
| Board: 213 | ♠ 94 | The opponents are silent. |
| Dealer: N | ♥ AJ5 | |
| Vul: NS | ♦ J1065 | Partner bids first. |
| HCP: 10 | ♣ A1042 | |

| | | |
|------------|----------|---------------------------|
| Board: 214 | ♠ KQ | The opponents are silent. |
| Dealer: S | ♥ AKQ | |
| Vul: EW | ♦ J87654 | You bid first. |
| HCP: 18 | ♣ K4 | |

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

| | | | | | | |
|----------------|--------|------------|------|-------|------|-------|
| Board: 209 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A862 | ♠ 43 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ AK42 | ♥ QJ108765 | 2♦ | 3♥ | Pass | 4♥ |
| North HCP: 18 | ♦ QJ | ♦ A10 | AP | | | |
| South HCP: 7 | ♣ A63 | ♣ 72 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 210 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K82 | ♠ A10 | | | | 1♣ |
| Vul: NS | ♥ A943 | ♥ KQJ2 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 11 | ♦ A862 | ♦ J103 | AP | | | |
| South HCP: 18 | ♣ 54 | ♣ AK102 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 211 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ | ♠ 1052 | | 1♣ | Pass | 4♣ |
| Vul: EW | ♥ KQ95 | ♥ 107 | AP | | | |
| North HCP: 19 | ♦ A8 | ♦ 64 | | | | |
| South HCP: 5 | ♣ J1063 | ♣ KQ8542 | | | | |
| Contract: 4♣ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 212 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 854 | ♠ AK96 | | | | 1♦ |
| Vul: Both | ♥ K82 | ♥ QJ63 | AP | | | |
| North HCP: 6 | ♦ QJ975 | ♦ A103 | | | | |
| South HCP: 18 | ♣ 85 | ♣ KJ | | | | |
| Contract: 1♦ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-----------------|
| Board: 213 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ | ♠ 94 | | 1♦ | Pass | 2♦ ¹ |
| Vul: NS | ♥ 97 | ♥ AJ5 | Pass | 2♠ | Pass | 2NT |
| North HCP: 18 | ♦ AK942 | ♦ J1065 | Pass | 3NT | AP | |
| South HCP: 10 | ♣ Q85 | ♣ A1042 | | | | |
| Contract: 3N S | | | | | | |

1. Inverted minors

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 214 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J762 | ♠ KQ | | | | 1♦ |
| Vul: EW | ♥ 108 | ♥ AKQ | Pass | 1♠ | Pass | 3♦ |
| North HCP: 9 | ♦ A102 | ♦ J87654 | Pass | 5♦ | AP | |
| South HCP: 18 | ♣ A732 | ♣ K4 | | | | |
| Contract: 5♦ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 215 | ♠ KQ85 | The opponents are silent. |
| Dealer: N | ♥ AQ6 | |
| Vul: Both | ♦ QJ82 | You bid first. |
| HCP: 18 | ♣ KJ | |

| | | |
|------------|--------|---------------------------|
| Board: 216 | ♠ 54 | The opponents are silent. |
| Dealer: S | ♥ A863 | |
| Vul: None | ♦ AK2 | Partner bids first. |
| HCP: 14 | ♣ K965 | |

| | | |
|------------|--------|---------------------------|
| Board: 217 | ♠ A985 | The opponents are silent. |
| Dealer: N | ♥ KQ72 | |
| Vul: EW | ♦ A105 | You bid first. |
| HCP: 18 | ♣ KQ | |

| | | |
|------------|----------|---------------------------|
| Board: 218 | ♠ — | East Bids 4♠ if possible. |
| Dealer: S | ♥ K87653 | |
| Vul: Both | ♦ AQ8 | Partner bids first. |
| HCP: 13 | ♣ KJ73 | |

| | | |
|------------|--------|---------------------------|
| Board: 219 | ♠ A102 | West Bids 1♠ if possible. |
| Dealer: N | ♥ AQ87 | |
| Vul: None | ♦ A72 | You bid first. |
| HCP: 19 | ♣ KQ3 | |

| | | |
|------------|---------|---------------------------|
| Board: 220 | ♠ 10964 | West Bids 1♥ if possible. |
| Dealer: S | ♥ K74 | |
| Vul: NS | ♦ 976 | Partner bids first. |
| HCP: 3 | ♣ 862 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 215 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ85 | ♠ A1064 | | 1♦ | Pass | 1♠ |
| Vul: Both | ♥ AQ6 | ♥ 1097 | Pass | 4♠ | AP | |
| North HCP: 18 | ♦ QJ82 | ♦ K65 | | | | |
| South HCP: 9 | ♣ KJ | ♣ Q98 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|------------------|------|-------|
| Board: 216 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 54 | ♠ AKJ8 | Pass | 1♥ | Pass | 4♥ |
| Vul: None | ♥ A863 | ♥ KQJ4 | Pass | 4NT ¹ | Pass | 5♦ |
| North HCP: 14 | ♦ AK2 | ♦ 1075 | Pass | 5NT ² | Pass | 6♦ |
| South HCP: 18 | ♣ K965 | ♣ A2 | Pass | 6♥ | AP | |
| Contract: 6♥ N | | | | | | |

1. Blackwood 1430, for ♥
2. King ask by 5NT

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 217 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A985 | ♠ K62 | | 1♦ | Pass | 1NT |
| Vul: EW | ♥ KQ72 | ♥ A103 | Pass | 2♥ | Pass | 3NT |
| North HCP: 18 | ♦ A105 | ♦ Q743 | AP | | | |
| South HCP: 10 | ♣ KQ | ♣ J53 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 218 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ K5 | | | | 1♣ |
| Vul: Both | ♥ K87653 | ♥ AQ | Pass | 1♥ | 4♠ | X |
| North HCP: 13 | ♦ AQ8 | ♦ K972 | AP | | | |
| South HCP: 18 | ♣ KJ73 | ♣ AQ652 | | | | |
| Contract: 4♠X E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 219 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A102 | ♠ 843 | | 1♣ | Pass | Pass |
| Vul: None | ♥ AQ87 | ♥ 1052 | 1♠ | 1NT | AP | |
| North HCP: 19 | ♦ A72 | ♦ 984 | | | | |
| South HCP: 1 | ♣ KQ3 | ♣ J865 | | | | |
| Contract: 1N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 220 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10964 | ♠ AQ53 | | | | 1♣ |
| Vul: NS | ♥ K74 | ♥ A108 | 1♥ | Pass | Pass | X |
| North HCP: 3 | ♦ 976 | ♦ KJ8 | Pass | 1♠ | Pass | 2♠ |
| South HCP: 19 | ♣ 862 | ♣ AJ4 | AP | | | |
| Contract: 2♠ N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 215 | ♠ A1064 | The opponents are silent. |
| Dealer: N | ♥ 1097 | |
| Vul: Both | ♦ K65 | Partner bids first. |
| HCP: 9 | ♣ Q98 | |

| | | |
|------------|--------|---------------------------|
| Board: 216 | ♠ AKJ8 | The opponents are silent. |
| Dealer: S | ♥ KQJ4 | |
| Vul: None | ♦ 1075 | You bid first. |
| HCP: 18 | ♣ A2 | |

| | | |
|------------|--------|---------------------------|
| Board: 217 | ♠ K62 | The opponents are silent. |
| Dealer: N | ♥ A103 | |
| Vul: EW | ♦ Q743 | Partner bids first. |
| HCP: 10 | ♣ J53 | |

| | | |
|------------|---------|---------------------------|
| Board: 218 | ♠ K5 | East Bids 4♠ if possible. |
| Dealer: S | ♥ AQ | |
| Vul: Both | ♦ K972 | You bid first. |
| HCP: 18 | ♣ AQ652 | |

| | | |
|------------|--------|---------------------------|
| Board: 219 | ♠ 843 | West Bids 1♠ if possible. |
| Dealer: N | ♥ 1052 | |
| Vul: None | ♦ 984 | Partner bids first. |
| HCP: 1 | ♣ J865 | |

| | | |
|------------|--------|---------------------------|
| Board: 220 | ♠ AQ53 | West Bids 1♥ if possible. |
| Dealer: S | ♥ A108 | |
| Vul: NS | ♦ KJ8 | You bid first. |
| HCP: 19 | ♣ AJ4 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 215 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ85 | ♠ A1064 | | 1♦ | Pass | 1♠ |
| Vul: Both | ♥ AQ6 | ♥ 1097 | | | | |
| North HCP: 18 | ♦ QJ82 | ♦ K65 | Pass | 4♠ | AP | |
| South HCP: 9 | ♣ KJ | ♣ Q98 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|------------------|------|-------|
| Board: 216 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 54 | ♠ AKJ8 | | 1♥ | Pass | 4♥ |
| Vul: None | ♥ A863 | ♥ KQJ4 | Pass | 4NT ¹ | Pass | 5♦ |
| North HCP: 14 | ♦ AK2 | ♦ 1075 | Pass | 5NT ² | Pass | 6♦ |
| South HCP: 18 | ♣ K965 | ♣ A2 | Pass | 6♥ | AP | |
| Contract: 6♥ N | | | | | | |

1. Blackwood 1430, for ♥
2. King ask by 5NT

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 217 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A985 | ♠ K62 | | 1♦ | Pass | 1NT |
| Vul: EW | ♥ KQ72 | ♥ A103 | Pass | 2♥ | Pass | 3NT |
| North HCP: 18 | ♦ A105 | ♦ Q743 | AP | | | |
| South HCP: 10 | ♣ KQ | ♣ J53 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 218 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ K5 | | | | 1♣ |
| Vul: Both | ♥ K87653 | ♥ AQ | Pass | 1♥ | 4♠ | X |
| North HCP: 13 | ♦ AQ8 | ♦ K972 | AP | | | |
| South HCP: 18 | ♣ KJ73 | ♣ AQ652 | | | | |
| Contract: 4♠X E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 219 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A102 | ♠ 843 | | 1♣ | Pass | Pass |
| Vul: None | ♥ AQ87 | ♥ 1052 | | | | |
| North HCP: 19 | ♦ A72 | ♦ 984 | 1♠ | 1NT | AP | |
| South HCP: 1 | ♣ KQ3 | ♣ J865 | | | | |
| Contract: 1N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 220 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10964 | ♠ AQ53 | | | | 1♣ |
| Vul: NS | ♥ K74 | ♥ A108 | 1♥ | Pass | Pass | X |
| North HCP: 3 | ♦ 976 | ♦ KJ8 | Pass | 1♠ | Pass | 2♠ |
| South HCP: 19 | ♣ 862 | ♣ AJ4 | AP | | | |
| Contract: 2♠ N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 221 | ♠ AJ5 | West Bids 2♥ if possible. |
| Dealer: N | ♥ AKQ | |
| Vul: Both | ♦ Q75 | You bid first. |
| HCP: 18 | ♣ Q852 | |

| | | |
|------------|---------|---------------------------|
| Board: 222 | ♠ K8765 | The opponents are silent. |
| Dealer: S | ♥ J874 | |
| Vul: None | ♦ 4 | Partner bids first. |
| HCP: 6 | ♣ Q95 | |

| | | |
|------------|--------|---------------------------|
| Board: 223 | ♠ A62 | The opponents are silent. |
| Dealer: N | ♥ A862 | |
| Vul: NS | ♦ KQ9 | You bid first. |
| HCP: 18 | ♣ AJ3 | |

| | | |
|------------|---------|---------------------------|
| Board: 224 | ♠ Q54 | West Bids 1♦ if possible. |
| Dealer: S | ♥ J963 | |
| Vul: EW | ♦ K1097 | Partner bids first. |
| HCP: 6 | ♣ 74 | |

| | | |
|------------|--------|---------------------------|
| Board: 225 | ♠ J2 | The opponents are silent. |
| Dealer: N | ♥ KJ85 | |
| Vul: None | ♦ KQ10 | You bid first. |
| HCP: 18 | ♣ AKJ2 | |

| | | |
|------------|---------|---------------------------|
| Board: 226 | ♠ 6532 | West Bids 1♦ if possible. |
| Dealer: S | ♥ A1075 | |
| Vul: NS | ♦ K765 | Partner bids first. |
| HCP: 7 | ♣ 10 | |

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

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 221 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ5 | ♠ K108 | | 1♣ | Pass | 1♦ |
| Vul: Both | ♥ AKQ | ♥ 2 | | 3NT | AP | |
| North HCP: 18 | ♦ Q75 | ♦ AJ10643 | 2♥ | | | |
| South HCP: 12 | ♣ Q852 | ♣ A103 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 222 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K8765 | ♠ A3 | | | | 1♦ |
| Vul: None | ♥ J874 | ♥ AK9 | Pass | 1♠ | Pass | 2NT |
| North HCP: 6 | ♦ 4 | ♦ KQ65 | Pass | 3♥ | Pass | 3NT |
| South HCP: 19 | ♣ Q95 | ♣ K863 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 223 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A62 | ♠ Q108 | | 1♣ | Pass | 1♥ |
| Vul: NS | ♥ A862 | ♥ KQ95 | | 3♥ | AP | |
| North HCP: 18 | ♦ KQ9 | ♦ 1053 | Pass | | | |
| South HCP: 7 | ♣ AJ3 | ♣ 742 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 224 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q54 | ♠ A986 | | | | 1♣ |
| Vul: EW | ♥ J963 | ♥ K8 | 1♦ | 1♥ | Pass | 2♠ |
| North HCP: 6 | ♦ K1097 | ♦ A8 | Pass | 2NT | AP | |
| South HCP: 18 | ♣ 74 | ♣ AQJ108 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|------------------|
| Board: 225 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J2 | ♠ AK54 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ KJ85 | ♥ A1096 | Pass | 4♥ | Pass | 4NT ¹ |
| North HCP: 18 | ♦ KQ10 | ♦ A632 | Pass | 5♥ | Pass | 5NT ² |
| South HCP: 15 | ♣ AKJ2 | ♣ 8 | Pass | 6♥ | AP | |
| Contract: 6♥ S | | | | | | |

1. Blackwood 1430, for ♥
2. King ask by 5NT

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 226 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 6532 | ♠ K108 | | | | 1♣ |
| Vul: NS | ♥ A1075 | ♥ Q3 | 1♦ | X | Pass | 2NT |
| North HCP: 7 | ♦ K765 | ♦ A42 | | | | |
| South HCP: 19 | ♣ 10 | ♣ AKQJ6 | AP | | | |
| Contract: 2N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|---------------------------|
| Board: 221 | ♠ K108 | West Bids 2♥ if possible. |
| Dealer: N | ♥ 2 | |
| Vul: Both | ♦ AJ10643 | Partner bids first. |
| HCP: 12 | ♣ A103 | |

| | | |
|------------|--------|---------------------------|
| Board: 222 | ♠ A3 | The opponents are silent. |
| Dealer: S | ♥ AK9 | |
| Vul: None | ♦ KQ65 | You bid first. |
| HCP: 19 | ♣ K863 | |

| | | |
|------------|--------|---------------------------|
| Board: 223 | ♠ Q108 | The opponents are silent. |
| Dealer: N | ♥ KQ95 | |
| Vul: NS | ♦ 1053 | Partner bids first. |
| HCP: 7 | ♣ 742 | |

| | | |
|------------|----------|---------------------------|
| Board: 224 | ♠ A986 | West Bids 1♦ if possible. |
| Dealer: S | ♥ K8 | |
| Vul: EW | ♦ A8 | You bid first. |
| HCP: 18 | ♣ AQJ108 | |

| | | |
|------------|---------|---------------------------|
| Board: 225 | ♠ AK54 | The opponents are silent. |
| Dealer: N | ♥ A1096 | |
| Vul: None | ♦ A632 | Partner bids first. |
| HCP: 15 | ♣ 8 | |

| | | |
|------------|---------|---------------------------|
| Board: 226 | ♠ K108 | West Bids 1♦ if possible. |
| Dealer: S | ♥ Q3 | |
| Vul: NS | ♦ A42 | You bid first. |
| HCP: 19 | ♣ AKQJ6 | |

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

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 221 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ5 | ♠ K108 | | 1♣ | Pass | 1♦ |
| Vul: Both | ♥ AKQ | ♥ 2 | | 3NT | AP | |
| North HCP: 18 | ♦ Q75 | ♦ AJ10643 | 2♥ | | | |
| South HCP: 12 | ♣ Q852 | ♣ A103 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 222 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K8765 | ♠ A3 | | | | 1♦ |
| Vul: None | ♥ J874 | ♥ AK9 | Pass | 1♠ | Pass | 2NT |
| North HCP: 6 | ♦ 4 | ♦ KQ65 | Pass | 3♥ | Pass | 3NT |
| South HCP: 19 | ♣ Q95 | ♣ K863 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 223 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A62 | ♠ Q108 | | 1♣ | Pass | 1♥ |
| Vul: NS | ♥ A862 | ♥ KQ95 | | 3♥ | AP | |
| North HCP: 18 | ♦ KQ9 | ♦ 1053 | Pass | | | |
| South HCP: 7 | ♣ AJ3 | ♣ 742 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 224 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q54 | ♠ A986 | | | | 1♣ |
| Vul: EW | ♥ J963 | ♥ K8 | 1♦ | 1♥ | Pass | 2♠ |
| North HCP: 6 | ♦ K1097 | ♦ A8 | Pass | 2NT | AP | |
| South HCP: 18 | ♣ 74 | ♣ AQJ108 | | | | |
| Contract: 2N N | | | | | | |

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|----------------|--------|---------|------|-------|------|------------------|
| Board: 225 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J2 | ♠ AK54 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ KJ85 | ♥ A1096 | Pass | 4♥ | Pass | 4NT ¹ |
| North HCP: 18 | ♦ KQ10 | ♦ A632 | Pass | 5♥ | Pass | 5NT ² |
| South HCP: 15 | ♣ AKJ2 | ♣ 8 | Pass | 6♥ | AP | |
| Contract: 6♥ S | | | | | | |

1. Blackwood 1430, for ♥
2. King ask by 5NT

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 226 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 6532 | ♠ K108 | | | | 1♣ |
| Vul: NS | ♥ A1075 | ♥ Q3 | 1♦ | X | Pass | 2NT |
| North HCP: 7 | ♦ K765 | ♦ A42 | | | | |
| South HCP: 19 | ♣ 10 | ♣ AKQJ6 | AP | | | |
| Contract: 2N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 227 | ♠ AK5 | The opponents are silent. |
| Dealer: N | ♥ QJ9864 | |
| Vul: EW | ♦ A2 | You bid first. |
| HCP: 18 | ♣ A4 | |

| | | |
|------------|---------|---------------------------|
| Board: 228 | ♠ 103 | East Bids 1♠ if possible. |
| Dealer: S | ♥ K9652 | |
| Vul: Both | ♦ 97 | Partner bids first. |
| HCP: 3 | ♣ 10982 | |

| | | |
|------------|--------|---------------------------|
| Board: 229 | ♠ AK74 | The opponents are silent. |
| Dealer: N | ♥ A8 | |
| Vul: NS | ♦ KJ94 | You bid first. |
| HCP: 19 | ♣ KJ4 | |

| | | |
|------------|---------|---------------------------|
| Board: 230 | ♠ 8 | West Bids 1♠ if possible. |
| Dealer: S | ♥ 1063 | |
| Vul: EW | ♦ Q752 | West Bids 4♠ if possible. |
| HCP: 2 | ♣ 97542 | |

| | | |
|------------|---------|---------------------------|
| Board: 231 | ♠ 52 | East Bids 1♠ if possible. |
| Dealer: N | ♥ A1072 | |
| Vul: Both | ♦ AKQ4 | You bid first. |
| HCP: 18 | ♣ KQ5 | |

| | | |
|------------|---------|---------------------------|
| Board: 232 | ♠ 9865 | The opponents are silent. |
| Dealer: S | ♥ 5 | |
| Vul: None | ♦ Q1076 | Partner bids first. |
| HCP: 4 | ♣ Q1076 | |

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

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 227 | North: | South: | | | | |
| Dealer: N | ♠ AK5 | ♠ QJ9 | West | North | East | South |
| Vul: EW | ♥ QJ9864 | ♥ 107 | | 1♥ | AP | |
| North HCP: 18 | ♦ A2 | ♦ 8764 | | | | |
| South HCP: 6 | ♣ A4 | ♣ QJ76 | | | | |
| Contract: 1♥ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 228 | North: | South: | | | | |
| Dealer: S | ♠ 103 | ♠ Q75 | West | North | East | South |
| Vul: Both | ♥ K9652 | ♥ A43 | | | | 1♦ |
| North HCP: 3 | ♦ 97 | ♦ AKJ64 | Pass | Pass | 1♠ | X |
| South HCP: 18 | ♣ 10982 | ♣ KJ | Pass | 2♥ | AP | |
| Contract: 2♥ N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 229 | North: | South: | | | | |
| Dealer: N | ♠ AK74 | ♠ J983 | West | North | East | South |
| Vul: NS | ♥ A8 | ♥ Q64 | | 1♦ | Pass | 1♠ |
| North HCP: 19 | ♦ KJ94 | ♦ Q5 | Pass | 4♠ | AP | |
| South HCP: 11 | ♣ KJ4 | ♣ AQ75 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 230 | North: | South: | | | | |
| Dealer: S | ♠ 8 | ♠ K2 | West | North | East | South |
| Vul: EW | ♥ 1063 | ♥ AQ754 | | | | 1♥ |
| North HCP: 2 | ♦ Q752 | ♦ A1084 | 1♠ | 3♥ | Pass | 4♥ |
| South HCP: 18 | ♣ 97542 | ♣ AJ | 4♠ | AP | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 231 | North: | South: | | | | |
| Dealer: N | ♠ 52 | ♠ Q98 | West | North | East | South |
| Vul: Both | ♥ A1072 | ♥ KQ3 | | 1♦ | 1♠ | 1NT |
| North HCP: 18 | ♦ AKQ4 | ♦ J86 | Pass | 2♥ | Pass | 3NT |
| South HCP: 9 | ♣ KQ5 | ♣ J943 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 232 | North: | South: | | | | |
| Dealer: S | ♠ 9865 | ♠ AK | West | North | East | South |
| Vul: None | ♥ 5 | ♥ K10962 | | | | 1♥ |
| North HCP: 4 | ♦ Q1076 | ♦ J95 | AP | | | |
| South HCP: 18 | ♣ Q1076 | ♣ AK9 | | | | |
| Contract: 1♥ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 227 | ♠ QJ9 | The opponents are silent. |
| Dealer: N | ♥ 107 | |
| Vul: EW | ♦ 8764 | Partner bids first. |
| HCP: 6 | ♣ QJ76 | |

| | | |
|------------|---------|---------------------------|
| Board: 228 | ♠ Q75 | East Bids 1♠ if possible. |
| Dealer: S | ♥ A43 | |
| Vul: Both | ♦ AKJ64 | You bid first. |
| HCP: 18 | ♣ KJ | |

| | | |
|------------|--------|---------------------------|
| Board: 229 | ♠ J983 | The opponents are silent. |
| Dealer: N | ♥ Q64 | |
| Vul: NS | ♦ Q5 | Partner bids first. |
| HCP: 11 | ♣ AQ75 | |

| | | |
|------------|---------|---------------------------|
| Board: 230 | ♠ K2 | West Bids 1♠ if possible. |
| Dealer: S | ♥ AQ754 | West Bids 4♠ if possible. |
| Vul: EW | ♦ A1084 | |
| HCP: 18 | ♣ AJ | You bid first. |

| | | |
|------------|--------|---------------------------|
| Board: 231 | ♠ Q98 | East Bids 1♠ if possible. |
| Dealer: N | ♥ KQ3 | |
| Vul: Both | ♦ J86 | Partner bids first. |
| HCP: 9 | ♣ J943 | |

| | | |
|------------|----------|---------------------------|
| Board: 232 | ♠ AK | The opponents are silent. |
| Dealer: S | ♥ K10962 | |
| Vul: None | ♦ J95 | You bid first. |
| HCP: 18 | ♣ AK9 | |

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

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 227 | North: | South: | | | | |
| Dealer: N | ♠ AK5 | ♠ QJ9 | West | North | East | South |
| Vul: EW | ♥ QJ9864 | ♥ 107 | | 1♥ | AP | |
| North HCP: 18 | ♦ A2 | ♦ 8764 | | | | |
| South HCP: 6 | ♣ A4 | ♣ QJ76 | | | | |
| Contract: 1♥ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 228 | North: | South: | | | | |
| Dealer: S | ♠ 103 | ♠ Q75 | West | North | East | South |
| Vul: Both | ♥ K9652 | ♥ A43 | | | | 1♦ |
| North HCP: 3 | ♦ 97 | ♦ AKJ64 | Pass | Pass | 1♠ | X |
| South HCP: 18 | ♣ 10982 | ♣ KJ | Pass | 2♥ | AP | |
| Contract: 2♥ N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 229 | North: | South: | | | | |
| Dealer: N | ♠ AK74 | ♠ J983 | West | North | East | South |
| Vul: NS | ♥ A8 | ♥ Q64 | | 1♦ | Pass | 1♠ |
| North HCP: 19 | ♦ KJ94 | ♦ Q5 | Pass | 4♠ | AP | |
| South HCP: 11 | ♣ KJ4 | ♣ AQ75 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 230 | North: | South: | | | | |
| Dealer: S | ♠ 8 | ♠ K2 | West | North | East | South |
| Vul: EW | ♥ 1063 | ♥ AQ754 | | | | 1♥ |
| North HCP: 2 | ♦ Q752 | ♦ A1084 | 1♠ | 3♥ | Pass | 4♥ |
| South HCP: 18 | ♣ 97542 | ♣ AJ | 4♠ | AP | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 231 | North: | South: | | | | |
| Dealer: N | ♠ 52 | ♠ Q98 | West | North | East | South |
| Vul: Both | ♥ A1072 | ♥ KQ3 | | 1♦ | 1♠ | 1NT |
| North HCP: 18 | ♦ AKQ4 | ♦ J86 | Pass | 2♥ | Pass | 3NT |
| South HCP: 9 | ♣ KQ5 | ♣ J943 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 232 | North: | South: | | | | |
| Dealer: S | ♠ 9865 | ♠ AK | West | North | East | South |
| Vul: None | ♥ 5 | ♥ K10962 | | | | 1♥ |
| North HCP: 4 | ♦ Q1076 | ♦ J95 | AP | | | |
| South HCP: 18 | ♣ Q1076 | ♣ AK9 | | | | |
| Contract: 1♥ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 233 | ♠ J105 | West Bids 2♠ if possible. |
| Dealer: N | ♥ KQ10 | |
| Vul: EW | ♦ AKQ6 | You bid first. |
| HCP: 18 | ♣ K87 | |

| | | |
|------------|---------|---------------------------|
| Board: 234 | ♠ KQ752 | The opponents are silent. |
| Dealer: S | ♥ J3 | |
| Vul: Both | ♦ 98 | Partner bids first. |
| HCP: 9 | ♣ K1082 | |

| | | |
|------------|--------|---------------------------|
| Board: 235 | ♠ AQ | The opponents are silent. |
| Dealer: N | ♥ J94 | |
| Vul: None | ♦ AKQ7 | You bid first. |
| HCP: 19 | ♣ K986 | |

| | | |
|------------|----------|---------------------------|
| Board: 236 | ♠ 85 | The opponents are silent. |
| Dealer: S | ♥ AQ532 | |
| Vul: NS | ♦ 6 | Partner bids first. |
| HCP: 10 | ♣ A10983 | |

| | | |
|------------|--------|---------------------------|
| Board: 237 | ♠ J104 | The opponents are silent. |
| Dealer: N | ♥ KQ | |
| Vul: Both | ♦ AK85 | You bid first. |
| HCP: 19 | ♣ AQ42 | |

| | | |
|------------|-----------|---------------------------|
| Board: 238 | ♠ 9 | The opponents are silent. |
| Dealer: S | ♥ 53 | |
| Vul: None | ♦ A987632 | Partner bids first. |
| HCP: 7 | ♣ K104 | |

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

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 233 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J105 | ♠ 873 | | 1♦ | Pass | Pass |
| Vul: EW | ♥ KQ10 | ♥ A98762 | 2♣ | X | Pass | 3♥ |
| North HCP: 18 | ♦ AKQ6 | ♦ 74 | AP | | | |
| South HCP: 4 | ♣ K87 | ♣ 65 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 234 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ752 | ♠ A106 | | | | 1♣ |
| Vul: Both | ♥ J3 | ♥ AK9 | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ 98 | ♦ 72 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 18 | ♣ K1082 | ♣ AQJ63 | AP | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 235 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ 1064 | | 1♦ | Pass | 1♥ |
| Vul: None | ♥ J94 | ♥ KQ1062 | Pass | 2NT | Pass | 3♥ |
| North HCP: 19 | ♦ AKQ7 | ♦ J832 | Pass | 4♥ | AP | |
| South HCP: 6 | ♣ K986 | ♣ 7 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|----------|-----------|--------------------------|------------------|------|-------|
| Board: 236 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ AKQ1072 | | | | 1♠ |
| Vul: NS | ♥ AQ532 | ♥ KJ7 | Pass | 1NT ¹ | Pass | 3♠ |
| North HCP: 10 | ♦ 6 | ♦ K4 | Pass | 4NT ² | Pass | 5♠ |
| South HCP: 19 | ♣ A10983 | ♣ K2 | Pass | 6♠ | AP | |
| Contract: 6♠ S | | | 1. forcing 1NT | | | |
| | | | 2. Blackwood 1430, for ♠ | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 237 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J104 | ♠ 93 | | | | |
| Vul: Both | ♥ KQ | ♥ J54 | | 1♦ | AP | |
| North HCP: 19 | ♦ AK85 | ♦ QJ10762 | | | | |
| South HCP: 4 | ♣ AQ42 | ♣ 53 | | | | |
| Contract: 1♦ N | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 238 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9 | ♠ AK73 | | | | 1♦ |
| Vul: None | ♥ 53 | ♥ A76 | | | | |
| North HCP: 7 | ♦ A987632 | ♦ K1054 | Pass | 4♦ | AP | |
| South HCP: 18 | ♣ K104 | ♣ A3 | | | | |
| Contract: 4♦ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 233 | ♠ 873 | West Bids 2♠ if possible. |
| Dealer: N | ♥ A98762 | |
| Vul: EW | ♦ 74 | Partner bids first. |
| HCP: 4 | ♣ 65 | |

| | | |
|------------|---------|---------------------------|
| Board: 234 | ♠ A106 | The opponents are silent. |
| Dealer: S | ♥ AK9 | |
| Vul: Both | ♦ 72 | You bid first. |
| HCP: 18 | ♣ AQJ63 | |

| | | |
|------------|----------|---------------------------|
| Board: 235 | ♠ 1064 | The opponents are silent. |
| Dealer: N | ♥ KQ1062 | |
| Vul: None | ♦ J832 | Partner bids first. |
| HCP: 6 | ♣ 7 | |

| | | |
|------------|-----------|---------------------------|
| Board: 236 | ♠ AKQ1072 | The opponents are silent. |
| Dealer: S | ♥ KJ7 | |
| Vul: NS | ♦ K4 | You bid first. |
| HCP: 19 | ♣ K2 | |

| | | |
|------------|-----------|---------------------------|
| Board: 237 | ♠ 93 | The opponents are silent. |
| Dealer: N | ♥ J54 | |
| Vul: Both | ♦ QJ10762 | Partner bids first. |
| HCP: 4 | ♣ 53 | |

| | | |
|------------|---------|---------------------------|
| Board: 238 | ♠ AK73 | The opponents are silent. |
| Dealer: S | ♥ A76 | |
| Vul: None | ♦ K1054 | You bid first. |
| HCP: 18 | ♣ A3 | |

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

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 233 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J105 | ♠ 873 | | 1♦ | Pass | Pass |
| Vul: EW | ♥ KQ10 | ♥ A98762 | 2♣ | X | Pass | 3♥ |
| North HCP: 18 | ♦ AKQ6 | ♦ 74 | AP | | | |
| South HCP: 4 | ♣ K87 | ♣ 65 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 234 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ752 | ♠ A106 | | | | 1♣ |
| Vul: Both | ♥ J3 | ♥ AK9 | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ 98 | ♦ 72 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 18 | ♣ K1082 | ♣ AQJ63 | AP | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 235 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ 1064 | | 1♦ | Pass | 1♥ |
| Vul: None | ♥ J94 | ♥ KQ1062 | Pass | 2NT | Pass | 3♥ |
| North HCP: 19 | ♦ AKQ7 | ♦ J832 | Pass | 4♥ | AP | |
| South HCP: 6 | ♣ K986 | ♣ 7 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|----------|-----------|--------------------------|------------------|------|-------|
| Board: 236 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ AKQ1072 | | | | 1♠ |
| Vul: NS | ♥ AQ532 | ♥ KJ7 | Pass | 1NT ¹ | Pass | 3♠ |
| North HCP: 10 | ♦ 6 | ♦ K4 | Pass | 4NT ² | Pass | 5♠ |
| South HCP: 19 | ♣ A10983 | ♣ K2 | Pass | 6♠ | AP | |
| Contract: 6♠ S | | | 1. forcing 1NT | | | |
| | | | 2. Blackwood 1430, for ♠ | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 237 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J104 | ♠ 93 | | | | |
| Vul: Both | ♥ KQ | ♥ J54 | | 1♦ | AP | |
| North HCP: 19 | ♦ AK85 | ♦ QJ10762 | | | | |
| South HCP: 4 | ♣ AQ42 | ♣ 53 | | | | |
| Contract: 1♦ N | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 238 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9 | ♠ AK73 | | | | 1♦ |
| Vul: None | ♥ 53 | ♥ A76 | | | | |
| North HCP: 7 | ♦ A987632 | ♦ K1054 | Pass | 4♦ | AP | |
| South HCP: 18 | ♣ K104 | ♣ A3 | | | | |
| Contract: 4♦ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|------------------------------|
| Board: 239 | ♠ K9 | The opponents are silent. |
| Dealer: N | ♥ AK53 | |
| Vul: NS | ♦ AQ6 | You bid first. |
| HCP: 19 | ♣ QJ53 | |
| Board: 240 | ♠ A9865 | The opponents are silent. |
| Dealer: S | ♥ KQ974 | |
| Vul: EW | ♦ — | Partner bids first. |
| HCP: 11 | ♣ Q82 | |
| Board: 241 | ♠ 94 | The opponents are silent. |
| Dealer: N | ♥ AKJ72 | |
| Vul: None | ♦ KQ | You bid first. |
| HCP: 19 | ♣ AQ98 | |
| Board: 242 | ♠ J8 | East Doubles 1♦ if possible. |
| Dealer: S | ♥ J5 | |
| Vul: NS | ♦ KJ10973 | Partner bids first. |
| HCP: 9 | ♣ QJ6 | |
| Board: 243 | ♠ AJ9 | East Doubles 1♦ if possible. |
| Dealer: N | ♥ K75 | West Bids 2♠ if possible. |
| Vul: EW | ♦ KQJ2 | West Doubles 4♥ if possible. |
| HCP: 18 | ♣ A73 | You bid first. |
| Board: 244 | ♠ AQ | The opponents are silent. |
| Dealer: S | ♥ QJ1097 | |
| Vul: Both | ♦ A106 | Partner bids first. |
| HCP: 16 | ♣ K52 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 239 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K9 | ♠ AQJ | | 1♣ | Pass | 1♦ |
| Vul: NS | ♥ AK53 | ♥ 86 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ AQ6 | ♦ J8752 | AP | | | |
| South HCP: 12 | ♣ QJ53 | ♣ A82 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-----------------|------|-------|
| Board: 240 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A9865 | ♠ KJ72 | | 1♠ | Pass | 1♣ |
| Vul: EW | ♥ KQ974 | ♥ A10 | Pass | 5♦ ¹ | Pass | 4♣ |
| North HCP: 11 | ♦ — | ♦ K5 | Pass | 6♦ | Pass | 6♣ |
| South HCP: 19 | ♣ Q82 | ♣ AKJ109 | AP | | | |
| Contract: 6♠ N | | | | | | |

1. Exclusion, for ♠

| | | | | | | |
|----------------|---------|---------|------|-------|------|-----------------|
| Board: 241 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 94 | ♠ KQ765 | | 1♥ | Pass | 1♠ |
| Vul: None | ♥ AKJ72 | ♥ Q5 | Pass | 3♣ | Pass | 3♦ ¹ |
| North HCP: 19 | ♦ KQ | ♦ 8643 | Pass | 3NT | AP | |
| South HCP: 10 | ♣ AQ98 | ♣ K7 | | | | |
| Contract: 3N N | | | | | | |

1. Fourth suit

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 242 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ AK5 | | | | 1♣ |
| Vul: NS | ♥ J5 | ♥ A103 | Pass | 1♦ | X | 2NT |
| North HCP: 9 | ♦ KJ10973 | ♦ A2 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ QJ6 | ♣ A9753 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|------------------|--------|---------|------|-----------------|------|-------|
| Board: 243 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ9 | ♠ 72 | | 1♦ | X | 1♥ |
| Vul: EW | ♥ K75 | ♥ QJ963 | 2♠ | X | Pass | 3♥ |
| North HCP: 18 | ♦ KQJ2 | ♦ 963 | Pass | 3♠ ¹ | Pass | 4♥ |
| South HCP: 5 | ♣ A73 | ♣ Q54 | X | AP | | |
| Contract: 4♥ X S | | | | | | |

1. limit raise or better in ♥

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 244 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ | ♠ J42 | | | | 1♣ |
| Vul: Both | ♥ QJ1097 | ♥ AK | Pass | 1♥ | Pass | 2NT |
| North HCP: 16 | ♦ A106 | ♦ KQ8 | Pass | 5NT | Pass | 6NT |
| South HCP: 19 | ♣ K52 | ♣ AQ743 | AP | | | |
| Contract: 6N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|------------------------------|
| Board: 239 | ♠ AQJ | The opponents are silent. |
| Dealer: N | ♥ 86 | |
| Vul: NS | ♦ J8752 | Partner bids first. |
| HCP: 12 | ♣ A82 | |
| Board: 240 | ♠ KJ72 | The opponents are silent. |
| Dealer: S | ♥ A10 | |
| Vul: EW | ♦ K5 | You bid first. |
| HCP: 19 | ♣ AKJ109 | |
| Board: 241 | ♠ KQ765 | The opponents are silent. |
| Dealer: N | ♥ Q5 | |
| Vul: None | ♦ 8643 | Partner bids first. |
| HCP: 10 | ♣ K7 | |
| Board: 242 | ♠ AK5 | East Doubles 1♦ if possible. |
| Dealer: S | ♥ A103 | |
| Vul: NS | ♦ A2 | You bid first. |
| HCP: 19 | ♣ A9753 | |
| Board: 243 | ♠ 72 | East Doubles 1♦ if possible. |
| Dealer: N | ♥ QJ963 | West Bids 2♠ if possible. |
| Vul: EW | ♦ 963 | West Doubles 4♥ if possible. |
| HCP: 5 | ♣ Q54 | Partner bids first. |
| Board: 244 | ♠ J42 | The opponents are silent. |
| Dealer: S | ♥ AK | |
| Vul: Both | ♦ KQ8 | You bid first. |
| HCP: 19 | ♣ AQ743 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 239 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K9 | ♠ AQJ | | 1♣ | Pass | 1♦ |
| Vul: NS | ♥ AK53 | ♥ 86 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ AQ6 | ♦ J8752 | AP | | | |
| South HCP: 12 | ♣ QJ53 | ♣ A82 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-----------------|------|-------|
| Board: 240 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A9865 | ♠ KJ72 | | 1♠ | Pass | 1♣ |
| Vul: EW | ♥ KQ974 | ♥ A10 | Pass | 5♦ ¹ | Pass | 4♣ |
| North HCP: 11 | ♦ — | ♦ K5 | Pass | 6♦ | Pass | 6♣ |
| South HCP: 19 | ♣ Q82 | ♣ AKJ109 | AP | | | |
| Contract: 6♠ N | | | | | | |

1. Exclusion, for ♠

| | | | | | | |
|----------------|---------|---------|------|-------|------|-----------------|
| Board: 241 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 94 | ♠ KQ765 | | 1♥ | Pass | 1♠ |
| Vul: None | ♥ AKJ72 | ♥ Q5 | Pass | 3♣ | Pass | 3♦ ¹ |
| North HCP: 19 | ♦ KQ | ♦ 8643 | Pass | 3NT | AP | |
| South HCP: 10 | ♣ AQ98 | ♣ K7 | | | | |
| Contract: 3N N | | | | | | |

1. Fourth suit

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 242 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ AK5 | | | | 1♣ |
| Vul: NS | ♥ J5 | ♥ A103 | Pass | 1♦ | X | 2NT |
| North HCP: 9 | ♦ KJ10973 | ♦ A2 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ QJ6 | ♣ A9753 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|------------------|--------|---------|------|-----------------|------|-------|
| Board: 243 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ9 | ♠ 72 | | 1♦ | X | 1♥ |
| Vul: EW | ♥ K75 | ♥ QJ963 | 2♠ | X | Pass | 3♥ |
| North HCP: 18 | ♦ KQJ2 | ♦ 963 | Pass | 3♠ ¹ | Pass | 4♥ |
| South HCP: 5 | ♣ A73 | ♣ Q54 | X | AP | | |
| Contract: 4♥ X S | | | | | | |

1. limit raise or better in ♥

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 244 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ | ♠ J42 | | | | 1♣ |
| Vul: Both | ♥ QJ1097 | ♥ AK | Pass | 1♥ | Pass | 2NT |
| North HCP: 16 | ♦ A106 | ♦ KQ8 | Pass | 5NT | Pass | 6NT |
| South HCP: 19 | ♣ K52 | ♣ AQ743 | AP | | | |
| Contract: 6N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|------------------------------|
| Board: 245 | ♠ AK1032 | West Bids 3♥ if possible. |
| Dealer: N | ♥ A2 | East Bids 4♥ if possible. |
| Vul: NS | ♦ AQ2 | |
| HCP: 18 | ♣ J53 | You bid first. |
| Board: 246 | ♠ Q853 | West Doubles 1♦ if possible. |
| Dealer: S | ♥ 104 | East Bids 2♣ if possible. |
| Vul: EW | ♦ 987 | |
| HCP: 4 | ♣ Q963 | Partner bids first. |
| Board: 247 | ♠ AJ65 | The opponents are silent. |
| Dealer: N | ♥ K73 | |
| Vul: Both | ♦ A43 | You bid first. |
| HCP: 18 | ♣ AQ8 | |
| Board: 248 | ♠ Q9 | The opponents are silent. |
| Dealer: S | ♥ K1083 | |
| Vul: None | ♦ K | Partner bids first. |
| HCP: 12 | ♣ KJ10952 | |
| Board: 249 | ♠ AQ8 | The opponents are silent. |
| Dealer: N | ♥ 85 | |
| Vul: EW | ♦ AJ76 | You bid first. |
| HCP: 19 | ♣ AKJ3 | |

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

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 245 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK1032 | ♠ J74 | | 1♠ | Pass | Pass |
| Vul: NS | ♥ A2 | ♥ 1097 | 3♥ | X | Pass | 3♠ |
| North HCP: 18 | ♦ AQ2 | ♦ J954 | Pass | Pass | 4♥ | AP |
| South HCP: 2 | ♣ J53 | ♣ 1042 | | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 246 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q853 | ♠ A2 | | | | 1♦ |
| Vul: EW | ♥ 104 | ♥ AJ85 | X | Pass | 2♣ | 2♥ |
| North HCP: 4 | ♦ 987 | ♦ AQ1053 | Pass | 3♦ | AP | |
| South HCP: 18 | ♣ Q963 | ♣ K2 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-----------------|------|------------------|
| Board: 247 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ65 | ♠ K | | 1♣ | Pass | 2♠ ¹ |
| Vul: Both | ♥ K73 | ♥ A109 | Pass | 2♦ | Pass | 3♣ |
| North HCP: 18 | ♦ A43 | ♦ K1098 | Pass | 4♦ ² | Pass | 4NT ³ |
| South HCP: 13 | ♣ AQ8 | ♣ K10942 | Pass | 5♦ | Pass | 5♥ |
| Contract: 6♣ N | | | Pass | 5NT | Pass | 6♣ |
| | | | AP | | | |

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 1430, for ♣

| | | | | | | |
|----------------|-----------|--------|------|------------------|------|-------|
| Board: 248 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9 | ♠ AK4 | | | | 1♣ |
| Vul: None | ♥ K1083 | ♥ A965 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 12 | ♦ K | ♦ A102 | Pass | 4NT ¹ | Pass | 5♣ |
| South HCP: 19 | ♣ KJ10952 | ♣ A74 | Pass | 5♦ | Pass | 5♥ |
| Contract: 7♣ S | | | Pass | 5♠ ² | Pass | 6♣ |
| | | | Pass | 7♣ | AP | |

1. Blackwood 1430, for ♥
2. King ask by available bid

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 249 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ8 | ♠ J432 | | | | |
| Vul: EW | ♥ 85 | ♥ Q74 | | 1♦ | Pass | 1♠ |
| North HCP: 19 | ♦ AJ76 | ♦ 103 | Pass | 2NT | AP | |
| South HCP: 5 | ♣ AKJ3 | ♣ Q987 | | | | |
| Contract: 2N N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|------------------------------|
| Board: 245 | ♠ J74 | West Bids 3♥ if possible. |
| Dealer: N | ♥ 1097 | East Bids 4♥ if possible. |
| Vul: NS | ♦ J954 | |
| HCP: 2 | ♣ 1042 | Partner bids first. |
| Board: 246 | ♠ A2 | West Doubles 1♦ if possible. |
| Dealer: S | ♥ AJ85 | East Bids 2♣ if possible. |
| Vul: EW | ♦ AQ1053 | |
| HCP: 18 | ♣ K2 | You bid first. |
| Board: 247 | ♠ K | The opponents are silent. |
| Dealer: N | ♥ A109 | |
| Vul: Both | ♦ K1098 | Partner bids first. |
| HCP: 13 | ♣ K10942 | |
| Board: 248 | ♠ AK4 | The opponents are silent. |
| Dealer: S | ♥ A965 | |
| Vul: None | ♦ A102 | You bid first. |
| HCP: 19 | ♣ A74 | |
| Board: 249 | ♠ J432 | The opponents are silent. |
| Dealer: N | ♥ Q74 | |
| Vul: EW | ♦ 103 | Partner bids first. |
| HCP: 5 | ♣ Q987 | |

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

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 245 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK1032 | ♠ J74 | | 1♠ | Pass | Pass |
| Vul: NS | ♥ A2 | ♥ 1097 | 3♥ | X | Pass | 3♠ |
| North HCP: 18 | ♦ AQ2 | ♦ J954 | Pass | Pass | 4♥ | AP |
| South HCP: 2 | ♣ J53 | ♣ 1042 | | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 246 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q853 | ♠ A2 | | | | 1♦ |
| Vul: EW | ♥ 104 | ♥ AJ85 | X | Pass | 2♣ | 2♥ |
| North HCP: 4 | ♦ 987 | ♦ AQ1053 | Pass | 3♦ | AP | |
| South HCP: 18 | ♣ Q963 | ♣ K2 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-----------------|------|------------------|
| Board: 247 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ65 | ♠ K | | 1♣ | Pass | 2♠ ¹ |
| Vul: Both | ♥ K73 | ♥ A109 | Pass | 2♦ | Pass | 3♣ |
| North HCP: 18 | ♦ A43 | ♦ K1098 | Pass | 4♦ ² | Pass | 4NT ³ |
| South HCP: 13 | ♣ AQ8 | ♣ K10942 | Pass | 5♦ | Pass | 5♥ |
| Contract: 6♣ N | | | Pass | 5NT | Pass | 6♣ |
| | | | AP | | | |

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 1430, for ♣

| | | | | | | |
|----------------|-----------|--------|------|------------------|------|-------|
| Board: 248 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9 | ♠ AK4 | | | | 1♣ |
| Vul: None | ♥ K1083 | ♥ A965 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 12 | ♦ K | ♦ A102 | Pass | 4NT ¹ | Pass | 5♣ |
| South HCP: 19 | ♣ KJ10952 | ♣ A74 | Pass | 5♦ | Pass | 5♥ |
| Contract: 7♣ S | | | Pass | 5♠ ² | Pass | 6♣ |
| | | | Pass | 7♣ | AP | |

1. Blackwood 1430, for ♥
2. King ask by available bid

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 249 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ8 | ♠ J432 | | | | |
| Vul: EW | ♥ 85 | ♥ Q74 | | 1♦ | Pass | 1♠ |
| North HCP: 19 | ♦ AJ76 | ♦ 103 | Pass | 2NT | AP | |
| South HCP: 5 | ♣ AKJ3 | ♣ Q987 | | | | |
| Contract: 2N N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|--------------------------------|
| Board: 250 | ♠ 1075 | East Doubles Pass if possible. |
| Dealer: S | ♥ 9863 | West Doubles 1♠ if possible. |
| Vul: Both | ♦ Q42 | East Bids 2♥ if possible. |
| HCP: 2 | ♣ 1085 | Partner bids first. |
| Board: 251 | ♠ KJ64 | East Bids 1♥ if possible. |
| Dealer: N | ♥ 76 | You bid first. |
| Vul: None | ♦ AK5 | |
| HCP: 19 | ♣ AKJ8 | |
| Board: 252 | ♠ Q43 | The opponents are silent. |
| Dealer: S | ♥ J8 | Partner bids first. |
| Vul: NS | ♦ 9872 | |
| HCP: 3 | ♣ 10874 | |
| Board: 253 | ♠ J7 | The opponents are silent. |
| Dealer: N | ♥ AQ76 | You bid first. |
| Vul: Both | ♦ AKJ94 | |
| HCP: 19 | ♣ A3 | |
| Board: 254 | ♠ 6 | The opponents are silent. |
| Dealer: S | ♥ 10953 | Partner bids first. |
| Vul: None | ♦ QJ876 | |
| HCP: 7 | ♣ A104 | |
| Board: 255 | ♠ A654 | East Bids 2♦ if possible. |
| Dealer: N | ♥ AK108 | You bid first. |
| Vul: NS | ♦ 104 | |
| HCP: 18 | ♣ AK2 | |

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

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 250 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1075 | ♠ KQJ9 | | | | 1♣ |
| Vul: Both | ♥ 9863 | ♥ A4 | Pass | Pass | X | 1♠ |
| North HCP: 2 | ♦ Q42 | ♦ J106 | X | Pass | 2♥ | AP |
| South HCP: 18 | ♣ 1085 | ♣ AK76 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 251 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ64 | ♠ 75 | | | | |
| Vul: None | ♥ 76 | ♥ J9854 | | 1♣ | 1♥ | 3♣ |
| North HCP: 19 | ♦ AK5 | ♦ J | AP | | | |
| South HCP: 2 | ♣ AKJ8 | ♣ 97642 | | | | |
| Contract: 3♣ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 252 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q43 | ♠ A52 | | | | 1♣ |
| Vul: NS | ♥ J8 | ♥ AKQ2 | | | | |
| North HCP: 3 | ♦ 9872 | ♦ Q64 | AP | | | |
| South HCP: 19 | ♣ 10874 | ♣ A62 | | | | |
| Contract: 1♣ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 253 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J7 | ♠ K2 | | 1♦ | Pass | 1NT |
| Vul: Both | ♥ AQ76 | ♥ 109 | Pass | 2♥ | Pass | 3NT |
| North HCP: 19 | ♦ AKJ94 | ♦ Q1032 | AP | | | |
| South HCP: 10 | ♣ A3 | ♣ KQ987 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 254 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 6 | ♠ AK83 | | | | 1♣ |
| Vul: None | ♥ 10953 | ♥ AK | Pass | 1♦ | Pass | 2♣ |
| North HCP: 7 | ♦ QJ876 | ♦ 103 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ A104 | ♣ KJ965 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 255 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A654 | ♠ KJ87 | | 1♣ | 2♦ | Pass |
| Vul: NS | ♥ AK108 | ♥ 976 | Pass | X | Pass | 2♠ |
| North HCP: 18 | ♦ 104 | ♦ A87 | Pass | 3♣ | Pass | 4♠ |
| South HCP: 8 | ♣ AK2 | ♣ 1085 | AP | | | |
| Contract: 4♠ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 250 ♠ KQJ9
Dealer: S ♥ A4
Vul: Both ♦ J106
HCP: 18 ♣ AK76

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

You bid first.

Board: 251 ♠ 75
Dealer: N ♥ J9854
Vul: None ♦ J
HCP: 2 ♣ 97642

East Bids 1♥ if possible.

Partner bids first.

Board: 252 ♠ A52
Dealer: S ♥ AKQ2
Vul: NS ♦ Q64
HCP: 19 ♣ A62

The opponents are silent.

You bid first.

Board: 253 ♠ K2
Dealer: N ♥ 109
Vul: Both ♦ Q1032
HCP: 10 ♣ KQ987

The opponents are silent.

Partner bids first.

Board: 254 ♠ AK83
Dealer: S ♥ AK
Vul: None ♦ 103
HCP: 18 ♣ KJ965

The opponents are silent.

You bid first.

Board: 255 ♠ KJ87
Dealer: N ♥ 976
Vul: NS ♦ A87
HCP: 8 ♣ 1085

East Bids 2♦ if possible.

Partner bids first.

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

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 250 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1075 | ♠ KQJ9 | | | | 1♣ |
| Vul: Both | ♥ 9863 | ♥ A4 | | | | |
| North HCP: 2 | ♦ Q42 | ♦ J106 | Pass | Pass | X | 1♠ |
| South HCP: 18 | ♣ 1085 | ♣ AK76 | X | Pass | 2♥ | AP |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 251 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ64 | ♠ 75 | | | | |
| Vul: None | ♥ 76 | ♥ J9854 | | 1♣ | 1♥ | 3♣ |
| North HCP: 19 | ♦ AK5 | ♦ J | AP | | | |
| South HCP: 2 | ♣ AKJ8 | ♣ 97642 | | | | |
| Contract: 3♣ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 252 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q43 | ♠ A52 | | | | 1♣ |
| Vul: NS | ♥ J8 | ♥ AKQ2 | | | | |
| North HCP: 3 | ♦ 9872 | ♦ Q64 | AP | | | |
| South HCP: 19 | ♣ 10874 | ♣ A62 | | | | |
| Contract: 1♣ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 253 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J7 | ♠ K2 | | | | |
| Vul: Both | ♥ AQ76 | ♥ 109 | | 1♦ | Pass | 1NT |
| North HCP: 19 | ♦ AKJ94 | ♦ Q1032 | Pass | 2♥ | Pass | 3NT |
| South HCP: 10 | ♣ A3 | ♣ KQ987 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 254 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 6 | ♠ AK83 | | | | 1♣ |
| Vul: None | ♥ 10953 | ♥ AK | | | | |
| North HCP: 7 | ♦ QJ876 | ♦ 103 | Pass | 1♦ | Pass | 2♣ |
| South HCP: 18 | ♣ A104 | ♣ KJ965 | Pass | 3NT | AP | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 255 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A654 | ♠ KJ87 | | 1♣ | 2♦ | Pass |
| Vul: NS | ♥ AK108 | ♥ 976 | Pass | X | Pass | 2♠ |
| North HCP: 18 | ♦ 104 | ♦ A87 | Pass | 3♣ | Pass | 4♠ |
| South HCP: 8 | ♣ AK2 | ♣ 1085 | AP | | | |
| Contract: 4♠ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 256 | ♠ 10832 | West Bids 1♠ if possible. |
| Dealer: S | ♥ K9742 | |
| Vul: EW | ♦ 5 | Partner bids first. |
| HCP: 5 | ♣ Q76 | |

| | | |
|------------|--------|---------------------------|
| Board: 257 | ♠ A85 | The opponents are silent. |
| Dealer: N | ♥ K85 | |
| Vul: None | ♦ KJ72 | You bid first. |
| HCP: 18 | ♣ AK5 | |

| | | |
|------------|----------|---------------------------|
| Board: 258 | ♠ J85 | The opponents are silent. |
| Dealer: S | ♥ 10983 | |
| Vul: NS | ♦ 6 | Partner bids first. |
| HCP: 5 | ♣ A10854 | |

| | | |
|------------|---------|---------------------------|
| Board: 259 | ♠ AKQJ3 | The opponents are silent. |
| Dealer: N | ♥ 65 | |
| Vul: EW | ♦ A42 | You bid first. |
| HCP: 18 | ♣ KJ8 | |

| | | |
|------------|--------|---------------------------|
| Board: 260 | ♠ J62 | The opponents are silent. |
| Dealer: S | ♥ A952 | |
| Vul: Both | ♦ J986 | Partner bids first. |
| HCP: 6 | ♣ 107 | |

| | | |
|------------|---------|---------------------------|
| Board: 261 | ♠ A4 | The opponents are silent. |
| Dealer: N | ♥ KJ73 | |
| Vul: NS | ♦ AKJ73 | You bid first. |
| HCP: 18 | ♣ Q8 | |

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 256 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10832 | ♠ A7 | | | | 1♦ |
| Vul: EW | ♥ K9742 | ♥ J83 | 1♠ | Pass | Pass | X |
| North HCP: 5 | ♦ 5 | ♦ AQ1094 | Pass | 2♥ | AP | |
| South HCP: 18 | ♣ Q76 | ♣ AK9 | | | | |
| Contract: 2♥ N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 257 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A85 | ♠ K10642 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ K85 | ♥ 32 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ KJ72 | ♦ A986 | Pass | 4♠ | AP | |
| South HCP: 7 | ♣ AK5 | ♣ 62 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 258 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J85 | ♠ A3 | | | | 1♥ |
| Vul: NS | ♥ 10983 | ♥ AQ654 | | | | |
| North HCP: 5 | ♦ 6 | ♦ AKQ8 | AP | | | |
| South HCP: 19 | ♣ A10854 | ♣ 73 | | | | |
| Contract: 1♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 259 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQJ3 | ♠ 7 | | 1♠ | AP | |
| Vul: EW | ♥ 65 | ♥ 1092 | | | | |
| North HCP: 18 | ♦ A42 | ♦ 9753 | | | | |
| South HCP: 4 | ♣ KJ8 | ♣ A9642 | | | | |
| Contract: 1♠ N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 260 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J62 | ♠ AK87 | | | | 1♣ |
| Vul: Both | ♥ A952 | ♥ Q6 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ J986 | ♦ AQ5 | AP | | | |
| South HCP: 18 | ♣ 107 | ♣ QJ95 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 261 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A4 | ♠ J872 | | 1♦ | AP | |
| Vul: NS | ♥ KJ73 | ♥ 82 | | | | |
| North HCP: 18 | ♦ AKJ73 | ♦ Q | | | | |
| South HCP: 4 | ♣ Q8 | ♣ J96432 | | | | |
| Contract: 1♦ N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 256 | ♠ A7 | West Bids 1♠ if possible. |
| Dealer: S | ♥ J83 | |
| Vul: EW | ♦ AQ1094 | You bid first. |
| HCP: 18 | ♣ AK9 | |

| | | |
|------------|----------|---------------------------|
| Board: 257 | ♠ K10642 | The opponents are silent. |
| Dealer: N | ♥ 32 | |
| Vul: None | ♦ A986 | Partner bids first. |
| HCP: 7 | ♣ 62 | |

| | | |
|------------|---------|---------------------------|
| Board: 258 | ♠ A3 | The opponents are silent. |
| Dealer: S | ♥ AQ654 | |
| Vul: NS | ♦ AKQ8 | You bid first. |
| HCP: 19 | ♣ 73 | |

| | | |
|------------|---------|---------------------------|
| Board: 259 | ♠ 7 | The opponents are silent. |
| Dealer: N | ♥ 1092 | |
| Vul: EW | ♦ 9753 | Partner bids first. |
| HCP: 4 | ♣ A9642 | |

| | | |
|------------|--------|---------------------------|
| Board: 260 | ♠ AK87 | The opponents are silent. |
| Dealer: S | ♥ Q6 | |
| Vul: Both | ♦ AQ5 | You bid first. |
| HCP: 18 | ♣ QJ95 | |

| | | |
|------------|----------|---------------------------|
| Board: 261 | ♠ J872 | The opponents are silent. |
| Dealer: N | ♥ 82 | |
| Vul: NS | ♦ Q | Partner bids first. |
| HCP: 4 | ♣ J96432 | |

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 256 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10832 | ♠ A7 | | | | 1♦ |
| Vul: EW | ♥ K9742 | ♥ J83 | 1♠ | Pass | Pass | X |
| North HCP: 5 | ♦ 5 | ♦ AQ1094 | Pass | 2♥ | AP | |
| South HCP: 18 | ♣ Q76 | ♣ AK9 | | | | |
| Contract: 2♥ N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 257 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A85 | ♠ K10642 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ K85 | ♥ 32 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ KJ72 | ♦ A986 | Pass | 4♠ | AP | |
| South HCP: 7 | ♣ AK5 | ♣ 62 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 258 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J85 | ♠ A3 | | | | 1♥ |
| Vul: NS | ♥ 10983 | ♥ AQ654 | | | | |
| North HCP: 5 | ♦ 6 | ♦ AKQ8 | AP | | | |
| South HCP: 19 | ♣ A10854 | ♣ 73 | | | | |
| Contract: 1♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 259 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQJ3 | ♠ 7 | | 1♠ | AP | |
| Vul: EW | ♥ 65 | ♥ 1092 | | | | |
| North HCP: 18 | ♦ A42 | ♦ 9753 | | | | |
| South HCP: 4 | ♣ KJ8 | ♣ A9642 | | | | |
| Contract: 1♠ N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 260 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J62 | ♠ AK87 | | | | 1♣ |
| Vul: Both | ♥ A952 | ♥ Q6 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ J986 | ♦ AQ5 | AP | | | |
| South HCP: 18 | ♣ 107 | ♣ QJ95 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 261 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A4 | ♠ J872 | | 1♦ | AP | |
| Vul: NS | ♥ KJ73 | ♥ 82 | | | | |
| North HCP: 18 | ♦ AKJ73 | ♦ Q | | | | |
| South HCP: 4 | ♣ Q8 | ♣ J96432 | | | | |
| Contract: 1♦ N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 262 | ♠ A752 | The opponents are silent. |
| Dealer: S | ♥ Q86 | |
| Vul: EW | ♦ QJ752 | Partner bids first. |
| HCP: 9 | ♣ 10 | |

| | | |
|------------|---------|---------------------------|
| Board: 263 | ♠ AKJ64 | The opponents are silent. |
| Dealer: N | ♥ A105 | |
| Vul: Both | ♦ J43 | You bid first. |
| HCP: 18 | ♣ AJ | |

| | | |
|------------|-----------|---------------------------|
| Board: 264 | ♠ J | East Bids 3♠ if possible. |
| Dealer: S | ♥ 9876 | West Bids 4♠ if possible. |
| Vul: None | ♦ A108764 | |
| HCP: 5 | ♣ 92 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 265 | ♠ AK82 | The opponents are silent. |
| Dealer: N | ♥ Q4 | |
| Vul: EW | ♦ AK8 | You bid first. |
| HCP: 19 | ♣ K1065 | |

| | | |
|------------|---------|---------------------------|
| Board: 266 | ♠ 76 | West Bids 1♠ if possible. |
| Dealer: S | ♥ 10643 | |
| Vul: Both | ♦ A98 | Partner bids first. |
| HCP: 6 | ♣ Q732 | |

| | | |
|------------|---------|----------------------------|
| Board: 267 | ♠ KQJ9 | East Bids 2NT if possible. |
| Dealer: N | ♥ K9 | West Bids 3♦ if possible. |
| Vul: None | ♦ A2 | |
| HCP: 19 | ♣ AQ532 | You bid first. |

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

| | | | | | | |
|----------------|---------|---------|------|-----------------|------|------------------|
| Board: 262 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A752 | ♠ KQ643 | Pass | 3♠ ¹ | Pass | 3NT ² |
| Vul: EW | ♥ Q86 | ♥ A107 | Pass | 4♣ ³ | Pass | 4♦ ⁴ |
| North HCP: 9 | ♦ QJ752 | ♦ A8 | Pass | 4♠ | AP | |
| South HCP: 19 | ♣ 10 | ♣ AQ8 | | | | |
| Contract: 4♠ S | | | | | | |

1. 1M-3M inviting
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 263 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ64 | ♠ 982 | | 1♠ | AP | |
| Vul: Both | ♥ A105 | ♥ 92 | | | | |
| North HCP: 18 | ♦ J43 | ♦ 106 | | | | |
| South HCP: 3 | ♣ AJ | ♣ K109843 | | | | |
| Contract: 1♠ N | | | | | | |

| | | | | | | |
|-----------------|-----------|----------|------|-------|------|-------|
| Board: 264 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J | ♠ A72 | | | | 1♣ |
| Vul: None | ♥ 9876 | ♥ K4 | Pass | 1♦ | 3♠ | 3NT |
| North HCP: 5 | ♦ A108764 | ♦ KQ5 | 4♠ | X♠ | AP | |
| South HCP: 18 | ♣ 92 | ♣ AQ1075 | | | | |
| Contract: 4♠X E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 265 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK82 | ♠ 105 | | 1♣ | Pass | 1♦ |
| Vul: EW | ♥ Q4 | ♥ AJ8 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ AK8 | ♦ J975 | AP | | | |
| South HCP: 8 | ♣ K1065 | ♣ Q743 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 266 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 76 | ♠ A1052 | | | | 1♦ |
| Vul: Both | ♥ 10643 | ♥ AQ2 | 1♠ | X | Pass | 2NT |
| North HCP: 6 | ♦ A98 | ♦ KQ42 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ Q732 | ♣ K6 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------------------|-----------------|
| Board: 267 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ9 | ♠ A843 | | 1♣ | 2NT ¹ | XN ¹ |
| Vul: None | ♥ K9 | ♥ AQ2 | | | | |
| North HCP: 19 | ♦ A2 | ♦ 1043 | 3♦ | 3NT | AP | |
| South HCP: 10 | ♣ AQ532 | ♣ 1076 | | | | |
| Contract: 3N N | | | | | | |

1. Unusual 2NT

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 262 | ♠ KQ643 | The opponents are silent. |
| Dealer: S | ♥ A107 | |
| Vul: EW | ♦ A8 | You bid first. |
| HCP: 19 | ♣ AQ8 | |

| | | |
|------------|-----------|---------------------------|
| Board: 263 | ♠ 982 | The opponents are silent. |
| Dealer: N | ♥ 92 | |
| Vul: Both | ♦ 106 | Partner bids first. |
| HCP: 3 | ♣ K109843 | |

| | | |
|------------|----------|---------------------------|
| Board: 264 | ♠ A72 | East Bids 3♠ if possible. |
| Dealer: S | ♥ K4 | West Bids 4♠ if possible. |
| Vul: None | ♦ KQ5 | |
| HCP: 18 | ♣ AQ1075 | You bid first. |

| | | |
|------------|--------|---------------------------|
| Board: 265 | ♠ 105 | The opponents are silent. |
| Dealer: N | ♥ AJ8 | |
| Vul: EW | ♦ J975 | Partner bids first. |
| HCP: 8 | ♣ Q743 | |

| | | |
|------------|---------|---------------------------|
| Board: 266 | ♠ A1052 | West Bids 1♠ if possible. |
| Dealer: S | ♥ AQ2 | |
| Vul: Both | ♦ KQ42 | You bid first. |
| HCP: 18 | ♣ K6 | |

| | | |
|------------|--------|----------------------------|
| Board: 267 | ♠ A843 | East Bids 2NT if possible. |
| Dealer: N | ♥ AQ2 | West Bids 3♦ if possible. |
| Vul: None | ♦ 1043 | |
| HCP: 10 | ♣ 1076 | Partner bids first. |

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

| | | | | | | |
|----------------|---------|---------|------|-----------------|------|------------------|
| Board: 262 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A752 | ♠ KQ643 | Pass | 3♠ ¹ | Pass | 3NT ² |
| Vul: EW | ♥ Q86 | ♥ A107 | Pass | 4♣ ³ | Pass | 4♦ ⁴ |
| North HCP: 9 | ♦ QJ752 | ♦ A8 | Pass | 4♠ | AP | |
| South HCP: 19 | ♣ 10 | ♣ AQ8 | | | | |
| Contract: 4♠ S | | | | | | |

1. 1M-3M inviting
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 263 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ64 | ♠ 982 | | 1♠ | AP | |
| Vul: Both | ♥ A105 | ♥ 92 | | | | |
| North HCP: 18 | ♦ J43 | ♦ 106 | | | | |
| South HCP: 3 | ♣ AJ | ♣ K109843 | | | | |
| Contract: 1♠ N | | | | | | |

| | | | | | | |
|-----------------|-----------|----------|------|-------|------|-------|
| Board: 264 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J | ♠ A72 | | | | 1♣ |
| Vul: None | ♥ 9876 | ♥ K4 | Pass | 1♦ | 3♠ | 3NT |
| North HCP: 5 | ♦ A108764 | ♦ KQ5 | 4♠ | X♠ | AP | |
| South HCP: 18 | ♣ 92 | ♣ AQ1075 | | | | |
| Contract: 4♠X E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 265 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK82 | ♠ 105 | | 1♣ | Pass | 1♦ |
| Vul: EW | ♥ Q4 | ♥ AJ8 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ AK8 | ♦ J975 | AP | | | |
| South HCP: 8 | ♣ K1065 | ♣ Q743 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 266 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 76 | ♠ A1052 | | | | 1♦ |
| Vul: Both | ♥ 10643 | ♥ AQ2 | 1♠ | X | Pass | 2NT |
| North HCP: 6 | ♦ A98 | ♦ KQ42 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ Q732 | ♣ K6 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------------------|-----------------|
| Board: 267 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ9 | ♠ A843 | | 1♣ | 2NT ¹ | XN ¹ |
| Vul: None | ♥ K9 | ♥ AQ2 | | | | |
| North HCP: 19 | ♦ A2 | ♦ 1043 | 3♦ | 3NT | AP | |
| South HCP: 10 | ♣ AQ532 | ♣ 1076 | | | | |
| Contract: 3N N | | | | | | |

1. Unusual 2NT

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 268 | ♠ KQ4 | The opponents are silent. |
| Dealer: S | ♥ J3 | |
| Vul: NS | ♦ K974 | Partner bids first. |
| HCP: 10 | ♣ J852 | |

| | | |
|------------|---------|---------------------------|
| Board: 269 | ♠ AK432 | The opponents are silent. |
| Dealer: N | ♥ AKQ8 | |
| Vul: Both | ♦ K8 | You bid first. |
| HCP: 19 | ♣ 85 | |

| | | |
|------------|---------|---------------------------|
| Board: 270 | ♠ J106 | The opponents are silent. |
| Dealer: S | ♥ 654 | |
| Vul: None | ♦ Q1098 | Partner bids first. |
| HCP: 9 | ♣ AQ8 | |

| | | |
|------------|---------|--|
| Board: 271 | ♠ AK85 | East Bids 2♦ if possible. West Bids 3♦ if possible. |
| Dealer: N | ♥ AQ4 | |
| Vul: NS | ♦ J2 | You bid first. |
| HCP: 19 | ♣ KQ108 | |

| | | |
|------------|---------|---------------------------|
| Board: 272 | ♠ K874 | West Bids 1♥ if possible. |
| Dealer: S | ♥ 10652 | |
| Vul: EW | ♦ KJ76 | Partner bids first. |
| HCP: 7 | ♣ 4 | |

| | | |
|------------|---------|---------------------------|
| Board: 273 | ♠ 10873 | The opponents are silent. |
| Dealer: N | ♥ AJ52 | |
| Vul: None | ♦ AK3 | You bid first. |
| HCP: 18 | ♣ AQ | |

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

| | | | | | | |
|----------------|--------|---------|------|------------------|------|----------------|
| Board: 268 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ4 | ♠ J9 | | | | 1♥ |
| Vul: NS | ♥ J3 | ♥ AK865 | Pass | 1NT ¹ | Pass | 3♦ |
| North HCP: 10 | ♦ K974 | ♦ A1032 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ J852 | ♣ AK | | | | |
| Contract: 3N N | | | | | | 1. forcing 1NT |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|------------------|
| Board: 269 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK432 | ♠ 10 | | 1♠ | Pass | 1NT ¹ |
| Vul: Both | ♥ AKQ8 | ♥ 9532 | Pass | 3♥ | Pass | 4♥ |
| North HCP: 19 | ♦ K8 | ♦ J3 | AP | | | |
| South HCP: 7 | ♣ 85 | ♣ AQ10642 | | | | |
| Contract: 4♥ N | | | | | | 1. forcing 1NT |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 270 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J106 | ♠ AK854 | | | | 1♠ |
| Vul: None | ♥ 654 | ♥ AKQ | Pass | 2♠ | Pass | 4♠ |
| North HCP: 9 | ♦ Q1098 | ♦ K52 | AP | | | |
| South HCP: 19 | ♣ AQ8 | ♣ 97 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 271 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK85 | ♠ 104 | | | | |
| Vul: NS | ♥ AQ4 | ♥ 862 | | 1♣ | 2♦ | 3♣ |
| North HCP: 19 | ♦ J2 | ♦ Q5 | 3♦ | 4♣ | AP | |
| South HCP: 6 | ♣ KQ108 | ♣ A75432 | | | | |
| Contract: 4♣ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|---------------------|
| Board: 272 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K874 | ♠ AQ103 | | | | 1♣ |
| Vul: EW | ♥ 10652 | ♥ A3 | 1♥ | X | Pass | 2♥ ¹ |
| North HCP: 7 | ♦ KJ76 | ♦ A103 | Pass | 3♦ | Pass | 4♠ |
| South HCP: 18 | ♣ 4 | ♣ A1086 | AP | | | |
| Contract: 4♠ S | | | | | | 1. strength cue bid |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 273 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 10873 | ♠ KQJ6 | | | | |
| Vul: None | ♥ AJ52 | ♥ 109 | | 1♦ | Pass | 1♠ |
| North HCP: 18 | ♦ AK3 | ♦ QJ87 | Pass | 4♠ | AP | |
| South HCP: 9 | ♣ AQ | ♣ 983 | | | | |
| Contract: 4♠ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 268 | ♠ J9 | The opponents are silent. |
| Dealer: S | ♥ AK865 | |
| Vul: NS | ♦ A1032 | You bid first. |
| HCP: 19 | ♣ AK | |

| | | |
|------------|-----------|---------------------------|
| Board: 269 | ♠ 10 | The opponents are silent. |
| Dealer: N | ♥ 9532 | |
| Vul: Both | ♦ J3 | Partner bids first. |
| HCP: 7 | ♣ AQ10642 | |

| | | |
|------------|---------|---------------------------|
| Board: 270 | ♠ AK854 | The opponents are silent. |
| Dealer: S | ♥ AKQ | |
| Vul: None | ♦ K52 | You bid first. |
| HCP: 19 | ♣ 97 | |

| | | |
|------------|----------|---------------------------|
| Board: 271 | ♠ 104 | East Bids 2♦ if possible. |
| Dealer: N | ♥ 862 | West Bids 3♦ if possible. |
| Vul: NS | ♦ Q5 | |
| HCP: 6 | ♣ A75432 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 272 | ♠ AQ103 | West Bids 1♥ if possible. |
| Dealer: S | ♥ A3 | |
| Vul: EW | ♦ A103 | You bid first. |
| HCP: 18 | ♣ A1086 | |

| | | |
|------------|--------|---------------------------|
| Board: 273 | ♠ KQJ6 | The opponents are silent. |
| Dealer: N | ♥ 109 | |
| Vul: None | ♦ QJ87 | Partner bids first. |
| HCP: 9 | ♣ 983 | |

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

| | | | | | | |
|----------------|--------|---------|----------------|------------------|------|-------|
| Board: 268 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ4 | ♠ J9 | | | | 1♥ |
| Vul: NS | ♥ J3 | ♥ AK865 | Pass | 1NT ¹ | Pass | 3♦ |
| North HCP: 10 | ♦ K974 | ♦ A1032 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ J852 | ♣ AK | 1. forcing 1NT | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|-----------|----------------|-------|------|------------------|
| Board: 269 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK432 | ♠ 10 | | 1♠ | Pass | 1NT ¹ |
| Vul: Both | ♥ AKQ8 | ♥ 9532 | Pass | 3♥ | Pass | 4♥ |
| North HCP: 19 | ♦ K8 | ♦ J3 | AP | | | |
| South HCP: 7 | ♣ 85 | ♣ AQ10642 | 1. forcing 1NT | | | |
| Contract: 4♥ N | | | | | | |

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|----------------|---------|---------|------|-------|------|-------|
| Board: 270 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J106 | ♠ AK854 | | | | 1♠ |
| Vul: None | ♥ 654 | ♥ AKQ | Pass | 2♠ | Pass | 4♠ |
| North HCP: 9 | ♦ Q1098 | ♦ K52 | AP | | | |
| South HCP: 19 | ♣ AQ8 | ♣ 97 | | | | |
| Contract: 4♠ S | | | | | | |

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|----------------|---------|----------|------|-------|------|-------|
| Board: 271 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK85 | ♠ 104 | | | | |
| Vul: NS | ♥ AQ4 | ♥ 862 | | 1♣ | 2♦ | 3♣ |
| North HCP: 19 | ♦ J2 | ♦ Q5 | 3♦ | 4♣ | AP | |
| South HCP: 6 | ♣ KQ108 | ♣ A75432 | | | | |
| Contract: 4♣ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|---------------------|-------|------|-----------------|
| Board: 272 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K874 | ♠ AQ103 | | | | 1♣ |
| Vul: EW | ♥ 10652 | ♥ A3 | 1♥ | X | Pass | 2♥ ¹ |
| North HCP: 7 | ♦ KJ76 | ♦ A103 | Pass | 3♦ | Pass | 4♠ |
| South HCP: 18 | ♣ 4 | ♣ A1086 | AP | | | |
| Contract: 4♠ S | | | 1. strength cue bid | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 273 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 10873 | ♠ KQJ6 | | | | |
| Vul: None | ♥ AJ52 | ♥ 109 | | 1♦ | Pass | 1♠ |
| North HCP: 18 | ♦ AK3 | ♦ QJ87 | Pass | 4♠ | AP | |
| South HCP: 9 | ♣ AQ | ♣ 983 | | | | |
| Contract: 4♠ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|------------------------------|
| Board: 274 | ♠ K104 | East Bids 1♥ if possible. |
| Dealer: S | ♥ KJ4 | |
| Vul: NS | ♦ Q8763 | Partner bids first. |
| HCP: 9 | ♣ 73 | |
| Board: 275 | ♠ AK74 | West Bids 1NT if possible. |
| Dealer: N | ♥ 62 | East Bids 3♣ if possible. |
| Vul: EW | ♦ AKJ2 | |
| HCP: 18 | ♣ QJ8 | You bid first. |
| Board: 276 | ♠ J104 | The opponents are silent. |
| Dealer: S | ♥ Q92 | |
| Vul: Both | ♦ K3 | Partner bids first. |
| HCP: 8 | ♣ Q10873 | |
| Board: 277 | ♠ AJ863 | The opponents are silent. |
| Dealer: N | ♥ AQ2 | |
| Vul: NS | ♦ J105 | You bid first. |
| HCP: 19 | ♣ AK | |
| Board: 278 | ♠ J1087 | West Doubles 1♣ if possible. |
| Dealer: S | ♥ J9 | East Bids 1♥ if possible. |
| Vul: EW | ♦ 10943 | West Bids 2♥ if possible. |
| HCP: 5 | ♣ K87 | Partner bids first. |
| Board: 279 | ♠ A105 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ984 | West Redoubles if possible. |
| Vul: Both | ♦ KQ | East Bids 2♣ if possible. |
| HCP: 18 | ♣ K87 | You bid first. |

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 274 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K104 | ♠ A983 | | | | 1♣ |
| Vul: NS | ♥ KJ4 | ♥ 982 | Pass | 1♦ | 1♥ | 2♠ |
| North HCP: 9 | ♦ Q8763 | ♦ AJ | Pass | 2NT | Pass | 3NT |
| South HCP: 19 | ♣ 73 | ♣ AKQJ | AP | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|-----------------|--------|---------|---------------------|-----------------|------|-------|
| Board: 275 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK74 | ♠ QJ962 | | 1♦ | Pass | 1♠ |
| Vul: EW | ♥ 62 | ♥ 9875 | 1NT ¹ | 2♣ ² | 3♣ | Pass |
| North HCP: 18 | ♦ AKJ2 | ♦ 1076 | Pass | X | AP | |
| South HCP: 6 | ♣ QJ8 | ♣ K | 1. Unusual 1NT | | | |
| Contract: 3♣X E | | | 2. strength cue bid | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 276 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J104 | ♠ AKQ | | | | 1♦ |
| Vul: Both | ♥ Q92 | ♥ K10 | Pass | 1NT | Pass | 3♣ |
| North HCP: 8 | ♦ K3 | ♦ AJ97 | Pass | 4♣ | AP | |
| South HCP: 18 | ♣ Q10873 | ♣ J964 | | | | |
| Contract: 4♣ S | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 277 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ863 | ♠ KQ10754 | | | | |
| Vul: NS | ♥ AQ2 | ♥ 4 | | 1♠ | Pass | 4♠ |
| North HCP: 19 | ♦ J105 | ♦ 3 | AP | | | |
| South HCP: 5 | ♣ AK | ♣ 98764 | | | | |
| Contract: 4♠ N | | | | | | |

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|----------------|---------|--------|------|-------|------|-------|
| Board: 278 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1087 | ♠ A43 | | | | 1♣ |
| Vul: EW | ♥ J9 | ♥ 1062 | X | Pass | 1♥ | X |
| North HCP: 5 | ♦ 10943 | ♦ AKQ | 2♥ | Pass | Pass | X |
| South HCP: 18 | ♣ K87 | ♣ AJ94 | Pass | 2♠ | AP | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|-----------------|-------|
| Board: 279 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A105 | ♠ Q762 | | 1♥ | 1NT | Pass |
| Vul: Both | ♥ AQ984 | ♥ J3 | Pass | X | Pass | Pass |
| North HCP: 18 | ♦ KQ | ♦ 10874 | XX ¹ | Pass | 2♣ ² | AP |
| South HCP: 3 | ♣ K87 | ♣ 965 | 1. 4432 or 4441 | | | |
| Contract: 2♣ E | | | 2. artificial | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|------------------------------|
| Board: 274 | ♠ A983 | East Bids 1♥ if possible. |
| Dealer: S | ♥ 982 | |
| Vul: NS | ♦ AJ | You bid first. |
| HCP: 19 | ♣ AKQJ | |
| Board: 275 | ♠ QJ962 | West Bids 1NT if possible. |
| Dealer: N | ♥ 9875 | East Bids 3♣ if possible. |
| Vul: EW | ♦ 1076 | |
| HCP: 6 | ♣ K | Partner bids first. |
| Board: 276 | ♠ AKQ | The opponents are silent. |
| Dealer: S | ♥ K10 | |
| Vul: Both | ♦ AJ97 | You bid first. |
| HCP: 18 | ♣ J964 | |
| Board: 277 | ♠ KQ10754 | The opponents are silent. |
| Dealer: N | ♥ 4 | |
| Vul: NS | ♦ 3 | Partner bids first. |
| HCP: 5 | ♣ 98764 | |
| Board: 278 | ♠ A43 | West Doubles 1♣ if possible. |
| Dealer: S | ♥ 1062 | East Bids 1♥ if possible. |
| Vul: EW | ♦ AKQ | West Bids 2♥ if possible. |
| HCP: 18 | ♣ AJ94 | You bid first. |
| Board: 279 | ♠ Q762 | East Bids 1NT if possible. |
| Dealer: N | ♥ J3 | West Redoubles if possible. |
| Vul: Both | ♦ 10874 | East Bids 2♣ if possible. |
| HCP: 3 | ♣ 965 | Partner bids first. |

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 274 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K104 | ♠ A983 | | | | 1♣ |
| Vul: NS | ♥ KJ4 | ♥ 982 | Pass | 1♦ | 1♥ | 2♠ |
| North HCP: 9 | ♦ Q8763 | ♦ AJ | Pass | 2NT | Pass | 3NT |
| South HCP: 19 | ♣ 73 | ♣ AKQJ | AP | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|-----------------|--------|---------|---------------------|-----------------|------|-------|
| Board: 275 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK74 | ♠ QJ962 | | 1♦ | Pass | 1♠ |
| Vul: EW | ♥ 62 | ♥ 9875 | 1NT ¹ | 2♣ ² | 3♣ | Pass |
| North HCP: 18 | ♦ AKJ2 | ♦ 1076 | Pass | X | AP | |
| South HCP: 6 | ♣ QJ8 | ♣ K | 1. Unusual 1NT | | | |
| Contract: 3♣X E | | | 2. strength cue bid | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 276 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J104 | ♠ AKQ | | | | 1♦ |
| Vul: Both | ♥ Q92 | ♥ K10 | Pass | 1NT | Pass | 3♣ |
| North HCP: 8 | ♦ K3 | ♦ AJ97 | Pass | 4♣ | AP | |
| South HCP: 18 | ♣ Q10873 | ♣ J964 | | | | |
| Contract: 4♣ S | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 277 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ863 | ♠ KQ10754 | | 1♠ | Pass | 4♠ |
| Vul: NS | ♥ AQ2 | ♥ 4 | | | | |
| North HCP: 19 | ♦ J105 | ♦ 3 | AP | | | |
| South HCP: 5 | ♣ AK | ♣ 98764 | | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 278 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1087 | ♠ A43 | | | | 1♣ |
| Vul: EW | ♥ J9 | ♥ 1062 | X | Pass | 1♥ | X |
| North HCP: 5 | ♦ 10943 | ♦ AKQ | 2♥ | Pass | Pass | X |
| South HCP: 18 | ♣ K87 | ♣ AJ94 | Pass | 2♠ | AP | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|-----------------|-------|
| Board: 279 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A105 | ♠ Q762 | | 1♥ | 1NT | Pass |
| Vul: Both | ♥ AQ984 | ♥ J3 | Pass | X | Pass | Pass |
| North HCP: 18 | ♦ KQ | ♦ 10874 | XX ¹ | Pass | 2♣ ² | AP |
| South HCP: 3 | ♣ K87 | ♣ 965 | 1. 4432 or 4441 | | | |
| Contract: 2♣ E | | | 2. artificial | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 280 | ♠ QJ53 | The opponents are silent. |
| Dealer: S | ♥ KJ1084 | |
| Vul: None | ♦ J32 | Partner bids first. |
| HCP: 11 | ♣ K | |

| | | |
|------------|---------|---------------------------|
| Board: 281 | ♠ AQ98 | The opponents are silent. |
| Dealer: N | ♥ K95 | |
| Vul: EW | ♦ AK | You bid first. |
| HCP: 19 | ♣ K1043 | |

| | | |
|------------|--------|---------------------------|
| Board: 282 | ♠ J4 | The opponents are silent. |
| Dealer: S | ♥ K64 | |
| Vul: Both | ♦ AJ53 | Partner bids first. |
| HCP: 14 | ♣ KQ83 | |

| | | |
|------------|--------|---------------------------|
| Board: 283 | ♠ AQ2 | The opponents are silent. |
| Dealer: N | ♥ A82 | |
| Vul: None | ♦ KQ63 | You bid first. |
| HCP: 19 | ♣ KJ5 | |

| | | |
|------------|--------|---------------------------|
| Board: 284 | ♠ 1052 | The opponents are silent. |
| Dealer: S | ♥ J84 | |
| Vul: NS | ♦ Q953 | Partner bids first. |
| HCP: 7 | ♣ A73 | |

| | | |
|------------|-----------|---------------------------|
| Board: 285 | ♠ AKQ1092 | The opponents are silent. |
| Dealer: N | ♥ Q6 | |
| Vul: Both | ♦ K2 | You bid first. |
| HCP: 18 | ♣ A109 | |

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

| | | | | | | |
|----------------|----------|---------|--------------------------|------------------|------|-------|
| Board: 280 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ53 | ♠ AK84 | | | | 1♦ |
| Vul: None | ♥ KJ1084 | ♥ 53 | Pass | 1♥ | Pass | 2♠ |
| North HCP: 11 | ♦ J32 | ♦ AK875 | Pass | 4NT ¹ | Pass | 5♣ |
| South HCP: 18 | ♣ K | ♣ A6 | Pass | 6♠ | AP | |
| Contract: 6♠ S | | | 1. Blackwood 1430, for ♠ | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 281 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ98 | ♠ K763 | | 1♣ | Pass | 1♥ |
| Vul: EW | ♥ K95 | ♥ Q642 | Pass | 2NT | Pass | 3♠ |
| North HCP: 19 | ♦ AK | ♦ 4 | Pass | 4♠ | AP | |
| South HCP: 11 | ♣ K1043 | ♣ AQ62 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|--------------------------|-----------------|------|------------------|
| Board: 282 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J4 | ♠ AKQ2 | | | | 1♣ |
| Vul: Both | ♥ K64 | ♥ A7 | Pass | 2♣ ¹ | Pass | 4♣ |
| North HCP: 14 | ♦ AJ53 | ♦ Q86 | Pass | 4♦ ² | Pass | 4NT ³ |
| South HCP: 19 | ♣ KQ83 | ♣ A1095 | Pass | 5♠ | Pass | 6♣ |
| Contract: 6♣ S | | | AP | | | |
| | | | 1. Inverted minors | | | |
| | | | 2. Cue bid, a ♦ stopper | | | |
| | | | 3. Blackwood 1430, for ♣ | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 283 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ2 | ♠ 1095 | | | | |
| Vul: None | ♥ A82 | ♥ KJ3 | | 1♦ | Pass | 1NT |
| North HCP: 19 | ♦ KQ63 | ♦ 1075 | Pass | 3NT | AP | |
| South HCP: 8 | ♣ KJ5 | ♣ A743 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 284 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1052 | ♠ A9 | | | | 1♦ |
| Vul: NS | ♥ J84 | ♥ Q3 | Pass | 1NT | Pass | 3♣ |
| North HCP: 7 | ♦ Q953 | ♦ AKJ87 | Pass | 3♦ | AP | |
| South HCP: 18 | ♣ A73 | ♣ KJ94 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 285 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ1092 | ♠ 843 | | | | |
| Vul: Both | ♥ Q6 | ♥ J3 | | 1♠ | AP | |
| North HCP: 18 | ♦ K2 | ♦ 754 | | | | |
| South HCP: 2 | ♣ A109 | ♣ J8765 | | | | |
| Contract: 1♠ N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 280 | ♠ AK84 | The opponents are silent. |
| Dealer: S | ♥ 53 | |
| Vul: None | ♦ AK875 | You bid first. |
| HCP: 18 | ♣ A6 | |

| | | |
|------------|--------|---------------------------|
| Board: 281 | ♠ K763 | The opponents are silent. |
| Dealer: N | ♥ Q642 | |
| Vul: EW | ♦ 4 | Partner bids first. |
| HCP: 11 | ♣ AQ62 | |

| | | |
|------------|---------|---------------------------|
| Board: 282 | ♠ AKQ2 | The opponents are silent. |
| Dealer: S | ♥ A7 | |
| Vul: Both | ♦ Q86 | You bid first. |
| HCP: 19 | ♣ A1095 | |

| | | |
|------------|--------|---------------------------|
| Board: 283 | ♠ 1095 | The opponents are silent. |
| Dealer: N | ♥ KJ3 | |
| Vul: None | ♦ 1075 | Partner bids first. |
| HCP: 8 | ♣ A743 | |

| | | |
|------------|---------|---------------------------|
| Board: 284 | ♠ A9 | The opponents are silent. |
| Dealer: S | ♥ Q3 | |
| Vul: NS | ♦ AKJ87 | You bid first. |
| HCP: 18 | ♣ KJ94 | |

| | | |
|------------|---------|---------------------------|
| Board: 285 | ♠ 843 | The opponents are silent. |
| Dealer: N | ♥ J3 | |
| Vul: Both | ♦ 754 | Partner bids first. |
| HCP: 2 | ♣ J8765 | |

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

| | | | | | | |
|----------------|----------|---------|--------------------------|------------------|------|-------|
| Board: 280 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ53 | ♠ AK84 | Pass | 1♥ | Pass | 1♦ |
| Vul: None | ♥ KJ1084 | ♥ 53 | Pass | 4NT ¹ | Pass | 2♣ |
| North HCP: 11 | ♦ J32 | ♦ AK875 | Pass | 6♣ | AP | 5♣ |
| South HCP: 18 | ♣ K | ♣ A6 | Pass | | | |
| Contract: 6♠ S | | | 1. Blackwood 1430, for ♠ | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 281 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ98 | ♠ K763 | | 1♣ | Pass | 1♥ |
| Vul: EW | ♥ K95 | ♥ Q642 | Pass | 2NT | Pass | 3♣ |
| North HCP: 19 | ♦ AK | ♦ 4 | Pass | 4♣ | AP | |
| South HCP: 11 | ♣ K1043 | ♣ AQ62 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|---|-----------------|------|------------------|
| Board: 282 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J4 | ♠ AKQ2 | Pass | 2♣ ¹ | Pass | 1♣ |
| Vul: Both | ♥ K64 | ♥ A7 | Pass | 4♦ ² | Pass | 4NT ³ |
| North HCP: 14 | ♦ AJ53 | ♦ Q86 | Pass | 5♣ | Pass | 6♣ |
| South HCP: 19 | ♣ KQ83 | ♣ A1095 | AP | | | |
| Contract: 6♣ S | | | 1. Inverted minors 2. Cue bid, a ♦ stopper 3. Blackwood 1430, for ♣ | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 283 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ2 | ♠ 1095 | | 1♦ | Pass | 1NT |
| Vul: None | ♥ A82 | ♥ KJ3 | Pass | 3NT | AP | |
| North HCP: 19 | ♦ KQ63 | ♦ 1075 | | | | |
| South HCP: 8 | ♣ KJ5 | ♣ A743 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 284 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1052 | ♠ A9 | | | | 1♦ |
| Vul: NS | ♥ J84 | ♥ Q3 | Pass | 1NT | Pass | 3♣ |
| North HCP: 7 | ♦ Q953 | ♦ AKJ87 | Pass | 3♦ | AP | |
| South HCP: 18 | ♣ A73 | ♣ KJ94 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 285 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ1092 | ♠ 843 | | 1♠ | AP | |
| Vul: Both | ♥ Q6 | ♥ J3 | | | | |
| North HCP: 18 | ♦ K2 | ♦ 754 | | | | |
| South HCP: 2 | ♣ A109 | ♣ J8765 | | | | |
| Contract: 1♠ N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|---------------------------|
| Board: 286 | ♠ 653 | East Bids 2♣ if possible. |
| Dealer: S | ♥ J108763 | |
| Vul: None | ♦ 6 | Partner bids first. |
| HCP: 5 | ♣ A87 | |

| | | |
|------------|----------|---------------------------|
| Board: 287 | ♠ AKJ2 | The opponents are silent. |
| Dealer: N | ♥ KQ | |
| Vul: NS | ♦ QJ | You bid first. |
| HCP: 19 | ♣ K10532 | |

| | | |
|------------|---------|---------------------------|
| Board: 288 | ♠ — | The opponents are silent. |
| Dealer: S | ♥ K632 | |
| Vul: EW | ♦ A1085 | Partner bids first. |
| HCP: 10 | ♣ QJ984 | |

| | | |
|------------|---------|----------------------------|
| Board: 289 | ♠ AQ102 | East Bids 1NT if possible. |
| Dealer: N | ♥ AK32 | |
| Vul: None | ♦ J3 | You bid first. |
| HCP: 19 | ♣ AJ3 | |

| | | |
|------------|----------|---------------------------|
| Board: 290 | ♠ K64 | West Bids 1♥ if possible. |
| Dealer: S | ♥ 6 | West Bids 2♥ if possible. |
| Vul: NS | ♦ Q10964 | |
| HCP: 5 | ♣ 9732 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 291 | ♠ A9432 | The opponents are silent. |
| Dealer: N | ♥ KJ | |
| Vul: EW | ♦ A5 | You bid first. |
| HCP: 18 | ♣ AQ94 | |

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

| | | | | | | |
|----------------|-----------|---------|---------------------|-------|------|-----------------|
| Board: 286 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 653 | ♠ AQ10 | | | | 1♦ |
| Vul: None | ♥ J108763 | ♥ AKQ9 | Pass | 1♥ | 2♣ | 3♣ ¹ |
| North HCP: 5 | ♦ 6 | ♦ QJ108 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 18 | ♣ A87 | ♣ 104 | AP | | | |
| Contract: 4♥ N | | | 1. strength cue bid | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 287 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ2 | ♠ Q109 | | | | |
| Vul: NS | ♥ KQ | ♥ 97652 | | 1♣ | AP | |
| North HCP: 19 | ♦ QJ | ♦ 98765 | | | | |
| South HCP: 2 | ♣ K10532 | ♣ — | | | | |
| Contract: 1♣ N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 288 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ K72 | | | | 1♦ |
| Vul: EW | ♥ K632 | ♥ AQ | Pass | 1♥ | Pass | 2NT |
| North HCP: 10 | ♦ A1085 | ♦ KQJ932 | Pass | 3♣ | Pass | 3NT |
| South HCP: 18 | ♣ QJ984 | ♣ K5 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 289 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ102 | ♠ 865 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ AK32 | ♥ J974 | Pass | X | Pass | 2♥ |
| North HCP: 19 | ♦ J3 | ♦ Q105 | AP | | | |
| South HCP: 6 | ♣ AJ3 | ♣ K54 | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 290 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K64 | ♠ QJ7 | | | | 1♣ |
| Vul: NS | ♥ 6 | ♥ A532 | 1♥ | Pass | Pass | 1NT |
| North HCP: 5 | ♦ Q10964 | ♦ KJ5 | 2♥ | 2NT | AP | |
| South HCP: 18 | ♣ 9732 | ♣ AQJ | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 291 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A9432 | ♠ J86 | | | | |
| Vul: EW | ♥ KJ | ♥ 1094 | | 1♠ | AP | |
| North HCP: 18 | ♦ A5 | ♦ J1064 | | | | |
| South HCP: 2 | ♣ AQ94 | ♣ 632 | | | | |
| Contract: 1♠ N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 286 | ♠ AQ10 | East Bids 2♣ if possible. |
| Dealer: S | ♥ AKQ9 | |
| Vul: None | ♦ QJ108 | You bid first. |
| HCP: 18 | ♣ 104 | |

| | | |
|------------|---------|---------------------------|
| Board: 287 | ♠ Q109 | The opponents are silent. |
| Dealer: N | ♥ 97652 | |
| Vul: NS | ♦ 98765 | Partner bids first. |
| HCP: 2 | ♣ — | |

| | | |
|------------|----------|---------------------------|
| Board: 288 | ♠ K72 | The opponents are silent. |
| Dealer: S | ♥ AQ | |
| Vul: EW | ♦ KQJ932 | You bid first. |
| HCP: 18 | ♣ K5 | |

| | | |
|------------|--------|----------------------------|
| Board: 289 | ♠ 865 | East Bids 1NT if possible. |
| Dealer: N | ♥ J974 | |
| Vul: None | ♦ Q105 | Partner bids first. |
| HCP: 6 | ♣ K54 | |

| | | |
|------------|--------|---------------------------|
| Board: 290 | ♠ QJ7 | West Bids 1♥ if possible. |
| Dealer: S | ♥ A532 | West Bids 2♥ if possible. |
| Vul: NS | ♦ KJ5 | |
| HCP: 18 | ♣ AQJ | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 291 | ♠ J86 | The opponents are silent. |
| Dealer: N | ♥ 1094 | |
| Vul: EW | ♦ J1064 | Partner bids first. |
| HCP: 2 | ♣ 632 | |

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

| | | | | | | |
|----------------|-----------|---------|---------------------|-------|------|-----------------|
| Board: 286 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 653 | ♠ AQ10 | | | | 1♦ |
| Vul: None | ♥ J108763 | ♥ AKQ9 | Pass | 1♥ | 2♣ | 3♣ ¹ |
| North HCP: 5 | ♦ 6 | ♦ QJ108 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 18 | ♣ A87 | ♣ 104 | AP | | | |
| Contract: 4♥ N | | | 1. strength cue bid | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 287 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ2 | ♠ Q109 | | | | |
| Vul: NS | ♥ KQ | ♥ 97652 | | 1♣ | AP | |
| North HCP: 19 | ♦ QJ | ♦ 98765 | | | | |
| South HCP: 2 | ♣ K10532 | ♣ — | | | | |
| Contract: 1♣ N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 288 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ K72 | | | | 1♦ |
| Vul: EW | ♥ K632 | ♥ AQ | Pass | 1♥ | Pass | 2NT |
| North HCP: 10 | ♦ A1085 | ♦ KQJ932 | Pass | 3♣ | Pass | 3NT |
| South HCP: 18 | ♣ QJ984 | ♣ K5 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 289 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ102 | ♠ 865 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ AK32 | ♥ J974 | Pass | X | Pass | 2♥ |
| North HCP: 19 | ♦ J3 | ♦ Q105 | AP | | | |
| South HCP: 6 | ♣ AJ3 | ♣ K54 | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 290 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K64 | ♠ QJ7 | | | | 1♣ |
| Vul: NS | ♥ 6 | ♥ A532 | 1♥ | Pass | Pass | 1NT |
| North HCP: 5 | ♦ Q10964 | ♦ KJ5 | 2♥ | 2NT | AP | |
| South HCP: 18 | ♣ 9732 | ♣ AQJ | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 291 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A9432 | ♠ J86 | | | | |
| Vul: EW | ♥ KJ | ♥ 1094 | | 1♠ | AP | |
| North HCP: 18 | ♦ A5 | ♦ J1064 | | | | |
| South HCP: 2 | ♣ AQ94 | ♣ 632 | | | | |
| Contract: 1♠ N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 292 | ♠ J932 | East Bids 1♦ if possible. |
| Dealer: S | ♥ 84 | |
| Vul: Both | ♦ K1094 | Partner bids first. |
| HCP: 4 | ♣ 1084 | |

| | | |
|------------|--------|---------------------------|
| Board: 293 | ♠ A5 | East Bids 2♠ if possible. |
| Dealer: N | ♥ AQ63 | |
| Vul: NS | ♦ A52 | You bid first. |
| HCP: 18 | ♣ KJ92 | |

| | | |
|------------|----------|---------------------------|
| Board: 294 | ♠ QJ | West Bids 4♦ if possible. |
| Dealer: S | ♥ AQ9432 | |
| Vul: EW | ♦ 105 | Partner bids first. |
| HCP: 9 | ♣ 974 | |

| | | |
|------------|---------|---------------------------|
| Board: 295 | ♠ A9732 | East Bids 2♥ if possible. |
| Dealer: N | ♥ KQ9 | |
| Vul: Both | ♦ A10 | You bid first. |
| HCP: 18 | ♣ AJ10 | |

| | | |
|------------|---------|---------------------------|
| Board: 296 | ♠ 9 | West Bids 1♠ if possible. |
| Dealer: S | ♥ 10982 | East Bids 4♠ if possible. |
| Vul: None | ♦ J105 | |
| HCP: 7 | ♣ AQ985 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 297 | ♠ A105 | The opponents are silent. |
| Dealer: N | ♥ A3 | |
| Vul: EW | ♦ AKQ8 | You bid first. |
| HCP: 19 | ♣ Q864 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 292 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J932 | ♠ AQ10 | | | | 1♣ |
| Vul: Both | ♥ 84 | ♥ KJ9 | Pass | Pass | 1♦ | X |
| North HCP: 4 | ♦ K1094 | ♦ Q6 | Pass | 1♠ | Pass | 2♣ |
| South HCP: 19 | ♣ 1084 | ♣ AQJ76 | AP | | | |
| Contract: 2♣ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|---------------------|-----------------|------|-------|
| Board: 293 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A5 | ♠ J102 | | 1♣ | 2♣ | X |
| Vul: NS | ♥ AQ63 | ♥ J1097 | Pass | 3♠ ¹ | AP | |
| North HCP: 18 | ♦ A52 | ♦ 983 | 1. strength cue bid | | | |
| South HCP: 8 | ♣ KJ92 | ♣ AQ7 | | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 294 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ | ♠ AK1054 | | | | 1♠ |
| Vul: EW | ♥ AQ9432 | ♥ K8 | 4♦ | AP | | |
| North HCP: 9 | ♦ 105 | ♦ 73 | | | | |
| South HCP: 19 | ♣ 974 | ♣ AKQ8 | | | | |
| Contract: 4♦ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 295 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A9732 | ♠ 1085 | | 1♠ | 2♥ | Pass |
| Vul: Both | ♥ KQ9 | ♥ J3 | Pass | 2NT | Pass | 3♣ |
| North HCP: 18 | ♦ A10 | ♦ 8752 | AP | | | |
| South HCP: 3 | ♣ AJ10 | ♣ Q984 | | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 296 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9 | ♠ A53 | | | | 1♥ |
| Vul: None | ♥ 10982 | ♥ AQJ63 | 1♠ | 3♥ | 4♣ | X |
| North HCP: 7 | ♦ J105 | ♦ A86 | AP | | | |
| South HCP: 18 | ♣ AQ985 | ♣ K4 | | | | |
| Contract: 4♣X W | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 297 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A105 | ♠ 9764 | | 1♦ | Pass | 1♠ |
| Vul: EW | ♥ A3 | ♥ KJ5 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ AKQ8 | ♦ 109 | AP | | | |
| South HCP: 8 | ♣ Q864 | ♣ A532 | | | | |
| Contract: 3N N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 292 | ♠ AQ10 | East Bids 1♦ if possible. |
| Dealer: S | ♥ KJ9 | |
| Vul: Both | ♦ Q6 | You bid first. |
| HCP: 19 | ♣ AQJ76 | |

| | | |
|------------|---------|---------------------------|
| Board: 293 | ♠ J102 | East Bids 2♠ if possible. |
| Dealer: N | ♥ J1097 | |
| Vul: NS | ♦ 983 | Partner bids first. |
| HCP: 8 | ♣ AQ7 | |

| | | |
|------------|----------|---------------------------|
| Board: 294 | ♠ AK1054 | West Bids 4♦ if possible. |
| Dealer: S | ♥ K8 | |
| Vul: EW | ♦ 73 | You bid first. |
| HCP: 19 | ♣ AKQ8 | |

| | | |
|------------|--------|---------------------------|
| Board: 295 | ♠ 1085 | East Bids 2♥ if possible. |
| Dealer: N | ♥ J3 | |
| Vul: Both | ♦ 8752 | Partner bids first. |
| HCP: 3 | ♣ Q984 | |

| | | |
|------------|---------|---------------------------|
| Board: 296 | ♠ A53 | West Bids 1♠ if possible. |
| Dealer: S | ♥ AQJ63 | East Bids 4♠ if possible. |
| Vul: None | ♦ A86 | |
| HCP: 18 | ♣ K4 | You bid first. |

| | | |
|------------|--------|---------------------------|
| Board: 297 | ♠ 9764 | The opponents are silent. |
| Dealer: N | ♥ KJ5 | |
| Vul: EW | ♦ 109 | Partner bids first. |
| HCP: 8 | ♣ A532 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 292 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J932 | ♠ AQ10 | | | | 1♣ |
| Vul: Both | ♥ 84 | ♥ KJ9 | Pass | Pass | 1♦ | X |
| North HCP: 4 | ♦ K1094 | ♦ Q6 | Pass | 1♠ | Pass | 2♣ |
| South HCP: 19 | ♣ 1084 | ♣ AQJ76 | AP | | | |
| Contract: 2♣ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|---------------------|-----------------|------|-------|
| Board: 293 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A5 | ♠ J102 | | 1♣ | 2♣ | X |
| Vul: NS | ♥ AQ63 | ♥ J1097 | Pass | 3♠ ¹ | AP | |
| North HCP: 18 | ♦ A52 | ♦ 983 | 1. strength cue bid | | | |
| South HCP: 8 | ♣ KJ92 | ♣ AQ7 | | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 294 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ | ♠ AK1054 | | | | 1♠ |
| Vul: EW | ♥ AQ9432 | ♥ K8 | 4♦ | AP | | |
| North HCP: 9 | ♦ 105 | ♦ 73 | | | | |
| South HCP: 19 | ♣ 974 | ♣ AKQ8 | | | | |
| Contract: 4♦ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 295 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A9732 | ♠ 1085 | | 1♠ | 2♥ | Pass |
| Vul: Both | ♥ KQ9 | ♥ J3 | Pass | 2NT | Pass | 3♣ |
| North HCP: 18 | ♦ A10 | ♦ 8752 | AP | | | |
| South HCP: 3 | ♣ AJ10 | ♣ Q984 | | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 296 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9 | ♠ A53 | | | | 1♥ |
| Vul: None | ♥ 10982 | ♥ AQJ63 | 1♠ | 3♥ | 4♣ | X |
| North HCP: 7 | ♦ J105 | ♦ A86 | AP | | | |
| South HCP: 18 | ♣ AQ985 | ♣ K4 | | | | |
| Contract: 4♣X W | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 297 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A105 | ♠ 9764 | | 1♦ | Pass | 1♠ |
| Vul: EW | ♥ A3 | ♥ KJ5 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ AKQ8 | ♦ 109 | AP | | | |
| South HCP: 8 | ♣ Q864 | ♣ A532 | | | | |
| Contract: 3N N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 298 | ♠ — | West Bids 2♠ if possible. |
| Dealer: S | ♥ 8654 | East Bids 4♠ if possible. |
| Vul: Both | ♦ Q9864 | |
| HCP: 5 | ♣ K872 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 299 | ♠ A97 | East Bids 1♠ if possible. |
| Dealer: N | ♥ AKJ98 | |
| Vul: None | ♦ Q86 | You bid first. |
| HCP: 19 | ♣ AJ | |

| | | |
|------------|---------|---------------------------|
| Board: 300 | ♠ 83 | West Bids 2♠ if possible. |
| Dealer: S | ♥ K1075 | East Bids 4♠ if possible. |
| Vul: NS | ♦ 102 | |
| HCP: 9 | ♣ AQ876 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 301 | ♠ AJ65 | The opponents are silent. |
| Dealer: N | ♥ QJ | |
| Vul: Both | ♦ AKQ | You bid first. |
| HCP: 18 | ♣ J932 | |

| | | |
|------------|-----------|---------------------------|
| Board: 302 | ♠ 763 | East Bids 2♠ if possible. |
| Dealer: S | ♥ 10942 | West Bids 3♦ if possible. |
| Vul: None | ♦ — | East Bids 4♠ if possible. |
| HCP: 1 | ♣ J107532 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 303 | ♠ A2 | East Bids 2♠ if possible. |
| Dealer: N | ♥ K872 | West Bids 3♠ if possible. |
| Vul: NS | ♦ AK654 | |
| HCP: 18 | ♣ A6 | You bid first. |

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 298 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ 104 | | | | 1♣ |
| Vul: Both | ♥ 8654 | ♥ AKQJ | | | | |
| North HCP: 5 | ♦ Q9864 | ♦ K3 | 2♠ | Pass | 4♣ | AP |
| South HCP: 18 | ♣ K872 | ♣ AJ1054 | | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 299 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A97 | ♠ K106 | | | | |
| Vul: None | ♥ AKJ98 | ♥ 10642 | | 1♥ | 1♠ | 3♥ |
| North HCP: 19 | ♦ Q86 | ♦ KJ43 | Pass | 4♥ | AP | |
| South HCP: 7 | ♣ AJ | ♣ 102 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 300 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 83 | ♠ AK | | | | 1♥ |
| Vul: NS | ♥ K1075 | ♥ A9643 | | | | |
| North HCP: 9 | ♦ 102 | ♦ AK65 | 2♠ | 4♥ | 4♣ | X |
| South HCP: 18 | ♣ AQ876 | ♣ 103 | AP | | | |
| Contract: 4♠X W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 301 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ65 | ♠ Q42 | | | | |
| Vul: Both | ♥ QJ | ♥ 87653 | | 1♣ | Pass | 1♥ |
| North HCP: 18 | ♦ AKQ | ♦ J4 | Pass | 2NT | AP | |
| South HCP: 5 | ♣ J932 | ♣ Q104 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|-----------------|-----------|--------|-----------------|-------|------|-------|
| Board: 302 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 763 | ♠ 104 | | | | 1♦ |
| Vul: None | ♥ 10942 | ♥ AJ7 | Pass | Pass | 2♠ | X |
| North HCP: 1 | ♦ — | ♦ AQJ8 | 3♦ ¹ | Pass | 4♣ | X |
| South HCP: 19 | ♣ J107532 | ♣ AK98 | AP | | | |
| Contract: 4♠X E | | | | | | |

1. limit raise or better in ♠

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 303 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A2 | ♠ Q3 | | | | |
| Vul: NS | ♥ K872 | ♥ QJ3 | | 1♦ | 2♠ | Pass |
| North HCP: 18 | ♦ AK654 | ♦ Q87 | 3♠ | AP | | |
| South HCP: 10 | ♣ A6 | ♣ K9872 | | | | |
| Contract: 3♠ E | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 298 | ♠ 104 | West Bids 2♠ if possible. |
| Dealer: S | ♥ AKQJ | East Bids 4♠ if possible. |
| Vul: Both | ♦ K3 | |
| HCP: 18 | ♣ AJ1054 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 299 | ♠ K106 | East Bids 1♠ if possible. |
| Dealer: N | ♥ 10642 | |
| Vul: None | ♦ KJ43 | Partner bids first. |
| HCP: 7 | ♣ 102 | |

| | | |
|------------|---------|---------------------------|
| Board: 300 | ♠ AK | West Bids 2♠ if possible. |
| Dealer: S | ♥ A9643 | East Bids 4♠ if possible. |
| Vul: NS | ♦ AK65 | |
| HCP: 18 | ♣ 103 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 301 | ♠ Q42 | The opponents are silent. |
| Dealer: N | ♥ 87653 | |
| Vul: Both | ♦ J4 | Partner bids first. |
| HCP: 5 | ♣ Q104 | |

| | | |
|------------|--------|---------------------------|
| Board: 302 | ♠ 104 | East Bids 2♠ if possible. |
| Dealer: S | ♥ AJ7 | West Bids 3♦ if possible. |
| Vul: None | ♦ AQJ8 | East Bids 4♠ if possible. |
| HCP: 19 | ♣ AK98 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 303 | ♠ Q3 | East Bids 2♠ if possible. |
| Dealer: N | ♥ QJ3 | West Bids 3♠ if possible. |
| Vul: NS | ♦ Q87 | |
| HCP: 10 | ♣ K9872 | Partner bids first. |

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 298 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ 104 | | | | 1♣ |
| Vul: Both | ♥ 8654 | ♥ AKQJ | | | | |
| North HCP: 5 | ♦ Q9864 | ♦ K3 | 2♠ | Pass | 4♣ | AP |
| South HCP: 18 | ♣ K872 | ♣ AJ1054 | | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 299 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A97 | ♠ K106 | | | | |
| Vul: None | ♥ AKJ98 | ♥ 10642 | | 1♥ | 1♠ | 3♥ |
| North HCP: 19 | ♦ Q86 | ♦ KJ43 | Pass | 4♥ | AP | |
| South HCP: 7 | ♣ AJ | ♣ 102 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 300 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 83 | ♠ AK | | | | 1♥ |
| Vul: NS | ♥ K1075 | ♥ A9643 | | | | |
| North HCP: 9 | ♦ 102 | ♦ AK65 | 2♠ | 4♥ | 4♣ | X |
| South HCP: 18 | ♣ AQ876 | ♣ 103 | AP | | | |
| Contract: 4♠X W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 301 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ65 | ♠ Q42 | | | | |
| Vul: Both | ♥ QJ | ♥ 87653 | | 1♣ | Pass | 1♥ |
| North HCP: 18 | ♦ AKQ | ♦ J4 | Pass | 2NT | AP | |
| South HCP: 5 | ♣ J932 | ♣ Q104 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|-----------------|-----------|--------|-----------------|-------|------|-------|
| Board: 302 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 763 | ♠ 104 | | | | 1♦ |
| Vul: None | ♥ 10942 | ♥ AJ7 | Pass | Pass | 2♠ | X |
| North HCP: 1 | ♦ — | ♦ AQJ8 | 3♦ ¹ | Pass | 4♣ | X |
| South HCP: 19 | ♣ J107532 | ♣ AK98 | AP | | | |
| Contract: 4♠X E | | | | | | |

1. limit raise or better in ♠

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 303 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A2 | ♠ Q3 | | | | |
| Vul: NS | ♥ K872 | ♥ QJ3 | | 1♦ | 2♠ | Pass |
| North HCP: 18 | ♦ AK654 | ♦ Q87 | 3♠ | AP | | |
| South HCP: 10 | ♣ A6 | ♣ K9872 | | | | |
| Contract: 3♠ E | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|--------------------------------|
| Board: 304 | ♠ Q98 | The opponents are silent. |
| Dealer: S | ♥ QJ953 | |
| Vul: EW | ♦ 654 | Partner bids first. |
| HCP: 9 | ♣ A7 | |
| Board: 305 | ♠ KQ8 | West Doubles Pass if possible. |
| Dealer: N | ♥ AK1053 | East Bids 2♦ if possible. |
| Vul: None | ♦ K10 | |
| HCP: 19 | ♣ A63 | You bid first. |
| Board: 306 | ♠ A54 | The opponents are silent. |
| Dealer: S | ♥ AQ10653 | |
| Vul: NS | ♦ — | Partner bids first. |
| HCP: 13 | ♣ QJ54 | |
| Board: 307 | ♠ AQ3 | West Doubles 4♥ if possible. |
| Dealer: N | ♥ A7 | West Doubles 5♥ if possible. |
| Vul: EW | ♦ AQ1098 | East Bids XN if possible. |
| HCP: 19 | ♣ QJ8 | West Doubles 7♦ if possible. |
| | | You bid first. |
| Board: 308 | ♠ K53 | The opponents are silent. |
| Dealer: S | ♥ 1063 | |
| Vul: Both | ♦ J3 | Partner bids first. |
| HCP: 4 | ♣ 96543 | |

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 304 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q98 | ♠ AKJ6 | | | | 1♦ |
| Vul: EW | ♥ QJ953 | ♥ AK84 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 9 | ♦ 654 | ♦ K108 | AP | | | |
| South HCP: 18 | ♣ A7 | ♣ 96 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 305 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ8 | ♠ 1076432 | | 1♥ | Pass | Pass |
| Vul: None | ♥ AK1053 | ♥ 9 | X | XX | 2♦ | Pass |
| North HCP: 19 | ♦ K10 | ♦ 874 | Pass | X | Pass | 4♠ |
| South HCP: 0 | ♣ A63 | ♣ 1042 | AP | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------|------------------|------|-------|
| Board: 306 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A54 | ♠ Q2 | | | | 1♦ |
| Vul: NS | ♥ AQ10653 | ♥ K84 | Pass | 1♥ | Pass | 2NT |
| North HCP: 13 | ♦ — | ♦ AK43 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 19 | ♣ QJ54 | ♣ AK98 | Pass | 4NT ¹ | Pass | 5♦ |
| Contract: 7♥ N | | | Pass | 7♥ | AP | |

1. Blackwood 1430, for ♥

| | | | | | | |
|-----------------|----------|----------|------|-----------------|------|-----------------|
| Board: 307 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ3 | ♠ J86 | | 1♦ | Pass | 2♦ ¹ |
| Vul: EW | ♥ A7 | ♥ — | Pass | 4♦ | Pass | 4♥ ² |
| North HCP: 19 | ♦ AQ1098 | ♦ KJ763 | X | 4♠ ³ | Pass | 5♥ ⁴ |
| South HCP: 12 | ♣ QJ8 | ♣ AK1064 | X | 5♠ | Pass | 5NT |
| Contract: 7♦X N | | | Pass | 6NT | XN | 7♦ |
| | | | X | AP | | |

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper
4. Exclusion, for ♦

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 308 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K53 | ♠ 84 | | | | 1♦ |
| Vul: Both | ♥ 1063 | ♥ AK92 | | | | |
| North HCP: 4 | ♦ J3 | ♦ AK987 | AP | | | |
| South HCP: 18 | ♣ 96543 | ♣ A2 | | | | |
| Contract: 1♦ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|--------------------------------|
| Board: 304 | ♠ AKJ6 | The opponents are silent. |
| Dealer: S | ♥ AK84 | |
| Vul: EW | ♦ K108 | You bid first. |
| HCP: 18 | ♣ 96 | |
| Board: 305 | ♠ 1076432 | West Doubles Pass if possible. |
| Dealer: N | ♥ 9 | East Bids 2♦ if possible. |
| Vul: None | ♦ 874 | |
| HCP: 0 | ♣ 1042 | Partner bids first. |
| Board: 306 | ♠ Q2 | The opponents are silent. |
| Dealer: S | ♥ K84 | |
| Vul: NS | ♦ AK43 | You bid first. |
| HCP: 19 | ♣ AK98 | |
| Board: 307 | ♠ J86 | West Doubles 4♥ if possible. |
| Dealer: N | ♥ — | West Doubles 5♥ if possible. |
| Vul: EW | ♦ KJ763 | East Bids XN if possible. |
| HCP: 12 | ♣ AK1064 | West Doubles 7♦ if possible. |
| | | Partner bids first. |
| Board: 308 | ♠ 84 | The opponents are silent. |
| Dealer: S | ♥ AK92 | |
| Vul: Both | ♦ AK987 | You bid first. |
| HCP: 18 | ♣ A2 | |

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 304 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q98 | ♠ AKJ6 | | | | 1♦ |
| Vul: EW | ♥ QJ953 | ♥ AK84 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 9 | ♦ 654 | ♦ K108 | AP | | | |
| South HCP: 18 | ♣ A7 | ♣ 96 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 305 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ8 | ♠ 1076432 | | 1♥ | Pass | Pass |
| Vul: None | ♥ AK1053 | ♥ 9 | X | XX | 2♦ | Pass |
| North HCP: 19 | ♦ K10 | ♦ 874 | Pass | X | Pass | 4♠ |
| South HCP: 0 | ♣ A63 | ♣ 1042 | AP | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------|------------------|------|-------|
| Board: 306 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A54 | ♠ Q2 | | | | 1♦ |
| Vul: NS | ♥ AQ10653 | ♥ K84 | Pass | 1♥ | Pass | 2NT |
| North HCP: 13 | ♦ — | ♦ AK43 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 19 | ♣ QJ54 | ♣ AK98 | Pass | 4NT ¹ | Pass | 5♦ |
| Contract: 7♥ N | | | Pass | 7♥ | AP | |

1. Blackwood 1430, for ♥

| | | | | | | |
|-----------------|----------|----------|------|-----------------|------|-----------------|
| Board: 307 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ3 | ♠ J86 | | 1♦ | Pass | 2♦ ¹ |
| Vul: EW | ♥ A7 | ♥ — | Pass | 4♦ | Pass | 4♥ ² |
| North HCP: 19 | ♦ AQ1098 | ♦ KJ763 | X | 4♠ ³ | Pass | 5♥ ⁴ |
| South HCP: 12 | ♣ QJ8 | ♣ AK1064 | X | 5♠ | Pass | 5NT |
| Contract: 7♦X N | | | Pass | 6NT | XN | 7♦ |
| | | | X | AP | | |

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper
4. Exclusion, for ♦

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 308 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K53 | ♠ 84 | | | | 1♦ |
| Vul: Both | ♥ 1063 | ♥ AK92 | | | | |
| North HCP: 4 | ♦ J3 | ♦ AK987 | AP | | | |
| South HCP: 18 | ♣ 96543 | ♣ A2 | | | | |
| Contract: 1♦ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 309 | ♠ KQJ92 | The opponents are silent. |
| Dealer: N | ♥ KQ | |
| Vul: NS | ♦ A6 | You bid first. |
| HCP: 19 | ♣ A763 | |

| | | |
|------------|-----------|---------------------------|
| Board: 310 | ♠ K107654 | The opponents are silent. |
| Dealer: S | ♥ 97 | |
| Vul: EW | ♦ 2 | Partner bids first. |
| HCP: 8 | ♣ KQ42 | |

| | | |
|------------|--------|---------------------------|
| Board: 311 | ♠ AQ5 | The opponents are silent. |
| Dealer: N | ♥ K984 | |
| Vul: Both | ♦ Q4 | You bid first. |
| HCP: 19 | ♣ AKJ4 | |

| | | |
|------------|----------|---------------------------|
| Board: 312 | ♠ 32 | West Bids 1♠ if possible. |
| Dealer: S | ♥ 95 | East Bids 2♣ if possible. |
| Vul: None | ♦ J86532 | West Bids 2♠ if possible. |
| HCP: 1 | ♣ 972 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 313 | ♠ A10 | The opponents are silent. |
| Dealer: N | ♥ A84 | |
| Vul: EW | ♦ K852 | You bid first. |
| HCP: 18 | ♣ AK43 | |

| | | |
|------------|-----------|---------------------------|
| Board: 314 | ♠ AJ | The opponents are silent. |
| Dealer: S | ♥ KQJ1076 | |
| Vul: Both | ♦ 104 | Partner bids first. |
| HCP: 12 | ♣ J73 | |

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

| | | | | | | |
|----------------|---------|---------|------------------|-------|------|------------------|
| Board: 309 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ92 | ♠ A7 | | 1♠ | Pass | 1NT ¹ |
| Vul: NS | ♥ KQ | ♥ A854 | Pass | 3NT | Pass | 4♣ ² |
| North HCP: 19 | ♦ A6 | ♦ Q1032 | Pass | 4♠ | AP | |
| South HCP: 12 | ♣ A763 | ♣ Q52 | 1. forcing 1NT | | | |
| Contract: 4♠ N | | | 2. Gerber, for N | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 310 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K107654 | ♠ AQ3 | | | | 1♥ |
| Vul: EW | ♥ 97 | ♥ KQJ32 | Pass | 1♠ | Pass | 2NT |
| North HCP: 8 | ♦ 2 | ♦ KQ | Pass | 3♠ | Pass | 4♠ |
| South HCP: 18 | ♣ KQ42 | ♣ J75 | AP | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 311 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ5 | ♠ 10987 | | | | |
| Vul: Both | ♥ K984 | ♥ Q1053 | | 1♣ | AP | |
| North HCP: 19 | ♦ Q4 | ♦ 52 | | | | |
| South HCP: 2 | ♣ AKJ4 | ♣ 1086 | | | | |
| Contract: 1♣ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|-------------------------------|-------|-----------------|-------|
| Board: 312 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 32 | ♠ J85 | | | | 1♣ |
| Vul: None | ♥ 95 | ♥ AQ83 | 1♠ | Pass | 2♣ ¹ | Pass |
| North HCP: 1 | ♦ J86532 | ♦ A7 | 2♠ | AP | | |
| South HCP: 18 | ♣ 972 | ♣ AQJ10 | 1. limit raise or better in ♠ | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 313 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10 | ♠ 97543 | | 1♦ | Pass | 1♠ |
| Vul: EW | ♥ A84 | ♥ KJ | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ K852 | ♦ AJ4 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AK43 | ♣ Q105 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 314 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ | ♠ Q873 | | | | 1♣ |
| Vul: Both | ♥ KQJ1076 | ♥ A95 | Pass | 1♥ | Pass | 2NT |
| North HCP: 12 | ♦ 104 | ♦ AJ9 | Pass | 6♥ | AP | |
| South HCP: 18 | ♣ J73 | ♣ AK4 | | | | |
| Contract: 6♥ N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 309 | ♠ A7 | The opponents are silent. |
| Dealer: N | ♥ A854 | |
| Vul: NS | ♦ Q1032 | Partner bids first. |
| HCP: 12 | ♣ Q52 | |

| | | |
|------------|---------|---------------------------|
| Board: 310 | ♠ AQ3 | The opponents are silent. |
| Dealer: S | ♥ KQJ32 | |
| Vul: EW | ♦ KQ | You bid first. |
| HCP: 18 | ♣ J75 | |

| | | |
|------------|---------|---------------------------|
| Board: 311 | ♠ 10987 | The opponents are silent. |
| Dealer: N | ♥ Q1053 | |
| Vul: Both | ♦ 52 | Partner bids first. |
| HCP: 2 | ♣ 1086 | |

| | | |
|------------|---------|---------------------------|
| Board: 312 | ♠ J85 | West Bids 1♠ if possible. |
| Dealer: S | ♥ AQ83 | East Bids 2♣ if possible. |
| Vul: None | ♦ A7 | West Bids 2♠ if possible. |
| HCP: 18 | ♣ AQJ10 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 313 | ♠ 97543 | The opponents are silent. |
| Dealer: N | ♥ KJ | |
| Vul: EW | ♦ AJ4 | Partner bids first. |
| HCP: 11 | ♣ Q105 | |

| | | |
|------------|--------|---------------------------|
| Board: 314 | ♠ Q873 | The opponents are silent. |
| Dealer: S | ♥ A95 | |
| Vul: Both | ♦ AJ9 | You bid first. |
| HCP: 18 | ♣ AK4 | |

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

| | | | | | | |
|----------------|---------|---------|------------------|-------|------|------------------|
| Board: 309 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ92 | ♠ A7 | | 1♠ | Pass | 1NT ¹ |
| Vul: NS | ♥ KQ | ♥ A854 | Pass | 3NT | Pass | 4♣ ² |
| North HCP: 19 | ♦ A6 | ♦ Q1032 | Pass | 4♠ | AP | |
| South HCP: 12 | ♣ A763 | ♣ Q52 | 1. forcing 1NT | | | |
| Contract: 4♠ N | | | 2. Gerber, for N | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 310 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K107654 | ♠ AQ3 | | | | 1♥ |
| Vul: EW | ♥ 97 | ♥ KQJ32 | Pass | 1♠ | Pass | 2NT |
| North HCP: 8 | ♦ 2 | ♦ KQ | Pass | 3♠ | Pass | 4♠ |
| South HCP: 18 | ♣ KQ42 | ♣ J75 | AP | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 311 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ5 | ♠ 10987 | | | | |
| Vul: Both | ♥ K984 | ♥ Q1053 | | 1♣ | AP | |
| North HCP: 19 | ♦ Q4 | ♦ 52 | | | | |
| South HCP: 2 | ♣ AKJ4 | ♣ 1086 | | | | |
| Contract: 1♣ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|-------------------------------|-------|-----------------|-------|
| Board: 312 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 32 | ♠ J85 | | | | 1♣ |
| Vul: None | ♥ 95 | ♥ AQ83 | 1♠ | Pass | 2♣ ¹ | Pass |
| North HCP: 1 | ♦ J86532 | ♦ A7 | 2♠ | AP | | |
| South HCP: 18 | ♣ 972 | ♣ AQJ10 | 1. limit raise or better in ♠ | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 313 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10 | ♠ 97543 | | 1♦ | Pass | 1♠ |
| Vul: EW | ♥ A84 | ♥ KJ | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ K852 | ♦ AJ4 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AK43 | ♣ Q105 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 314 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ | ♠ Q873 | | | | 1♣ |
| Vul: Both | ♥ KQJ1076 | ♥ A95 | Pass | 1♥ | Pass | 2NT |
| North HCP: 12 | ♦ 104 | ♦ AJ9 | Pass | 6♥ | AP | |
| South HCP: 18 | ♣ J73 | ♣ AK4 | | | | |
| Contract: 6♥ N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|----------------------------|
| Board: 315 | ♠ K92 | The opponents are silent. |
| Dealer: N | ♥ KJ92 | |
| Vul: None | ♦ AJ4 | You bid first. |
| HCP: 19 | ♣ AK9 | |
| Board: 316 | ♠ K9 | West Bids 2NT if possible. |
| Dealer: S | ♥ 87432 | East Bids 3♦ if possible. |
| Vul: NS | ♦ J52 | |
| HCP: 5 | ♣ J82 | Partner bids first. |
| Board: 317 | ♠ K8642 | The opponents are silent. |
| Dealer: N | ♥ AJ8 | |
| Vul: Both | ♦ AK7 | You bid first. |
| HCP: 18 | ♣ K6 | |
| Board: 318 | ♠ Q62 | The opponents are silent. |
| Dealer: S | ♥ A108 | |
| Vul: None | ♦ A852 | Partner bids first. |
| HCP: 10 | ♣ 743 | |
| Board: 319 | ♠ AK654 | The opponents are silent. |
| Dealer: N | ♥ AJ65 | |
| Vul: NS | ♦ 102 | You bid first. |
| HCP: 19 | ♣ AK | |
| Board: 320 | ♠ J10653 | The opponents are silent. |
| Dealer: S | ♥ 108 | |
| Vul: EW | ♦ 62 | Partner bids first. |
| HCP: 7 | ♣ KQJ8 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 315 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K92 | ♠ A86 | | 1♣ | Pass | 1♦ |
| Vul: None | ♥ KJ92 | ♥ 106 | | | | |
| North HCP: 19 | ♦ AJ4 | ♦ KQ853 | Pass | 2NT | Pass | 3NT |
| South HCP: 10 | ♣ AK9 | ♣ J53 | AP | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|------------------|---------|----------|------------------|-------|------|-------|
| Board: 316 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K9 | ♠ A82 | | | | 1♣ |
| Vul: NS | ♥ 87432 | ♥ KQ | 2NT ¹ | Pass | 3♦ | X |
| North HCP: 5 | ♦ J52 | ♦ 984 | AP | | | |
| South HCP: 18 | ♣ J82 | ♣ AKQ107 | 1. Unusual 2NT | | | |
| Contract: 3♦ X E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|----------------|-------|------|------------------|
| Board: 317 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K8642 | ♠ AQ107 | | 1♠ | Pass | 1NT ¹ |
| Vul: Both | ♥ AJ8 | ♥ K | Pass | 3NT | Pass | 4♠ |
| North HCP: 18 | ♦ AK7 | ♦ Q108632 | AP | | | |
| South HCP: 11 | ♣ K6 | ♣ 42 | 1. forcing 1NT | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 318 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q62 | ♠ AJ95 | | | | 1♣ |
| Vul: None | ♥ A108 | ♥ K7 | Pass | 1♦ | Pass | 2♠ |
| North HCP: 10 | ♦ A852 | ♦ K10 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ 743 | ♣ AKJ96 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|--------------------------|------------------|------|------------------|
| Board: 319 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK654 | ♠ Q103 | | 1♠ | Pass | 1NT ¹ |
| Vul: NS | ♥ AJ65 | ♥ 732 | Pass | 3♥ | Pass | 4♠ |
| North HCP: 19 | ♦ 102 | ♦ AK | Pass | 4NT ² | Pass | 5♣ |
| South HCP: 11 | ♣ AK | ♣ Q9542 | Pass | 5♦ | Pass | 6♦ |
| Contract: 6♠ N | | | Pass | 6♠ | AP | |
| | | | 1. forcing 1NT | | | |
| | | | 2. Blackwood 1430, for ♠ | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 320 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10653 | ♠ A7 | | | | 1♣ |
| Vul: EW | ♥ 108 | ♥ AQ | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ 62 | ♦ AJ105 | Pass | 3♠ | Pass | 3NT |
| South HCP: 19 | ♣ KQJ8 | ♣ A10752 | AP | | | |
| Contract: 3N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|----------------------------|
| Board: 315 | ♠ A86 | The opponents are silent. |
| Dealer: N | ♥ 106 | |
| Vul: None | ♦ KQ853 | Partner bids first. |
| HCP: 10 | ♣ J53 | |
| Board: 316 | ♠ A82 | West Bids 2NT if possible. |
| Dealer: S | ♥ KQ | East Bids 3♦ if possible. |
| Vul: NS | ♦ 984 | |
| HCP: 18 | ♣ AKQ107 | You bid first. |
| Board: 317 | ♠ AQ107 | The opponents are silent. |
| Dealer: N | ♥ K | |
| Vul: Both | ♦ Q108632 | Partner bids first. |
| HCP: 11 | ♣ 42 | |
| Board: 318 | ♠ AJ95 | The opponents are silent. |
| Dealer: S | ♥ K7 | |
| Vul: None | ♦ K10 | You bid first. |
| HCP: 19 | ♣ AKJ96 | |
| Board: 319 | ♠ Q103 | The opponents are silent. |
| Dealer: N | ♥ 732 | |
| Vul: NS | ♦ AK | Partner bids first. |
| HCP: 11 | ♣ Q9542 | |
| Board: 320 | ♠ A7 | The opponents are silent. |
| Dealer: S | ♥ AQ | |
| Vul: EW | ♦ AJ105 | You bid first. |
| HCP: 19 | ♣ A10752 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 315 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K92 | ♠ A86 | | 1♣ | Pass | 1♦ |
| Vul: None | ♥ KJ92 | ♥ 106 | | | | |
| North HCP: 19 | ♦ AJ4 | ♦ KQ853 | Pass | 2NT | Pass | 3NT |
| South HCP: 10 | ♣ AK9 | ♣ J53 | AP | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|------------------|---------|----------|------------------|-------|------|-------|
| Board: 316 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K9 | ♠ A82 | | | | 1♣ |
| Vul: NS | ♥ 87432 | ♥ KQ | 2NT ¹ | Pass | 3♦ | X |
| North HCP: 5 | ♦ J52 | ♦ 984 | AP | | | |
| South HCP: 18 | ♣ J82 | ♣ AKQ107 | 1. Unusual 2NT | | | |
| Contract: 3♦ X E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|----------------|-------|------|------------------|
| Board: 317 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K8642 | ♠ AQ107 | | 1♠ | Pass | 1NT ¹ |
| Vul: Both | ♥ AJ8 | ♥ K | Pass | 3NT | Pass | 4♠ |
| North HCP: 18 | ♦ AK7 | ♦ Q108632 | AP | | | |
| South HCP: 11 | ♣ K6 | ♣ 42 | 1. forcing 1NT | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 318 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q62 | ♠ AJ95 | | | | 1♣ |
| Vul: None | ♥ A108 | ♥ K7 | Pass | 1♦ | Pass | 2♠ |
| North HCP: 10 | ♦ A852 | ♦ K10 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ 743 | ♣ AKJ96 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|--------------------------|------------------|------|------------------|
| Board: 319 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK654 | ♠ Q103 | | 1♠ | Pass | 1NT ¹ |
| Vul: NS | ♥ AJ65 | ♥ 732 | Pass | 3♥ | Pass | 4♠ |
| North HCP: 19 | ♦ 102 | ♦ AK | Pass | 4NT ² | Pass | 5♣ |
| South HCP: 11 | ♣ AK | ♣ Q9542 | Pass | 5♦ | Pass | 6♦ |
| Contract: 6♠ N | | | Pass | 6♠ | AP | |
| | | | 1. forcing 1NT | | | |
| | | | 2. Blackwood 1430, for ♠ | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 320 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10653 | ♠ A7 | | | | 1♣ |
| Vul: EW | ♥ 108 | ♥ AQ | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ 62 | ♦ AJ105 | Pass | 3♠ | Pass | 3NT |
| South HCP: 19 | ♣ KQJ8 | ♣ A10752 | AP | | | |
| Contract: 3N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 321 | ♠ AKJ3 | The opponents are silent. |
| Dealer: N | ♥ A9764 | |
| Vul: None | ♦ 98 | You bid first. |
| HCP: 18 | ♣ AQ | |

| | | |
|------------|---------|---------------------------|
| Board: 322 | ♠ J7 | West Bids 1♦ if possible. |
| Dealer: S | ♥ 952 | East Bids 1♠ if possible. |
| Vul: NS | ♦ J1052 | |
| HCP: 5 | ♣ K985 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 323 | ♠ QJ83 | The opponents are silent. |
| Dealer: N | ♥ AQ6 | |
| Vul: EW | ♦ K104 | You bid first. |
| HCP: 18 | ♣ AQ5 | |

| | | |
|------------|---------|---------------------------|
| Board: 324 | ♠ Q64 | The opponents are silent. |
| Dealer: S | ♥ 976 | |
| Vul: Both | ♦ J8642 | Partner bids first. |
| HCP: 3 | ♣ 32 | |

| | | |
|------------|----------|---------------------------|
| Board: 325 | ♠ KQ | East Bids 1♥ if possible. |
| Dealer: N | ♥ Q7 | West Bids 1♠ if possible. |
| Vul: NS | ♦ AJ95 | |
| HCP: 18 | ♣ AQ1054 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 326 | ♠ J | The opponents are silent. |
| Dealer: S | ♥ AJ95 | |
| Vul: EW | ♦ AQJ97 | Partner bids first. |
| HCP: 13 | ♣ 1076 | |

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

| | | | |
|----------------|---------|--------|-----------------------|
| Board: 321 | North: | South: | |
| Dealer: N | ♠ AKJ3 | ♠ Q864 | West North East South |
| Vul: None | ♥ A9764 | ♥ K10 | 1♥ AP |
| North HCP: 18 | ♦ 98 | ♦ 1032 | |
| South HCP: 5 | ♣ AQ | ♣ 9732 | |
| Contract: 1♥ N | | | |

| | | | |
|----------------|---------|--------|-----------------------|
| Board: 322 | North: | South: | |
| Dealer: S | ♠ J7 | ♠ Q53 | West North East South |
| Vul: NS | ♥ 952 | ♥ AKJ4 | 1♦ Pass 1♠ 1NT |
| North HCP: 5 | ♦ J1052 | ♦ KQ3 | AP |
| South HCP: 19 | ♣ K985 | ♣ A103 | |
| Contract: 1N S | | | |

| | | | |
|----------------|--------|---------|-----------------------|
| Board: 323 | North: | South: | |
| Dealer: N | ♠ QJ83 | ♠ K2 | West North East South |
| Vul: EW | ♥ AQ6 | ♥ J1052 | 1♣ Pass 1♥ |
| North HCP: 18 | ♦ K104 | ♦ Q82 | Pass 2NT Pass 3NT |
| South HCP: 9 | ♣ AQ5 | ♣ K976 | AP |
| Contract: 3N N | | | |

| | | | |
|----------------|---------|--------|-----------------------|
| Board: 324 | North: | South: | |
| Dealer: S | ♠ Q64 | ♠ A7 | West North East South |
| Vul: Both | ♥ 976 | ♥ AKQ8 | 1♣ |
| North HCP: 3 | ♦ J8642 | ♦ K103 | AP |
| South HCP: 19 | ♣ 32 | ♣ K954 | |
| Contract: 1♣ S | | | |

| | | | |
|----------------|----------|---------|-----------------------|
| Board: 325 | North: | South: | |
| Dealer: N | ♠ KQ | ♠ 975 | West North East South |
| Vul: NS | ♥ Q7 | ♥ J9832 | 1♣ 1♥ Pass |
| North HCP: 18 | ♦ AJ95 | ♦ Q73 | 1♠ 2♦ AP |
| South HCP: 3 | ♣ AQ1054 | ♣ 96 | |
| Contract: 2♦ N | | | |

| | | | |
|----------------|---------|---------|-----------------------|
| Board: 326 | North: | South: | |
| Dealer: S | ♠ J | ♠ AKQ85 | West North East South |
| Vul: EW | ♥ AJ95 | ♥ Q42 | 1♠ |
| North HCP: 13 | ♦ AQJ97 | ♦ K32 | Pass 2♦ Pass 3NT |
| South HCP: 18 | ♣ 1076 | ♣ A3 | AP |
| Contract: 3N S | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 321 | ♠ Q864 | The opponents are silent. |
| Dealer: N | ♥ K10 | |
| Vul: None | ♦ 1032 | Partner bids first. |
| HCP: 5 | ♣ 9732 | |
| Board: 322 | ♠ Q53 | West Bids 1♦ if possible. |
| Dealer: S | ♥ AKJ4 | East Bids 1♠ if possible. |
| Vul: NS | ♦ KQ3 | |
| HCP: 19 | ♣ A103 | You bid first. |
| Board: 323 | ♠ K2 | The opponents are silent. |
| Dealer: N | ♥ J1052 | |
| Vul: EW | ♦ Q82 | Partner bids first. |
| HCP: 9 | ♣ K976 | |
| Board: 324 | ♠ A7 | The opponents are silent. |
| Dealer: S | ♥ AKQ8 | |
| Vul: Both | ♦ K103 | You bid first. |
| HCP: 19 | ♣ K954 | |
| Board: 325 | ♠ 975 | East Bids 1♥ if possible. |
| Dealer: N | ♥ J9832 | West Bids 1♠ if possible. |
| Vul: NS | ♦ Q73 | |
| HCP: 3 | ♣ 96 | Partner bids first. |
| Board: 326 | ♠ AKQ85 | The opponents are silent. |
| Dealer: S | ♥ Q42 | |
| Vul: EW | ♦ K32 | You bid first. |
| HCP: 18 | ♣ A3 | |

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 321 | North: | South: | | | | |
| Dealer: N | ♠ AKJ3 | ♠ Q864 | West | North | East | South |
| Vul: None | ♥ A9764 | ♥ K10 | | 1♥ | AP | |
| North HCP: 18 | ♦ 98 | ♦ 1032 | | | | |
| South HCP: 5 | ♣ AQ | ♣ 9732 | | | | |
| Contract: 1♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 322 | North: | South: | | | | |
| Dealer: S | ♠ J7 | ♠ Q53 | West | North | East | South |
| Vul: NS | ♥ 952 | ♥ AKJ4 | | | | 1♣ |
| North HCP: 5 | ♦ J1052 | ♦ KQ3 | 1♦ | Pass | 1♠ | 1NT |
| South HCP: 19 | ♣ K985 | ♣ A103 | AP | | | |
| Contract: 1N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 323 | North: | South: | | | | |
| Dealer: N | ♠ QJ83 | ♠ K2 | West | North | East | South |
| Vul: EW | ♥ AQ6 | ♥ J1052 | | 1♣ | Pass | 1♥ |
| North HCP: 18 | ♦ K104 | ♦ Q82 | Pass | 2NT | Pass | 3NT |
| South HCP: 9 | ♣ AQ5 | ♣ K976 | AP | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 324 | North: | South: | | | | |
| Dealer: S | ♠ Q64 | ♠ A7 | West | North | East | South |
| Vul: Both | ♥ 976 | ♥ AKQ8 | | | | 1♣ |
| North HCP: 3 | ♦ J8642 | ♦ K103 | | | | |
| South HCP: 19 | ♣ 32 | ♣ K954 | AP | | | |
| Contract: 1♣ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 325 | North: | South: | | | | |
| Dealer: N | ♠ KQ | ♠ 975 | West | North | East | South |
| Vul: NS | ♥ Q7 | ♥ J9832 | | 1♣ | 1♥ | Pass |
| North HCP: 18 | ♦ AJ95 | ♦ Q73 | 1♠ | 2♦ | AP | |
| South HCP: 3 | ♣ AQ1054 | ♣ 96 | | | | |
| Contract: 2♦ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 326 | North: | South: | | | | |
| Dealer: S | ♠ J | ♠ AKQ85 | West | North | East | South |
| Vul: EW | ♥ AJ95 | ♥ Q42 | | | | 1♠ |
| North HCP: 13 | ♦ AQJ97 | ♦ K32 | Pass | 2♦ | Pass | 3NT |
| South HCP: 18 | ♣ 1076 | ♣ A3 | AP | | | |
| Contract: 3N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|-------------------------------|
| Board: 327 | ♠ KQ1062 | The opponents are silent. |
| Dealer: N | ♥ AJ4 | |
| Vul: Both | ♦ AKQ | You bid first. |
| HCP: 19 | ♣ 103 | |
| Board: 328 | ♠ J92 | West Bids 1♠ if possible. |
| Dealer: S | ♥ 96542 | |
| Vul: None | ♦ 86 | Partner bids first. |
| HCP: 5 | ♣ KJ7 | |
| Board: 329 | ♠ K105 | The opponents are silent. |
| Dealer: N | ♥ AK9 | |
| Vul: EW | ♦ J62 | You bid first. |
| HCP: 18 | ♣ AK52 | |
| Board: 330 | ♠ Q1097 | West Doubles 1♣ if possible. |
| Dealer: S | ♥ Q10 | East Bids 1♠ if possible. |
| Vul: Both | ♦ 10963 | |
| HCP: 4 | ♣ 654 | Partner bids first. |
| Board: 331 | ♠ AQ5 | The opponents are silent. |
| Dealer: N | ♥ K865 | |
| Vul: None | ♦ KQJ9 | You bid first. |
| HCP: 19 | ♣ A10 | |
| Board: 332 | ♠ J7 | West Bids 1♠ if possible. |
| Dealer: S | ♥ 953 | West Doubles 1NT if possible. |
| Vul: NS | ♦ AQ1053 | |
| HCP: 7 | ♣ 1084 | Partner bids first. |

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

| | | | | | | |
|----------------|----------|----------|----------------|-------|------|------------------|
| Board: 327 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ1062 | ♠ A75 | | 1♣ | Pass | 1NT ¹ |
| Vul: Both | ♥ AJ4 | ♥ 3 | Pass | 3NT | Pass | 6♣ |
| North HCP: 19 | ♦ AKQ | ♦ J109 | AP | | | |
| South HCP: 12 | ♣ 103 | ♣ AK9874 | 1. forcing 1NT | | | |
| Contract: 6♣ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 328 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J92 | ♠ AK53 | | | | 1♦ |
| Vul: None | ♥ 96542 | ♥ Q8 | 1♣ | Pass | Pass | 1NT |
| North HCP: 5 | ♦ 86 | ♦ AKQ54 | Pass | 2♥ | Pass | 3♦ |
| South HCP: 18 | ♣ KJ7 | ♣ 102 | AP | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 329 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K105 | ♠ Q64 | | 1♣ | Pass | 1♥ |
| Vul: EW | ♥ AK9 | ♥ QJ1084 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ J62 | ♦ AK109 | Pass | 4♥ | AP | |
| South HCP: 12 | ♣ AK52 | ♣ 6 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 330 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1097 | ♠ K8 | | | | 1♣ |
| Vul: Both | ♥ Q10 | ♥ A962 | X | Pass | 1♠ | 2♥ |
| North HCP: 4 | ♦ 10963 | ♦ A2 | Pass | 3♣ | AP | |
| South HCP: 18 | ♣ 654 | ♣ AK987 | | | | |
| Contract: 3♣ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 331 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ5 | ♠ KJ876 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ K865 | ♥ J7432 | Pass | 2NT | Pass | 3♥ |
| North HCP: 19 | ♦ KQJ9 | ♦ — | Pass | 4♥ | AP | |
| South HCP: 8 | ♣ A10 | ♣ K53 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 332 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J7 | ♠ A105 | | | | 1♣ |
| Vul: NS | ♥ 953 | ♥ AKQ4 | 1♠ | Pass | Pass | 1NT |
| North HCP: 7 | ♦ AQ1053 | ♦ 82 | X | 2♦ | AP | |
| South HCP: 18 | ♣ 1084 | ♣ KQ53 | | | | |
| Contract: 2♦ N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|-------------------------------|
| Board: 327 | ♠ A75 | The opponents are silent. |
| Dealer: N | ♥ 3 | |
| Vul: Both | ♦ J109 | Partner bids first. |
| HCP: 12 | ♣ AK9874 | |
| Board: 328 | ♠ AK53 | West Bids 1♠ if possible. |
| Dealer: S | ♥ Q8 | |
| Vul: None | ♦ AKQ54 | You bid first. |
| HCP: 18 | ♣ 102 | |
| Board: 329 | ♠ Q64 | The opponents are silent. |
| Dealer: N | ♥ QJ1084 | |
| Vul: EW | ♦ AK109 | Partner bids first. |
| HCP: 12 | ♣ 6 | |
| Board: 330 | ♠ K8 | West Doubles 1♣ if possible. |
| Dealer: S | ♥ A962 | East Bids 1♠ if possible. |
| Vul: Both | ♦ A2 | |
| HCP: 18 | ♣ AK987 | You bid first. |
| Board: 331 | ♠ KJ876 | The opponents are silent. |
| Dealer: N | ♥ J7432 | |
| Vul: None | ♦ — | Partner bids first. |
| HCP: 8 | ♣ K53 | |
| Board: 332 | ♠ A105 | West Bids 1♠ if possible. |
| Dealer: S | ♥ AKQ4 | West Doubles 1NT if possible. |
| Vul: NS | ♦ 82 | |
| HCP: 18 | ♣ KQ53 | You bid first. |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|----------------|-------|------|------------------|
| Board: 327 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ1062 | ♠ A75 | | 1♣ | Pass | 1NT ¹ |
| Vul: Both | ♥ AJ4 | ♥ 3 | Pass | 3NT | Pass | 6♣ |
| North HCP: 19 | ♦ AKQ | ♦ J109 | AP | | | |
| South HCP: 12 | ♣ 103 | ♣ AK9874 | 1. forcing 1NT | | | |
| Contract: 6♣ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 328 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J92 | ♠ AK53 | | | | 1♦ |
| Vul: None | ♥ 96542 | ♥ Q8 | 1♣ | Pass | Pass | 1NT |
| North HCP: 5 | ♦ 86 | ♦ AKQ54 | Pass | 2♥ | Pass | 3♦ |
| South HCP: 18 | ♣ KJ7 | ♣ 102 | AP | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 329 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K105 | ♠ Q64 | | 1♣ | Pass | 1♥ |
| Vul: EW | ♥ AK9 | ♥ QJ1084 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ J62 | ♦ AK109 | Pass | 4♥ | AP | |
| South HCP: 12 | ♣ AK52 | ♣ 6 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 330 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1097 | ♠ K8 | | | | 1♣ |
| Vul: Both | ♥ Q10 | ♥ A962 | X | Pass | 1♠ | 2♥ |
| North HCP: 4 | ♦ 10963 | ♦ A2 | Pass | 3♣ | AP | |
| South HCP: 18 | ♣ 654 | ♣ AK987 | | | | |
| Contract: 3♣ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 331 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ5 | ♠ KJ876 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ K865 | ♥ J7432 | Pass | 2NT | Pass | 3♥ |
| North HCP: 19 | ♦ KQJ9 | ♦ — | Pass | 4♥ | AP | |
| South HCP: 8 | ♣ A10 | ♣ K53 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 332 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J7 | ♠ A105 | | | | 1♣ |
| Vul: NS | ♥ 953 | ♥ AKQ4 | 1♠ | Pass | Pass | 1NT |
| North HCP: 7 | ♦ AQ1053 | ♦ 82 | X | 2♦ | AP | |
| South HCP: 18 | ♣ 1084 | ♣ KQ53 | | | | |
| Contract: 2♦ N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 333 | ♠ KQ105 | The opponents are silent. |
| Dealer: N | ♥ AK1086 | |
| Vul: Both | ♦ AJ | You bid first. |
| HCP: 19 | ♣ Q3 | |

| | | |
|------------|---------|---------------------------|
| Board: 334 | ♠ 1097 | West Bids 2♥ if possible. |
| Dealer: S | ♥ 98 | |
| Vul: None | ♦ 10963 | Partner bids first. |
| HCP: 1 | ♣ J852 | |

| | | |
|------------|--------|---------------------------|
| Board: 335 | ♠ AKQ | The opponents are silent. |
| Dealer: N | ♥ J102 | |
| Vul: NS | ♦ K952 | You bid first. |
| HCP: 18 | ♣ KQ2 | |

| | | |
|------------|-----------|---------------------------|
| Board: 336 | ♠ 4 | The opponents are silent. |
| Dealer: S | ♥ QJ10652 | |
| Vul: EW | ♦ J4 | Partner bids first. |
| HCP: 5 | ♣ J984 | |

| | | |
|------------|--------|---------------------------|
| Board: 337 | ♠ A75 | The opponents are silent. |
| Dealer: N | ♥ A852 | |
| Vul: None | ♦ AQ72 | You bid first. |
| HCP: 19 | ♣ KQ | |

| | | |
|------------|---------|---------------------------|
| Board: 338 | ♠ 73 | West Bids 1♥ if possible. |
| Dealer: S | ♥ Q852 | East Bids 1♠ if possible. |
| Vul: NS | ♦ 954 | West Bids 2♥ if possible. |
| HCP: 2 | ♣ 10942 | West Bids 2♠ if possible. |
| | | Partner bids first. |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 333 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ105 | ♠ J842 | | | | |
| Vul: Both | ♥ AK1086 | ♥ J | | 1♥ | AP | |
| North HCP: 19 | ♦ AJ | ♦ 432 | | | | |
| South HCP: 3 | ♣ Q3 | ♣ J9854 | | | | |
| Contract: 1♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 334 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1097 | ♠ AQJ5 | | | | 1♣ |
| Vul: None | ♥ 98 | ♥ AJ6 | 2♥ | Pass | Pass | 2NT |
| North HCP: 1 | ♦ 10963 | ♦ K2 | AP | | | |
| South HCP: 19 | ♣ J852 | ♣ A964 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 335 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ | ♠ 642 | | | | |
| Vul: NS | ♥ J102 | ♥ Q64 | | 1♦ | Pass | 1NT |
| North HCP: 18 | ♦ K952 | ♦ AJ10 | Pass | 2NT | AP | |
| South HCP: 8 | ♣ KQ2 | ♣ J1073 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 336 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 4 | ♠ AKJ92 | | | | 1♠ |
| Vul: EW | ♥ QJ10652 | ♥ 98 | | | | |
| North HCP: 5 | ♦ J4 | ♦ A985 | AP | | | |
| South HCP: 19 | ♣ J984 | ♣ AK | | | | |
| Contract: 1♠ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 337 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A75 | ♠ Q63 | | | | |
| Vul: None | ♥ A852 | ♥ 96 | | 1♦ | Pass | 1NT |
| North HCP: 19 | ♦ AQ72 | ♦ KJ64 | Pass | 3NT | AP | |
| South HCP: 7 | ♣ KQ | ♣ J1083 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 338 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 73 | ♠ 852 | | | | 1♣ |
| Vul: NS | ♥ Q852 | ♥ K103 | 1♥ | Pass | 1♠ | X |
| North HCP: 2 | ♦ 954 | ♦ AKQ | 2♥ | Pass | Pass | X |
| South HCP: 18 | ♣ 10942 | ♣ AQ63 | 2♠ | AP | | |
| Contract: 2♠ E | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 333 | ♠ J842 | The opponents are silent. |
| Dealer: N | ♥ J | |
| Vul: Both | ♦ 432 | Partner bids first. |
| HCP: 3 | ♣ J9854 | |

| | | |
|------------|--------|---------------------------|
| Board: 334 | ♠ AQJ5 | West Bids 2♥ if possible. |
| Dealer: S | ♥ AJ6 | |
| Vul: None | ♦ K2 | You bid first. |
| HCP: 19 | ♣ A964 | |

| | | |
|------------|---------|---------------------------|
| Board: 335 | ♠ 642 | The opponents are silent. |
| Dealer: N | ♥ Q64 | |
| Vul: NS | ♦ AJ10 | Partner bids first. |
| HCP: 8 | ♣ J1073 | |

| | | |
|------------|---------|---------------------------|
| Board: 336 | ♠ AKJ92 | The opponents are silent. |
| Dealer: S | ♥ 98 | |
| Vul: EW | ♦ A985 | You bid first. |
| HCP: 19 | ♣ AK | |

| | | |
|------------|---------|---------------------------|
| Board: 337 | ♠ Q63 | The opponents are silent. |
| Dealer: N | ♥ 96 | |
| Vul: None | ♦ KJ64 | Partner bids first. |
| HCP: 7 | ♣ J1083 | |

| | | |
|------------|--------|---------------------------|
| Board: 338 | ♠ 852 | West Bids 1♥ if possible. |
| Dealer: S | ♥ K103 | East Bids 1♠ if possible. |
| Vul: NS | ♦ AKQ | West Bids 2♥ if possible. |
| HCP: 18 | ♣ AQ63 | West Bids 2♠ if possible. |
| | | You bid first. |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 333 | North: | South: | | | | |
| Dealer: N | ♠ KQ105 | ♠ J842 | West | North | East | South |
| Vul: Both | ♥ AK1086 | ♥ J | | 1♥ | AP | |
| North HCP: 19 | ♦ AJ | ♦ 432 | | | | |
| South HCP: 3 | ♣ Q3 | ♣ J9854 | | | | |
| Contract: 1♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 334 | North: | South: | | | | |
| Dealer: S | ♠ 1097 | ♠ AQJ5 | West | North | East | South |
| Vul: None | ♥ 98 | ♥ AJ6 | | | | 1♣ |
| North HCP: 1 | ♦ 10963 | ♦ K2 | 2♥ | Pass | Pass | 2NT |
| South HCP: 19 | ♣ J852 | ♣ A964 | AP | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 335 | North: | South: | | | | |
| Dealer: N | ♠ AKQ | ♠ 642 | West | North | East | South |
| Vul: NS | ♥ J102 | ♥ Q64 | | 1♦ | Pass | 1NT |
| North HCP: 18 | ♦ K952 | ♦ AJ10 | Pass | 2NT | AP | |
| South HCP: 8 | ♣ KQ2 | ♣ J1073 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 336 | North: | South: | | | | |
| Dealer: S | ♠ 4 | ♠ AKJ92 | West | North | East | South |
| Vul: EW | ♥ QJ10652 | ♥ 98 | | | | 1♠ |
| North HCP: 5 | ♦ J4 | ♦ A985 | AP | | | |
| South HCP: 19 | ♣ J984 | ♣ AK | | | | |
| Contract: 1♠ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 337 | North: | South: | | | | |
| Dealer: N | ♠ A75 | ♠ Q63 | West | North | East | South |
| Vul: None | ♥ A852 | ♥ 96 | | 1♦ | Pass | 1NT |
| North HCP: 19 | ♦ AQ72 | ♦ KJ64 | Pass | 3NT | AP | |
| South HCP: 7 | ♣ KQ | ♣ J1083 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 338 | North: | South: | | | | |
| Dealer: S | ♠ 73 | ♠ 852 | West | North | East | South |
| Vul: NS | ♥ Q852 | ♥ K103 | 1♥ | Pass | 1♠ | X |
| North HCP: 2 | ♦ 954 | ♦ AKQ | 2♥ | Pass | Pass | X |
| South HCP: 18 | ♣ 10942 | ♣ AQ63 | 2♠ | AP | | |
| Contract: 2♠ E | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 339 | ♠ Q7 | East Bids 2♠ if possible. |
| Dealer: N | ♥ AKQ6 | |
| Vul: EW | ♦ K765 | You bid first. |
| HCP: 18 | ♣ A95 | |

| | | |
|------------|-----------|---------------------------|
| Board: 340 | ♠ 754 | West Bids 2♠ if possible. |
| Dealer: S | ♥ KQ10652 | |
| Vul: Both | ♦ 87 | Partner bids first. |
| HCP: 7 | ♣ Q7 | |

| | | |
|------------|--------|---------------------------|
| Board: 341 | ♠ AQ6 | The opponents are silent. |
| Dealer: N | ♥ AK84 | |
| Vul: NS | ♦ QJ98 | You bid first. |
| HCP: 19 | ♣ K8 | |

| | | |
|------------|---------|------------------------------|
| Board: 342 | ♠ J9643 | West Doubles 1♦ if possible. |
| Dealer: S | ♥ 73 | East Bids 1♥ if possible. |
| Vul: EW | ♦ Q109 | West Bids 2♥ if possible. |
| HCP: 3 | ♣ 964 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 343 | ♠ A8 | The opponents are silent. |
| Dealer: N | ♥ K1095 | |
| Vul: Both | ♦ AQ932 | You bid first. |
| HCP: 18 | ♣ AJ | |

| | | |
|------------|--------|---------------------------|
| Board: 344 | ♠ J852 | West Bids 1♥ if possible. |
| Dealer: S | ♥ 9 | East Bids 2♥ if possible. |
| Vul: None | ♦ Q862 | East Bids 3♥ if possible. |
| HCP: 3 | ♣ 8762 | Partner bids first. |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|-----------------------|-----------------|------|------------------|
| Board: 339 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7 | ♠ K2 | | 1♦ | 2♠ | 2NT ¹ |
| Vul: EW | ♥ AKQ6 | ♥ J | Pass | 3♠ ² | Pass | 5NT |
| North HCP: 18 | ♦ K765 | ♦ AQ82 | Pass | 6NT | AP | |
| South HCP: 16 | ♣ A95 | ♣ KQJ743 | 1. Lebensohl after 1m | | | |
| Contract: 6N S | | | 2. artificial | | | |

| | | | | | | |
|----------------|-----------|---------|-------------------------------|-------|------|-----------------|
| Board: 340 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 754 | ♠ AQ8 | | | | 1♣ |
| Vul: Both | ♥ KQ10652 | ♥ AJ9 | 2♠ | Pass | Pass | 2NT |
| North HCP: 7 | ♦ 87 | ♦ 109 | Pass | 3♥ | Pass | 3♠ ¹ |
| South HCP: 19 | ♣ Q7 | ♣ AKJ42 | Pass | 4♥ | AP | |
| Contract: 4♥ N | | | 1. limit raise or better in ♥ | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 341 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ6 | ♠ K83 | | 1♦ | Pass | 2♣ |
| Vul: NS | ♥ AK84 | ♥ Q95 | Pass | 2♥ | Pass | 5NT |
| North HCP: 19 | ♦ QJ98 | ♦ AK10 | Pass | 7NT | AP | |
| South HCP: 19 | ♣ K8 | ♣ AQJ4 | | | | |
| Contract: 7N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 342 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9643 | ♠ A102 | | | | 1♦ |
| Vul: EW | ♥ 73 | ♥ AKQ | X | Pass | 1♥ | X |
| North HCP: 3 | ♦ Q109 | ♦ AJ85 | 2♥ | Pass | Pass | X |
| South HCP: 18 | ♣ 964 | ♣ 873 | Pass | 2♠ | AP | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 343 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A8 | ♠ QJ432 | | 1♦ | Pass | 1♠ |
| Vul: Both | ♥ K1095 | ♥ 8742 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 18 | ♦ AQ932 | ♦ 76 | AP | | | |
| South HCP: 6 | ♣ AJ | ♣ K7 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 344 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J852 | ♠ KQ6 | | | | 1♦ |
| Vul: None | ♥ 9 | ♥ KQ5 | 1♥ | Pass | 2♥ | X |
| North HCP: 3 | ♦ Q862 | ♦ KJ105 | Pass | 2♠ | 3♥ | AP |
| South HCP: 18 | ♣ 8762 | ♣ KJ5 | | | | |
| Contract: 3♥ W | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 339 ♠ K2
Dealer: N ♥ J East Bids 2♠ if possible.
Vul: EW ♦ AQ82
HCP: 16 ♣ KQJ743 Partner bids first.

Board: 340 ♠ AQ8
Dealer: S ♥ AJ9 West Bids 2♠ if possible.
Vul: Both ♦ 109
HCP: 19 ♣ AKJ42 You bid first.

Board: 341 ♠ K83
Dealer: N ♥ Q95 The opponents are silent.
Vul: NS ♦ AK10
HCP: 19 ♣ AQJ4 Partner bids first.

Board: 342 ♠ A102
Dealer: S ♥ AKQ West Doubles 1♦ if possible.
Vul: EW ♦ AJ85 East Bids 1♥ if possible.
HCP: 18 ♣ 873 West Bids 2♥ if possible.
You bid first.

Board: 343 ♠ QJ432
Dealer: N ♥ 8742 The opponents are silent.
Vul: Both ♦ 76
HCP: 6 ♣ K7 Partner bids first.

Board: 344 ♠ KQ6
Dealer: S ♥ KQ5 West Bids 1♥ if possible.
Vul: None ♦ KJ105 East Bids 2♥ if possible.
HCP: 18 ♣ KJ5 East Bids 3♥ if possible.
You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|-----------------------|-----------------|------|------------------|
| Board: 339 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7 | ♠ K2 | | 1♦ | 2♠ | 2NT ¹ |
| Vul: EW | ♥ AKQ6 | ♥ J | Pass | 3♠ ² | Pass | 5NT |
| North HCP: 18 | ♦ K765 | ♦ AQ82 | Pass | 6NT | AP | |
| South HCP: 16 | ♣ A95 | ♣ KQJ743 | 1. Lebensohl after 1m | | | |
| Contract: 6N S | | | 2. artificial | | | |

| | | | | | | |
|----------------|-----------|---------|-------------------------------|-------|------|-----------------|
| Board: 340 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 754 | ♠ AQ8 | | | | 1♣ |
| Vul: Both | ♥ KQ10652 | ♥ AJ9 | 2♠ | Pass | Pass | 2NT |
| North HCP: 7 | ♦ 87 | ♦ 109 | Pass | 3♥ | Pass | 3♠ ¹ |
| South HCP: 19 | ♣ Q7 | ♣ AKJ42 | Pass | 4♥ | AP | |
| Contract: 4♥ N | | | 1. limit raise or better in ♥ | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 341 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ6 | ♠ K83 | | 1♦ | Pass | 2♣ |
| Vul: NS | ♥ AK84 | ♥ Q95 | Pass | 2♥ | Pass | 5NT |
| North HCP: 19 | ♦ QJ98 | ♦ AK10 | Pass | 7NT | AP | |
| South HCP: 19 | ♣ K8 | ♣ AQJ4 | | | | |
| Contract: 7N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 342 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9643 | ♠ A102 | | | | 1♦ |
| Vul: EW | ♥ 73 | ♥ AKQ | X | Pass | 1♥ | X |
| North HCP: 3 | ♦ Q109 | ♦ AJ85 | 2♥ | Pass | Pass | X |
| South HCP: 18 | ♣ 964 | ♣ 873 | Pass | 2♠ | AP | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 343 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A8 | ♠ QJ432 | | 1♦ | Pass | 1♠ |
| Vul: Both | ♥ K1095 | ♥ 8742 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 18 | ♦ AQ932 | ♦ 76 | AP | | | |
| South HCP: 6 | ♣ AJ | ♣ K7 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 344 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J852 | ♠ KQ6 | | | | 1♦ |
| Vul: None | ♥ 9 | ♥ KQ5 | 1♥ | Pass | 2♥ | X |
| North HCP: 3 | ♦ Q862 | ♦ KJ105 | Pass | 2♠ | 3♥ | AP |
| South HCP: 18 | ♣ 8762 | ♣ KJ5 | | | | |
| Contract: 3♥ W | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|------------------------------|
| Board: 345 | ♠ A7 | East Bids 2♣ if possible. |
| Dealer: N | ♥ KQ5 | |
| Vul: EW | ♦ KQ65 | You bid first. |
| HCP: 18 | ♣ KJ94 | |
| Board: 346 | ♠ J87 | West Bids 2♣ if possible. |
| Dealer: S | ♥ K964 | West Doubles 3♣ if possible. |
| Vul: Both | ♦ J85 | |
| HCP: 5 | ♣ 932 | Partner bids first. |
| Board: 347 | ♠ KQ8 | East Bids 1♥ if possible. |
| Dealer: N | ♥ Q74 | |
| Vul: None | ♦ AK106 | You bid first. |
| HCP: 18 | ♣ A75 | |
| Board: 348 | ♠ J | East Bids 2♣ if possible. |
| Dealer: S | ♥ 43 | West Bids 4♠ if possible. |
| Vul: NS | ♦ AQ98632 | East Doubles 5♦ if possible. |
| HCP: 7 | ♣ 1096 | Partner bids first. |
| Board: 349 | ♠ AKJ3 | West Bids 1♠ if possible. |
| Dealer: N | ♥ KJ104 | |
| Vul: Both | ♦ 42 | You bid first. |
| HCP: 18 | ♣ AQ7 | |
| Board: 350 | ♠ QJ109 | West Bids 1♠ if possible. |
| Dealer: S | ♥ J75 | |
| Vul: None | ♦ J8 | Partner bids first. |
| HCP: 7 | ♣ Q986 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 345 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A7 | ♠ J42 | | 1♦ | 2♣ | 3♦ |
| Vul: EW | ♥ KQ5 | ♥ 982 | AP | | | |
| North HCP: 18 | ♦ KQ65 | ♦ AJ1043 | | | | |
| South HCP: 6 | ♣ KJ94 | ♣ 75 | | | | |
| Contract: 3♦ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|---------------|-------|------|-----------------|
| Board: 346 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J87 | ♠ A9532 | | | | 1♠ |
| Vul: Both | ♥ K964 | ♥ A1083 | 2♣ | 2♠ | Pass | 3♠ ¹ |
| North HCP: 5 | ♦ J85 | ♦ A6 | X | Pass | Pass | 4♠ |
| South HCP: 18 | ♣ 932 | ♣ AQ | AP | | | |
| Contract: 4♠ S | | | 1. artificial | | | |

| | | | | | | |
|----------------|---------|---------|-------------------------------|-----------------|------|-------|
| Board: 347 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ8 | ♠ J9742 | | 1♦ | 1♥ | 1♠ |
| Vul: None | ♥ Q74 | ♥ A53 | Pass | 2♥ ¹ | Pass | 2NT |
| North HCP: 18 | ♦ AK106 | ♦ J5 | Pass | 3♥ ² | Pass | 4♠ |
| South HCP: 7 | ♣ A75 | ♣ J96 | AP | | | |
| Contract: 4♠ S | | | 1. strength cue bid | | | |
| | | | 2. limit raise or better in ♠ | | | |

| | | | | | | |
|------------------|-----------|---------|--------------------|-------|-----------------|-------|
| Board: 348 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J | ♠ AQ | | | | 1♣ |
| Vul: NS | ♥ 43 | ♥ Q975 | Pass | 1♦ | 2♣ ¹ | 3NT |
| North HCP: 7 | ♦ AQ98632 | ♦ K5 | 4♠ | 5♦ | X | AP |
| South HCP: 18 | ♣ 1096 | ♣ AQJ85 | 1. Michaels Cuebid | | | |
| Contract: 5♦ X N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 349 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ3 | ♠ 85 | | | | |
| Vul: Both | ♥ KJ104 | ♥ 8532 | | 1♣ | Pass | Pass |
| North HCP: 18 | ♦ 42 | ♦ Q9863 | 1♠ | 1NT | AP | |
| South HCP: 2 | ♣ AQ7 | ♣ 62 | | | | |
| Contract: 1N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 350 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ109 | ♠ AK7 | | | | 1♦ |
| Vul: None | ♥ J75 | ♥ K96 | 1♠ | Pass | Pass | 1NT |
| North HCP: 7 | ♦ J8 | ♦ KQ1062 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ Q986 | ♣ K7 | | | | |
| Contract: 3N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|------------------------------|
| Board: 345 | ♠ J42 | East Bids 2♣ if possible. |
| Dealer: N | ♥ 982 | |
| Vul: EW | ♦ AJ1043 | Partner bids first. |
| HCP: 6 | ♣ 75 | |
| Board: 346 | ♠ A9532 | West Bids 2♣ if possible. |
| Dealer: S | ♥ A1083 | West Doubles 3♣ if possible. |
| Vul: Both | ♦ A6 | |
| HCP: 18 | ♣ AQ | You bid first. |
| Board: 347 | ♠ J9742 | East Bids 1♥ if possible. |
| Dealer: N | ♥ A53 | |
| Vul: None | ♦ J5 | Partner bids first. |
| HCP: 7 | ♣ J96 | |
| Board: 348 | ♠ AQ | East Bids 2♣ if possible. |
| Dealer: S | ♥ Q975 | West Bids 4♠ if possible. |
| Vul: NS | ♦ K5 | East Doubles 5♦ if possible. |
| HCP: 18 | ♣ AQJ85 | You bid first. |
| Board: 349 | ♠ 85 | West Bids 1♠ if possible. |
| Dealer: N | ♥ 8532 | |
| Vul: Both | ♦ Q9863 | Partner bids first. |
| HCP: 2 | ♣ 62 | |
| Board: 350 | ♠ AK7 | West Bids 1♠ if possible. |
| Dealer: S | ♥ K96 | |
| Vul: None | ♦ KQ1062 | You bid first. |
| HCP: 18 | ♣ K7 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 345
Dealer: N
Vul: EW
North HCP: 18
South HCP: 6
Contract: 3♦ N

North:
♠ A7
♥ KQ5
♦ KQ65
♣ KJ94

South:
♠ J42
♥ 982
♦ AJ1043
♣ 75

| West | North | East | South |
|------|-------|------|-------|
| | 1♦ | 2♣ | 3♦ |
| AP | | | |

Board: 346
Dealer: S
Vul: Both
North HCP: 5
South HCP: 18
Contract: 4♠ S

North:
♠ J87
♥ K964
♦ J85
♣ 932

South:
♠ A9532
♥ A1083
♦ A6
♣ AQ

| West | North | East | South |
|------|-------|------|-----------------|
| | | | 1♠ |
| 2♣ | 2♠ | Pass | 3♠ ¹ |
| X | Pass | Pass | 4♠ |
| AP | | | |

1. artificial

Board: 347
Dealer: N
Vul: None
North HCP: 18
South HCP: 7
Contract: 4♠ S

North:
♠ KQ8
♥ Q74
♦ AK106
♣ A75

South:
♠ J9742
♥ A53
♦ J5
♣ J96

| West | North | East | South |
|------|-----------------|------|-------|
| | 1♦ | 1♥ | 1♠ |
| Pass | 2♥ ¹ | Pass | 2NT |
| Pass | 3♥ ² | Pass | 4♠ |
| AP | | | |

1. strength cue bid
2. limit raise or better in ♠

Board: 348
Dealer: S
Vul: NS
North HCP: 7
South HCP: 18
Contract: 5♦ X N

North:
♠ J
♥ 43
♦ AQ98632
♣ 1096

South:
♠ AQ
♥ Q975
♦ K5
♣ AQJ85

| West | North | East | South |
|------|-------|-----------------|-------|
| | | | 1♣ |
| Pass | 1♦ | 2♣ ¹ | 3NT |
| 4♠ | 5♦ | X | AP |

1. Michaels Cuebid

Board: 349
Dealer: N
Vul: Both
North HCP: 18
South HCP: 2
Contract: 1N N

North:
♠ AKJ3
♥ KJ104
♦ 42
♣ AQ7

South:
♠ 85
♥ 8532
♦ Q9863
♣ 62

| West | North | East | South |
|------|-------|------|-------|
| | 1♣ | Pass | Pass |
| 1♠ | 1NT | AP | |

Board: 350
Dealer: S
Vul: None
North HCP: 7
South HCP: 18
Contract: 3N S

North:
♠ QJ109
♥ J75
♦ J8
♣ Q986

South:
♠ AK7
♥ K96
♦ KQ1062
♣ K7

| West | North | East | South |
|------|-------|------|-------|
| | | | 1♦ |
| 1♠ | Pass | Pass | 1NT |
| Pass | 3NT | AP | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|------------|--------------------------------|
| Board: 351 | ♠ KJ102 | West Bids 2♥ if possible. |
| Dealer: N | ♥ AKJ | |
| Vul: NS | ♦ K8 | You bid first. |
| HCP: 19 | ♣ KJ52 | |
| Board: 352 | ♠ J6 | The opponents are silent. |
| Dealer: S | ♥ KQ109543 | |
| Vul: EW | ♦ 1054 | Partner bids first. |
| HCP: 8 | ♣ Q | |
| Board: 353 | ♠ A75 | The opponents are silent. |
| Dealer: N | ♥ KQ3 | |
| Vul: None | ♦ AQ107 | You bid first. |
| HCP: 18 | ♣ K84 | |
| Board: 354 | ♠ Q104 | West Bids 2NT if possible. |
| Dealer: S | ♥ K52 | East Bids 4♦ if possible. |
| Vul: NS | ♦ 52 | |
| HCP: 5 | ♣ 98752 | Partner bids first. |
| Board: 355 | ♠ AK | The opponents are silent. |
| Dealer: N | ♥ K9432 | |
| Vul: EW | ♦ A105 | You bid first. |
| HCP: 18 | ♣ A65 | |
| Board: 356 | ♠ Q65 | East Doubles Pass if possible. |
| Dealer: S | ♥ 763 | West Doubles 1♥ if possible. |
| Vul: Both | ♦ 87632 | East Bids 1♠ if possible. |
| HCP: 3 | ♣ J9 | East Bids 2♠ if possible. |
| | | Partner bids first. |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 351 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ102 | ♠ 95 | | 1♣ | Pass | 1♦ |
| Vul: NS | ♥ AKJ | ♥ 95 | 2♥ | 2♠ | Pass | 3♦ |
| North HCP: 19 | ♦ K8 | ♦ AJ9754 | Pass | 3NT | AP | |
| South HCP: 7 | ♣ KJ52 | ♣ Q93 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|------------|-----------|----------------|------------------|------|-------|
| Board: 352 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J6 | ♠ AKQ1082 | | | | 1♠ |
| Vul: EW | ♥ KQ109543 | ♥ AJ | Pass | 1NT ¹ | Pass | 3♠ |
| North HCP: 8 | ♦ 1054 | ♦ KJ3 | Pass | 4♠ | AP | |
| South HCP: 18 | ♣ Q | ♣ 102 | 1. forcing 1NT | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 353 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A75 | ♠ 32 | | 1♦ | Pass | 1♥ |
| Vul: None | ♥ KQ3 | ♥ J109872 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ AQ107 | ♦ K8 | Pass | 4♥ | AP | |
| South HCP: 9 | ♣ K84 | ♣ AJ5 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------------|-------|------|-------|
| Board: 354 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q104 | ♠ J32 | | | | 1♣ |
| Vul: NS | ♥ K52 | ♥ A763 | 2NT ¹ | Pass | 4♦ | AP |
| North HCP: 5 | ♦ 52 | ♦ A3 | 1. Unusual 2NT | | | |
| South HCP: 18 | ♣ 98752 | ♣ AKQ4 | | | | |
| Contract: 4♦ E | | | | | | |

| | | | | | | |
|----------------|---------|--------|---------------------|------------------|------|-----------------|
| Board: 355 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK | ♠ J964 | | 1♥ | Pass | 3♥ ¹ |
| Vul: EW | ♥ K9432 | ♥ AJ86 | Pass | 3NT ² | Pass | 4♥ |
| North HCP: 18 | ♦ A105 | ♦ KJ | AP | | | |
| South HCP: 10 | ♣ A65 | ♣ 982 | 1. 1M-3M inviting | | | |
| Contract: 4♥ N | | | 2. Cue bid, surplus | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 356 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q65 | ♠ K10 | | | | 1♦ |
| Vul: Both | ♥ 763 | ♥ AK95 | Pass | Pass | X | 1♥ |
| North HCP: 3 | ♦ 87632 | ♦ KJ95 | X | Pass | 1♠ | X |
| South HCP: 19 | ♣ J9 | ♣ KQ5 | Pass | 2♦ | 2♠ | 3♦ |
| Contract: 3♦ S | | | AP | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|--------------------------------|
| Board: 351 | ♠ 95 | West Bids 2♥ if possible. |
| Dealer: N | ♥ 95 | |
| Vul: NS | ♦ AJ9754 | Partner bids first. |
| HCP: 7 | ♣ Q93 | |
| Board: 352 | ♠ AKQ1082 | The opponents are silent. |
| Dealer: S | ♥ AJ | |
| Vul: EW | ♦ KJ3 | You bid first. |
| HCP: 18 | ♣ 102 | |
| Board: 353 | ♠ 32 | The opponents are silent. |
| Dealer: N | ♥ J109872 | |
| Vul: None | ♦ K8 | Partner bids first. |
| HCP: 9 | ♣ AJ5 | |
| Board: 354 | ♠ J32 | West Bids 2NT if possible. |
| Dealer: S | ♥ A763 | East Bids 4♦ if possible. |
| Vul: NS | ♦ A3 | |
| HCP: 18 | ♣ AKQ4 | You bid first. |
| Board: 355 | ♠ J964 | The opponents are silent. |
| Dealer: N | ♥ AJ86 | |
| Vul: EW | ♦ KJ | Partner bids first. |
| HCP: 10 | ♣ 982 | |
| Board: 356 | ♠ K10 | East Doubles Pass if possible. |
| Dealer: S | ♥ AK95 | West Doubles 1♥ if possible. |
| Vul: Both | ♦ KJ95 | East Bids 1♠ if possible. |
| HCP: 19 | ♣ KQ5 | East Bids 2♠ if possible. |
| | | You bid first. |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 351 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ102 | ♠ 95 | | 1♣ | Pass | 1♦ |
| Vul: NS | ♥ AKJ | ♥ 95 | 2♥ | 2♠ | Pass | 3♦ |
| North HCP: 19 | ♦ K8 | ♦ AJ9754 | Pass | 3NT | AP | |
| South HCP: 7 | ♣ KJ52 | ♣ Q93 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|------------|-----------|----------------|------------------|------|-------|
| Board: 352 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J6 | ♠ AKQ1082 | | | | 1♠ |
| Vul: EW | ♥ KQ109543 | ♥ AJ | Pass | 1NT ¹ | Pass | 3♠ |
| North HCP: 8 | ♦ 1054 | ♦ KJ3 | Pass | 4♠ | AP | |
| South HCP: 18 | ♣ Q | ♣ 102 | 1. forcing 1NT | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 353 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A75 | ♠ 32 | | 1♦ | Pass | 1♥ |
| Vul: None | ♥ KQ3 | ♥ J109872 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ AQ107 | ♦ K8 | Pass | 4♥ | AP | |
| South HCP: 9 | ♣ K84 | ♣ AJ5 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------------|-------|------|-------|
| Board: 354 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q104 | ♠ J32 | | | | 1♣ |
| Vul: NS | ♥ K52 | ♥ A763 | 2NT ¹ | Pass | 4♦ | AP |
| North HCP: 5 | ♦ 52 | ♦ A3 | 1. Unusual 2NT | | | |
| South HCP: 18 | ♣ 98752 | ♣ AKQ4 | | | | |
| Contract: 4♦ E | | | | | | |

| | | | | | | |
|----------------|---------|--------|---------------------|------------------|------|-----------------|
| Board: 355 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK | ♠ J964 | | 1♥ | Pass | 3♥ ¹ |
| Vul: EW | ♥ K9432 | ♥ AJ86 | Pass | 3NT ² | Pass | 4♥ |
| North HCP: 18 | ♦ A105 | ♦ KJ | AP | | | |
| South HCP: 10 | ♣ A65 | ♣ 982 | 1. 1M-3M inviting | | | |
| Contract: 4♥ N | | | 2. Cue bid, surplus | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 356 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q65 | ♠ K10 | | | | 1♦ |
| Vul: Both | ♥ 763 | ♥ AK95 | Pass | Pass | X | 1♥ |
| North HCP: 3 | ♦ 87632 | ♦ KJ95 | X | Pass | 1♠ | X |
| South HCP: 19 | ♣ J9 | ♣ KQ5 | Pass | 2♦ | 2♠ | 3♦ |
| Contract: 3♦ S | | | AP | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 357 | ♠ 83 | East Bids 2♥ if possible. |
| Dealer: N | ♥ AQ8 | West Bids 3♥ if possible. |
| Vul: NS | ♦ KQJ62 | |
| HCP: 18 | ♣ KQJ | You bid first. |

| | | |
|------------|----------|---------------------------|
| Board: 358 | ♠ KJ87 | The opponents are silent. |
| Dealer: S | ♥ A10862 | |
| Vul: EW | ♦ 87 | Partner bids first. |
| HCP: 9 | ♣ J5 | |

| | | |
|------------|---------|---------------------------|
| Board: 359 | ♠ AK109 | West Bids 2♠ if possible. |
| Dealer: N | ♥ A92 | |
| Vul: Both | ♦ KQ6 | You bid first. |
| HCP: 18 | ♣ Q105 | |

| | | |
|------------|---------|---------------------------|
| Board: 360 | ♠ J6 | West Bids 2♥ if possible. |
| Dealer: S | ♥ AJ6 | |
| Vul: None | ♦ 964 | Partner bids first. |
| HCP: 9 | ♣ K7432 | |

| | | |
|------------|---------|---------------------------|
| Board: 361 | ♠ Q64 | The opponents are silent. |
| Dealer: N | ♥ KQ3 | |
| Vul: EW | ♦ KJ | You bid first. |
| HCP: 18 | ♣ AQJ82 | |

| | | |
|------------|---------|---------------------------|
| Board: 362 | ♠ 3 | The opponents are silent. |
| Dealer: S | ♥ QJ985 | |
| Vul: Both | ♦ 9863 | Partner bids first. |
| HCP: 7 | ♣ A73 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 357 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 83 | ♠ QJ754 | | 1♦ | 2♥ | Pass |
| Vul: NS | ♥ AQ8 | ♥ 107 | Pass | 2NT | Pass | Pass |
| North HCP: 18 | ♦ KQJ62 | ♦ 953 | 3♥ | AP | | |
| South HCP: 3 | ♣ KQJ | ♣ 983 | | | | |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 358 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ87 | ♠ AQ5 | | | | 1♦ |
| Vul: EW | ♥ A10862 | ♥ K53 | Pass | 1♥ | Pass | 2NT |
| North HCP: 9 | ♦ 87 | ♦ KQJ5 | Pass | 3♠ | Pass | 3NT |
| South HCP: 18 | ♣ J5 | ♣ K73 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 359 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK109 | ♠ J3 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ A92 | ♥ KQ765 | 2♠ | 3NT | AP | |
| North HCP: 18 | ♦ KQ6 | ♦ 98 | | | | |
| South HCP: 10 | ♣ Q105 | ♣ KJ87 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 360 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J6 | ♠ AK53 | | | | 1♦ |
| Vul: None | ♥ AJ6 | ♥ 42 | 2♥ | Pass | Pass | 2♠ |
| North HCP: 9 | ♦ 964 | ♦ AK1053 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ K7432 | ♣ AJ | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 361 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q64 | ♠ AK98 | | 1♣ | Pass | 1♥ |
| Vul: EW | ♥ KQ3 | ♥ 109874 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ KJ | ♦ A4 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AQJ82 | ♣ 109 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 362 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 3 | ♠ KQJ7 | | | | 1♣ |
| Vul: Both | ♥ QJ985 | ♥ AK6 | Pass | 1♥ | Pass | 2NT |
| North HCP: 7 | ♦ 9863 | ♦ K5 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 19 | ♣ A73 | ♣ K862 | AP | | | |
| Contract: 4♥ N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 357 | ♠ QJ754 | East Bids 2♥ if possible. |
| Dealer: N | ♥ 107 | West Bids 3♥ if possible. |
| Vul: NS | ♦ 953 | |
| HCP: 3 | ♣ 983 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 358 | ♠ AQ5 | The opponents are silent. |
| Dealer: S | ♥ K53 | |
| Vul: EW | ♦ KQJ5 | You bid first. |
| HCP: 18 | ♣ K73 | |

| | | |
|------------|---------|---------------------------|
| Board: 359 | ♠ J3 | West Bids 2♠ if possible. |
| Dealer: N | ♥ KQ765 | |
| Vul: Both | ♦ 98 | Partner bids first. |
| HCP: 10 | ♣ KJ87 | |

| | | |
|------------|----------|---------------------------|
| Board: 360 | ♠ AK53 | West Bids 2♥ if possible. |
| Dealer: S | ♥ 42 | |
| Vul: None | ♦ AK1053 | You bid first. |
| HCP: 19 | ♣ AJ | |

| | | |
|------------|----------|---------------------------|
| Board: 361 | ♠ AK98 | The opponents are silent. |
| Dealer: N | ♥ 109874 | |
| Vul: EW | ♦ A4 | Partner bids first. |
| HCP: 11 | ♣ 109 | |

| | | |
|------------|--------|---------------------------|
| Board: 362 | ♠ KQJ7 | The opponents are silent. |
| Dealer: S | ♥ AK6 | |
| Vul: Both | ♦ K5 | You bid first. |
| HCP: 19 | ♣ K862 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 357 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 83 | ♠ QJ754 | | 1♦ | 2♥ | Pass |
| Vul: NS | ♥ AQ8 | ♥ 107 | Pass | 2NT | Pass | Pass |
| North HCP: 18 | ♦ KQJ62 | ♦ 953 | 3♥ | AP | | |
| South HCP: 3 | ♣ KQJ | ♣ 983 | | | | |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 358 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ87 | ♠ AQ5 | | | | 1♦ |
| Vul: EW | ♥ A10862 | ♥ K53 | Pass | 1♥ | Pass | 2NT |
| North HCP: 9 | ♦ 87 | ♦ KQJ5 | Pass | 3♠ | Pass | 3NT |
| South HCP: 18 | ♣ J5 | ♣ K73 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 359 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK109 | ♠ J3 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ A92 | ♥ KQ765 | 2♠ | 3NT | AP | |
| North HCP: 18 | ♦ KQ6 | ♦ 98 | | | | |
| South HCP: 10 | ♣ Q105 | ♣ KJ87 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 360 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J6 | ♠ AK53 | | | | 1♦ |
| Vul: None | ♥ AJ6 | ♥ 42 | 2♥ | Pass | Pass | 2♠ |
| North HCP: 9 | ♦ 964 | ♦ AK1053 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ K7432 | ♣ AJ | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 361 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q64 | ♠ AK98 | | 1♣ | Pass | 1♥ |
| Vul: EW | ♥ KQ3 | ♥ 109874 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ KJ | ♦ A4 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AQJ82 | ♣ 109 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 362 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 3 | ♠ KQJ7 | | | | 1♣ |
| Vul: Both | ♥ QJ985 | ♥ AK6 | Pass | 1♥ | Pass | 2NT |
| North HCP: 7 | ♦ 9863 | ♦ K5 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 19 | ♣ A73 | ♣ K862 | AP | | | |
| Contract: 4♥ N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|--------------------------------|
| Board: 363 | ♠ J3 | The opponents are silent. |
| Dealer: N | ♥ AKQ86 | |
| Vul: None | ♦ A3 | You bid first. |
| HCP: 19 | ♣ AJ76 | |
| Board: 364 | ♠ 8754 | The opponents are silent. |
| Dealer: S | ♥ J2 | |
| Vul: NS | ♦ KJ | Partner bids first. |
| HCP: 5 | ♣ 109543 | |
| Board: 365 | ♠ AK83 | East Bids 1♥ if possible. |
| Dealer: N | ♥ Q10 | West Bids 4♥ if possible. |
| Vul: Both | ♦ K9653 | |
| HCP: 18 | ♣ AQ | You bid first. |
| Board: 366 | ♠ Q8 | East Doubles Pass if possible. |
| Dealer: S | ♥ J10852 | |
| Vul: None | ♦ 54 | Partner bids first. |
| HCP: 3 | ♣ 9854 | |
| Board: 367 | ♠ K95 | The opponents are silent. |
| Dealer: N | ♥ KQ85 | |
| Vul: NS | ♦ AQ102 | You bid first. |
| HCP: 18 | ♣ A6 | |
| Board: 368 | ♠ 7652 | The opponents are silent. |
| Dealer: S | ♥ 972 | |
| Vul: EW | ♦ A954 | Partner bids first. |
| HCP: 7 | ♣ K10 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 363 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J3 | ♠ KQ7 | | 1♥ | Pass | 2♦ |
| Vul: None | ♥ AKQ86 | ♥ 10 | Pass | 3NT | Pass | 5NT |
| North HCP: 19 | ♦ A3 | ♦ KQ652 | Pass | 6NT | AP | |
| South HCP: 15 | ♣ AJ76 | ♣ KQ95 | | | | |
| Contract: 6N N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 364 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 8754 | ♠ AJ93 | | | | 1♣ |
| Vul: NS | ♥ J2 | ♥ AQ10 | | | | |
| North HCP: 5 | ♦ KJ | ♦ Q52 | AP | | | |
| South HCP: 18 | ♣ 109543 | ♣ AJ6 | | | | |
| Contract: 1♣ S | | | | | | |

| | | | | | | |
|-----------------|---------|-----------|------|-------|------|-------|
| Board: 365 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK83 | ♠ Q974 | | 1♦ | 1♥ | 4♦ |
| Vul: Both | ♥ Q10 | ♥ 2 | 4♥ | X | AP | |
| North HCP: 18 | ♦ K9653 | ♦ QJ10874 | | | | |
| South HCP: 6 | ♣ AQ | ♣ J2 | | | | |
| Contract: 4♥X E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 366 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ J1042 | | | | 1♦ |
| Vul: None | ♥ J10852 | ♥ A3 | Pass | Pass | X | 1♠ |
| North HCP: 3 | ♦ 54 | ♦ AKQ32 | AP | | | |
| South HCP: 19 | ♣ 9854 | ♣ KQ | | | | |
| Contract: 1♠ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|--------------------|-------|------|-----------------|
| Board: 367 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K95 | ♠ A64 | | 1♦ | Pass | 2♦ ¹ |
| Vul: NS | ♥ KQ85 | ♥ A104 | Pass | 3NT | Pass | 5NT |
| North HCP: 18 | ♦ AQ102 | ♦ KJ98 | Pass | 6NT | AP | |
| South HCP: 15 | ♣ A6 | ♣ K97 | | | | |
| Contract: 6N N | | | 1. Inverted minors | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 368 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 7652 | ♠ J108 | | | | 1♣ |
| Vul: EW | ♥ 972 | ♥ AKQ8 | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ A954 | ♦ K8 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ K10 | ♣ AJ86 | | | | |
| Contract: 3N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 363 | ♠ KQ7 | The opponents are silent. |
| Dealer: N | ♥ 10 | |
| Vul: None | ♦ KQ652 | Partner bids first. |
| HCP: 15 | ♣ KQ95 | |

| | | |
|------------|--------|---------------------------|
| Board: 364 | ♠ AJ93 | The opponents are silent. |
| Dealer: S | ♥ AQ10 | |
| Vul: NS | ♦ Q52 | You bid first. |
| HCP: 18 | ♣ AJ6 | |

| | | |
|------------|-----------|---------------------------|
| Board: 365 | ♠ Q974 | East Bids 1♥ if possible. |
| Dealer: N | ♥ 2 | West Bids 4♥ if possible. |
| Vul: Both | ♦ QJ10874 | |
| HCP: 6 | ♣ J2 | Partner bids first. |

| | | |
|------------|---------|--------------------------------|
| Board: 366 | ♠ J1042 | East Doubles Pass if possible. |
| Dealer: S | ♥ A3 | |
| Vul: None | ♦ AKQ32 | You bid first. |
| HCP: 19 | ♣ KQ | |

| | | |
|------------|--------|---------------------------|
| Board: 367 | ♠ A64 | The opponents are silent. |
| Dealer: N | ♥ A104 | |
| Vul: NS | ♦ KJ98 | Partner bids first. |
| HCP: 15 | ♣ K97 | |

| | | |
|------------|--------|---------------------------|
| Board: 368 | ♠ J108 | The opponents are silent. |
| Dealer: S | ♥ AKQ8 | |
| Vul: EW | ♦ K8 | You bid first. |
| HCP: 18 | ♣ AJ86 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 363 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J3 | ♠ KQ7 | | 1♥ | Pass | 2♦ |
| Vul: None | ♥ AKQ86 | ♥ 10 | Pass | 3NT | Pass | 5NT |
| North HCP: 19 | ♦ A3 | ♦ KQ652 | Pass | 6NT | AP | |
| South HCP: 15 | ♣ AJ76 | ♣ KQ95 | | | | |
| Contract: 6N N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 364 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 8754 | ♠ AJ93 | | | | 1♣ |
| Vul: NS | ♥ J2 | ♥ AQ10 | | | | |
| North HCP: 5 | ♦ KJ | ♦ Q52 | AP | | | |
| South HCP: 18 | ♣ 109543 | ♣ AJ6 | | | | |
| Contract: 1♣ S | | | | | | |

| | | | | | | |
|-----------------|---------|-----------|------|-------|------|-------|
| Board: 365 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK83 | ♠ Q974 | | 1♦ | 1♥ | 4♦ |
| Vul: Both | ♥ Q10 | ♥ 2 | 4♥ | X | AP | |
| North HCP: 18 | ♦ K9653 | ♦ QJ10874 | | | | |
| South HCP: 6 | ♣ AQ | ♣ J2 | | | | |
| Contract: 4♥X E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 366 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ J1042 | | | | 1♦ |
| Vul: None | ♥ J10852 | ♥ A3 | Pass | Pass | X | 1♠ |
| North HCP: 3 | ♦ 54 | ♦ AKQ32 | AP | | | |
| South HCP: 19 | ♣ 9854 | ♣ KQ | | | | |
| Contract: 1♠ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|--------------------|-------|------|-----------------|
| Board: 367 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K95 | ♠ A64 | | 1♦ | Pass | 2♦ ¹ |
| Vul: NS | ♥ KQ85 | ♥ A104 | Pass | 3NT | Pass | 5NT |
| North HCP: 18 | ♦ AQ102 | ♦ KJ98 | Pass | 6NT | AP | |
| South HCP: 15 | ♣ A6 | ♣ K97 | | | | |
| Contract: 6N N | | | 1. Inverted minors | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 368 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 7652 | ♠ J108 | | | | 1♣ |
| Vul: EW | ♥ 972 | ♥ AKQ8 | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ A954 | ♦ K8 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ K10 | ♣ AJ86 | | | | |
| Contract: 3N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|-----------|--------------------------------|
| Board: 369 | ♠ AKQ4 | The opponents are silent. |
| Dealer: N | ♥ K32 | |
| Vul: None | ♦ K4 | You bid first. |
| HCP: 18 | ♣ K1093 | |
| Board: 370 | ♠ 972 | The opponents are silent. |
| Dealer: S | ♥ 10983 | |
| Vul: NS | ♦ A862 | Partner bids first. |
| HCP: 6 | ♣ Q2 | |
| Board: 371 | ♠ Q73 | West Doubles Pass if possible. |
| Dealer: N | ♥ KQ4 | East Bids 1♥ if possible. |
| Vul: EW | ♦ KJ82 | |
| HCP: 19 | ♣ AKJ | You bid first. |
| Board: 372 | ♠ J4 | The opponents are silent. |
| Dealer: S | ♥ KQ | |
| Vul: Both | ♦ K92 | Partner bids first. |
| HCP: 10 | ♣ J109875 | |
| Board: 373 | ♠ AJ3 | The opponents are silent. |
| Dealer: N | ♥ AJ105 | |
| Vul: NS | ♦ K96 | You bid first. |
| HCP: 19 | ♣ AQ6 | |
| Board: 374 | ♠ Q4 | West Bids 1♠ if possible. |
| Dealer: S | ♥ K106 | |
| Vul: EW | ♦ AK9 | Partner bids first. |
| HCP: 13 | ♣ J10862 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 369 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ4 | ♠ 10 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ K32 | ♥ AJ987 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ K4 | ♦ J962 | Pass | 4♥ | AP | |
| South HCP: 12 | ♣ K1093 | ♣ AQ8 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 370 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 972 | ♠ AJ3 | | | | 1♦ |
| Vul: NS | ♥ 10983 | ♥ AJ74 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 6 | ♦ A862 | ♦ KJ93 | AP | | | |
| South HCP: 18 | ♣ Q2 | ♣ A9 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 371 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q73 | ♠ AJ85 | | 1♦ | Pass | Pass |
| Vul: EW | ♥ KQ4 | ♥ 10 | X | XX | 1♥ | 2♦ |
| North HCP: 19 | ♦ KJ82 | ♦ 10975 | AP | | | |
| South HCP: 5 | ♣ AKJ | ♣ 9752 | | | | |
| Contract: 2♦ N | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|------------------|
| Board: 372 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J4 | ♠ A10983 | | | | 1♠ |
| Vul: Both | ♥ KQ | ♥ A3 | Pass | 3♣ | Pass | 4NT ¹ |
| North HCP: 10 | ♦ K92 | ♦ A86 | Pass | 5♦ | Pass | 6♣ |
| South HCP: 18 | ♣ J109875 | ♣ AQ4 | AP | | | |
| Contract: 6♣ N | | | | | | |

1. Blackwood 1430, for ♣

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 373 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ3 | ♠ Q8654 | | 1♣ | Pass | 1♠ |
| Vul: NS | ♥ AJ105 | ♥ Q873 | Pass | 2NT | Pass | 3♥ |
| North HCP: 19 | ♦ K96 | ♦ A7 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 8 | ♣ AQ6 | ♣ 72 | AP | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-----------------|------|-------|
| Board: 374 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q4 | ♠ A973 | | | | 1♣ |
| Vul: EW | ♥ K106 | ♥ QJ84 | 1♠ | 2♠ ¹ | Pass | 3NT |
| North HCP: 13 | ♦ AK9 | ♦ Q8 | AP | | | |
| South HCP: 18 | ♣ J10862 | ♣ AKQ | | | | |
| Contract: 3N S | | | | | | |

1. limit raise or better in ♣

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|--------------------------------|
| Board: 369 | ♠ 10 | The opponents are silent. |
| Dealer: N | ♥ AJ987 | |
| Vul: None | ♦ J962 | Partner bids first. |
| HCP: 12 | ♣ AQ8 | |
| Board: 370 | ♠ AJ3 | The opponents are silent. |
| Dealer: S | ♥ AJ74 | |
| Vul: NS | ♦ KJ93 | You bid first. |
| HCP: 18 | ♣ A9 | |
| Board: 371 | ♠ AJ85 | West Doubles Pass if possible. |
| Dealer: N | ♥ 10 | East Bids 1♥ if possible. |
| Vul: EW | ♦ 10975 | |
| HCP: 5 | ♣ 9752 | Partner bids first. |
| Board: 372 | ♠ A10983 | The opponents are silent. |
| Dealer: S | ♥ A3 | |
| Vul: Both | ♦ A86 | You bid first. |
| HCP: 18 | ♣ AQ4 | |
| Board: 373 | ♠ Q8654 | The opponents are silent. |
| Dealer: N | ♥ Q873 | |
| Vul: NS | ♦ A7 | Partner bids first. |
| HCP: 8 | ♣ 72 | |
| Board: 374 | ♠ A973 | West Bids 1♠ if possible. |
| Dealer: S | ♥ QJ84 | |
| Vul: EW | ♦ Q8 | You bid first. |
| HCP: 18 | ♣ AKQ | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 369 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ4 | ♠ 10 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ K32 | ♥ AJ987 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ K4 | ♦ J962 | Pass | 4♥ | AP | |
| South HCP: 12 | ♣ K1093 | ♣ AQ8 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 370 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 972 | ♠ AJ3 | | | | 1♦ |
| Vul: NS | ♥ 10983 | ♥ AJ74 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 6 | ♦ A862 | ♦ KJ93 | AP | | | |
| South HCP: 18 | ♣ Q2 | ♣ A9 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 371 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q73 | ♠ AJ85 | | 1♦ | Pass | Pass |
| Vul: EW | ♥ KQ4 | ♥ 10 | X | XX | 1♥ | 2♦ |
| North HCP: 19 | ♦ KJ82 | ♦ 10975 | AP | | | |
| South HCP: 5 | ♣ AKJ | ♣ 9752 | | | | |
| Contract: 2♦ N | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|------------------|
| Board: 372 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J4 | ♠ A10983 | | | | 1♠ |
| Vul: Both | ♥ KQ | ♥ A3 | Pass | 3♣ | Pass | 4NT ¹ |
| North HCP: 10 | ♦ K92 | ♦ A86 | Pass | 5♦ | Pass | 6♣ |
| South HCP: 18 | ♣ J109875 | ♣ AQ4 | AP | | | |
| Contract: 6♣ N | | | | | | |

1. Blackwood 1430, for ♣

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 373 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ3 | ♠ Q8654 | | 1♣ | Pass | 1♠ |
| Vul: NS | ♥ AJ105 | ♥ Q873 | Pass | 2NT | Pass | 3♥ |
| North HCP: 19 | ♦ K96 | ♦ A7 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 8 | ♣ AQ6 | ♣ 72 | AP | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-----------------|------|-------|
| Board: 374 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q4 | ♠ A973 | | | | 1♣ |
| Vul: EW | ♥ K106 | ♥ QJ84 | 1♠ | 2♠ ¹ | Pass | 3NT |
| North HCP: 13 | ♦ AK9 | ♦ Q8 | AP | | | |
| South HCP: 18 | ♣ J10862 | ♣ AKQ | | | | |
| Contract: 3N S | | | | | | |

1. limit raise or better in ♣

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 375 | ♠ AK82 | West Bids 3♥ if possible. |
| Dealer: N | ♥ 52 | |
| Vul: Both | ♦ AKJ86 | You bid first. |
| HCP: 19 | ♣ A6 | |

| | | |
|------------|--------|---------------------------|
| Board: 376 | ♠ A854 | The opponents are silent. |
| Dealer: S | ♥ J9 | |
| Vul: None | ♦ J843 | Partner bids first. |
| HCP: 7 | ♣ J105 | |

| | | |
|------------|---------|---------------------------|
| Board: 377 | ♠ 10763 | The opponents are silent. |
| Dealer: N | ♥ A8 | |
| Vul: EW | ♦ AK82 | You bid first. |
| HCP: 18 | ♣ AK6 | |

| | | |
|------------|--------|---------------------------|
| Board: 378 | ♠ 103 | The opponents are silent. |
| Dealer: S | ♥ K762 | |
| Vul: Both | ♦ 9654 | Partner bids first. |
| HCP: 5 | ♣ Q72 | |

| | | |
|------------|---------|---------------------------|
| Board: 379 | ♠ KQ75 | West Bids 2♥ if possible. |
| Dealer: N | ♥ KJ | |
| Vul: None | ♦ KQJ92 | You bid first. |
| HCP: 18 | ♣ QJ | |

| | | |
|------------|----------|---------------------------|
| Board: 380 | ♠ Q1087 | East Bids 2♥ if possible. |
| Dealer: S | ♥ 9 | |
| Vul: NS | ♦ AQJ983 | Partner bids first. |
| HCP: 11 | ♣ Q7 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 375 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK82 | ♠ Q4 | | 1♦ | Pass | 1NT |
| Vul: Both | ♥ 52 | ♥ Q74 | | | | |
| North HCP: 19 | ♦ AKJ86 | ♦ Q72 | 3♥ | AP | | |
| South HCP: 6 | ♣ A6 | ♣ 109854 | | | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 376 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A854 | ♠ KJ | | | | 1♦ |
| Vul: None | ♥ J9 | ♥ K1076 | | | | |
| North HCP: 7 | ♦ J843 | ♦ KQ105 | Pass | 1♠ | Pass | 2NT |
| South HCP: 18 | ♣ J105 | ♣ AQ8 | Pass | 3NT | AP | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 377 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 10763 | ♠ A8 | | 1♦ | Pass | 1♥ |
| Vul: EW | ♥ A8 | ♥ J9754 | | | | |
| North HCP: 18 | ♦ AK82 | ♦ Q5 | Pass | 2NT | Pass | 3♥ |
| South HCP: 7 | ♣ AK6 | ♣ 8752 | Pass | 3NT | AP | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 378 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 103 | ♠ AKJ9 | | | | 1♣ |
| Vul: Both | ♥ K762 | ♥ AQ8 | | | | |
| North HCP: 5 | ♦ 9654 | ♦ K107 | AP | | | |
| South HCP: 18 | ♣ Q72 | ♣ J96 | | | | |
| Contract: 1♣ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 379 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ75 | ♠ AJ102 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ KJ | ♥ Q6 | | | | |
| North HCP: 18 | ♦ KQJ92 | ♦ 108743 | 2♥ | 3♠ | AP | |
| South HCP: 7 | ♣ QJ | ♣ 74 | | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 380 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1087 | ♠ A4 | | | | 1♣ |
| Vul: NS | ♥ 9 | ♥ AQ8 | | | | |
| North HCP: 11 | ♦ AQJ983 | ♦ 752 | Pass | 1♦ | 2♥ | 3NT |
| South HCP: 18 | ♣ Q7 | ♣ AKJ63 | AP | | | |
| Contract: 3N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 375 | ♠ Q4 | West Bids 3♥ if possible. |
| Dealer: N | ♥ Q74 | |
| Vul: Both | ♦ Q72 | Partner bids first. |
| HCP: 6 | ♣ 109854 | |

| | | |
|------------|---------|---------------------------|
| Board: 376 | ♠ KJ | The opponents are silent. |
| Dealer: S | ♥ K1076 | |
| Vul: None | ♦ KQ105 | You bid first. |
| HCP: 18 | ♣ AQ8 | |

| | | |
|------------|---------|---------------------------|
| Board: 377 | ♠ A8 | The opponents are silent. |
| Dealer: N | ♥ J9754 | |
| Vul: EW | ♦ Q5 | Partner bids first. |
| HCP: 7 | ♣ 8752 | |

| | | |
|------------|--------|---------------------------|
| Board: 378 | ♠ AKJ9 | The opponents are silent. |
| Dealer: S | ♥ AQ8 | |
| Vul: Both | ♦ K107 | You bid first. |
| HCP: 18 | ♣ J96 | |

| | | |
|------------|----------|---------------------------|
| Board: 379 | ♠ AJ102 | West Bids 2♥ if possible. |
| Dealer: N | ♥ Q6 | |
| Vul: None | ♦ 108743 | Partner bids first. |
| HCP: 7 | ♣ 74 | |

| | | |
|------------|---------|---------------------------|
| Board: 380 | ♠ A4 | East Bids 2♥ if possible. |
| Dealer: S | ♥ AQ8 | |
| Vul: NS | ♦ 752 | You bid first. |
| HCP: 18 | ♣ AKJ63 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 375 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK82 | ♠ Q4 | | 1♦ | Pass | 1NT |
| Vul: Both | ♥ 52 | ♥ Q74 | | | | |
| North HCP: 19 | ♦ AKJ86 | ♦ Q72 | 3♥ | AP | | |
| South HCP: 6 | ♣ A6 | ♣ 109854 | | | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 376 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A854 | ♠ KJ | | | | 1♦ |
| Vul: None | ♥ J9 | ♥ K1076 | | | | |
| North HCP: 7 | ♦ J843 | ♦ KQ105 | Pass | 1♠ | Pass | 2NT |
| South HCP: 18 | ♣ J105 | ♣ AQ8 | Pass | 3NT | AP | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 377 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 10763 | ♠ A8 | | 1♦ | Pass | 1♥ |
| Vul: EW | ♥ A8 | ♥ J9754 | | | | |
| North HCP: 18 | ♦ AK82 | ♦ Q5 | Pass | 2NT | Pass | 3♥ |
| South HCP: 7 | ♣ AK6 | ♣ 8752 | Pass | 3NT | AP | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 378 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 103 | ♠ AKJ9 | | | | 1♣ |
| Vul: Both | ♥ K762 | ♥ AQ8 | | | | |
| North HCP: 5 | ♦ 9654 | ♦ K107 | AP | | | |
| South HCP: 18 | ♣ Q72 | ♣ J96 | | | | |
| Contract: 1♣ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 379 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ75 | ♠ AJ102 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ KJ | ♥ Q6 | | | | |
| North HCP: 18 | ♦ KQJ92 | ♦ 108743 | 2♥ | 3♠ | AP | |
| South HCP: 7 | ♣ QJ | ♣ 74 | | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 380 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1087 | ♠ A4 | | | | 1♣ |
| Vul: NS | ♥ 9 | ♥ AQ8 | | | | |
| North HCP: 11 | ♦ AQJ983 | ♦ 752 | Pass | 1♦ | 2♥ | 3NT |
| South HCP: 18 | ♣ Q7 | ♣ AKJ63 | AP | | | |
| Contract: 3N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|------------|------------------------------|
| Board: 381 | ♠ AK5 | The opponents are silent. |
| Dealer: N | ♥ A83 | |
| Vul: Both | ♦ KJ9 | You bid first. |
| HCP: 18 | ♣ K932 | |
| Board: 382 | ♠ Q1065 | East Bids 1NT if possible. |
| Dealer: S | ♥ Q54 | |
| Vul: None | ♦ 10632 | Partner bids first. |
| HCP: 4 | ♣ 76 | |
| Board: 383 | ♠ KQ7 | East Doubles 1♦ if possible. |
| Dealer: N | ♥ K10 | West Bids 1♥ if possible. |
| Vul: NS | ♦ KJ73 | |
| HCP: 18 | ♣ AQ98 | You bid first. |
| Board: 384 | ♠ QJ109743 | West Bids 2♣ if possible. |
| Dealer: S | ♥ J4 | |
| Vul: EW | ♦ A654 | Partner bids first. |
| HCP: 8 | ♣ — | |
| Board: 385 | ♠ Q102 | The opponents are silent. |
| Dealer: N | ♥ AK10 | |
| Vul: None | ♦ A1072 | You bid first. |
| HCP: 18 | ♣ KQ7 | |
| Board: 386 | ♠ K8 | The opponents are silent. |
| Dealer: S | ♥ A1072 | |
| Vul: NS | ♦ J106 | Partner bids first. |
| HCP: 9 | ♣ J964 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 381 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK5 | ♠ 842 | | 1♣ | Pass | 1NT |
| Vul: Both | ♥ A83 | ♥ KQ | Pass | 3NT | AP | |
| North HCP: 18 | ♦ KJ9 | ♦ 8752 | | | | |
| South HCP: 7 | ♣ K932 | ♣ Q1087 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 382 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1065 | ♠ A4 | | | | 1♣ |
| Vul: None | ♥ Q54 | ♥ A98 | Pass | Pass | 1NT | X |
| North HCP: 4 | ♦ 10632 | ♦ AJ7 | Pass | 2♠ | AP | |
| South HCP: 19 | ♣ 76 | ♣ KQJ92 | | | | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 383 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ 105 | | 1♦ | X | Pass |
| Vul: NS | ♥ K10 | ♥ Q654 | 1♥ | X | Pass | 2♣ |
| North HCP: 18 | ♦ KJ73 | ♦ 964 | AP | | | |
| South HCP: 3 | ♣ AQ98 | ♣ J1072 | | | | |
| Contract: 2♣ S | | | | | | |

| | | | | | | |
|----------------|------------|---------|------|-------|------|-------|
| Board: 384 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ109743 | ♠ A8 | | | | 1♥ |
| Vul: EW | ♥ J4 | ♥ AQ872 | 2♣ | 4♠ | AP | |
| North HCP: 8 | ♦ A654 | ♦ KJ92 | | | | |
| South HCP: 18 | ♣ — | ♣ A5 | | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 385 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q102 | ♠ K43 | | 1♦ | Pass | 1NT |
| Vul: None | ♥ AK10 | ♥ J75 | Pass | 2NT | Pass | 3NT |
| North HCP: 18 | ♦ A1072 | ♦ KQJ4 | AP | | | |
| South HCP: 10 | ♣ KQ7 | ♣ 843 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 386 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K8 | ♠ Q53 | | | | 1♦ |
| Vul: NS | ♥ A1072 | ♥ K5 | Pass | 1♥ | Pass | 2NT |
| North HCP: 9 | ♦ J106 | ♦ AKQ85 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ J964 | ♣ A75 | | | | |
| Contract: 3N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 381 | ♠ 842 | The opponents are silent. |
| Dealer: N | ♥ KQ | |
| Vul: Both | ♦ 8752 | Partner bids first. |
| HCP: 7 | ♣ Q1087 | |

| | | |
|------------|---------|----------------------------|
| Board: 382 | ♠ A4 | East Bids 1NT if possible. |
| Dealer: S | ♥ A98 | |
| Vul: None | ♦ AJ7 | You bid first. |
| HCP: 19 | ♣ KQJ92 | |

| | | |
|------------|---------|------------------------------|
| Board: 383 | ♠ 105 | East Doubles 1♦ if possible. |
| Dealer: N | ♥ Q654 | West Bids 1♥ if possible. |
| Vul: NS | ♦ 964 | |
| HCP: 3 | ♣ J1072 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 384 | ♠ A8 | West Bids 2♣ if possible. |
| Dealer: S | ♥ AQ872 | |
| Vul: EW | ♦ KJ92 | You bid first. |
| HCP: 18 | ♣ A5 | |

| | | |
|------------|--------|---------------------------|
| Board: 385 | ♠ K43 | The opponents are silent. |
| Dealer: N | ♥ J75 | |
| Vul: None | ♦ KQJ4 | Partner bids first. |
| HCP: 10 | ♣ 843 | |

| | | |
|------------|---------|---------------------------|
| Board: 386 | ♠ Q53 | The opponents are silent. |
| Dealer: S | ♥ K5 | |
| Vul: NS | ♦ AKQ85 | You bid first. |
| HCP: 18 | ♣ A75 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 381 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK5 | ♠ 842 | | 1♣ | Pass | 1NT |
| Vul: Both | ♥ A83 | ♥ KQ | Pass | 3NT | AP | |
| North HCP: 18 | ♦ KJ9 | ♦ 8752 | | | | |
| South HCP: 7 | ♣ K932 | ♣ Q1087 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 382 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1065 | ♠ A4 | | | | 1♣ |
| Vul: None | ♥ Q54 | ♥ A98 | Pass | Pass | 1NT | X |
| North HCP: 4 | ♦ 10632 | ♦ AJ7 | Pass | 2♠ | AP | |
| South HCP: 19 | ♣ 76 | ♣ KQJ92 | | | | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 383 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ 105 | | 1♦ | X | Pass |
| Vul: NS | ♥ K10 | ♥ Q654 | 1♥ | X | Pass | 2♣ |
| North HCP: 18 | ♦ KJ73 | ♦ 964 | AP | | | |
| South HCP: 3 | ♣ AQ98 | ♣ J1072 | | | | |
| Contract: 2♣ S | | | | | | |

| | | | | | | |
|----------------|------------|---------|------|-------|------|-------|
| Board: 384 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ109743 | ♠ A8 | | | | 1♥ |
| Vul: EW | ♥ J4 | ♥ AQ872 | 2♣ | 4♠ | AP | |
| North HCP: 8 | ♦ A654 | ♦ KJ92 | | | | |
| South HCP: 18 | ♣ — | ♣ A5 | | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 385 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q102 | ♠ K43 | | 1♦ | Pass | 1NT |
| Vul: None | ♥ AK10 | ♥ J75 | Pass | 2NT | Pass | 3NT |
| North HCP: 18 | ♦ A1072 | ♦ KQJ4 | AP | | | |
| South HCP: 10 | ♣ KQ7 | ♣ 843 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 386 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K8 | ♠ Q53 | | | | 1♦ |
| Vul: NS | ♥ A1072 | ♥ K5 | Pass | 1♥ | Pass | 2NT |
| North HCP: 9 | ♦ J106 | ♦ AKQ85 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ J964 | ♣ A75 | | | | |
| Contract: 3N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|-------------------------------|
| Board: 387 | ♠ 10654 | East Bids 2♦ if possible. |
| Dealer: N | ♥ AKJ86 | West Doubles 3NT if possible. |
| Vul: EW | ♦ AK | |
| HCP: 18 | ♣ QJ | You bid first. |
| Board: 388 | ♠ J732 | The opponents are silent. |
| Dealer: S | ♥ 975 | |
| Vul: Both | ♦ K104 | Partner bids first. |
| HCP: 6 | ♣ Q93 | |
| Board: 389 | ♠ K3 | East Bids 1♥ if possible. |
| Dealer: N | ♥ AJ | East Doubles 1NT if possible. |
| Vul: NS | ♦ AQ84 | West Bids 2♠ if possible. |
| HCP: 19 | ♣ KQ864 | You bid first. |
| Board: 390 | ♠ 962 | The opponents are silent. |
| Dealer: S | ♥ AQJ6 | |
| Vul: EW | ♦ J3 | Partner bids first. |
| HCP: 12 | ♣ A754 | |
| Board: 391 | ♠ AK43 | The opponents are silent. |
| Dealer: N | ♥ K102 | |
| Vul: Both | ♦ A93 | You bid first. |
| HCP: 19 | ♣ KQ7 | |
| Board: 392 | ♠ KJ5 | The opponents are silent. |
| Dealer: S | ♥ KJ987 | |
| Vul: None | ♦ 96 | Partner bids first. |
| HCP: 12 | ♣ A64 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 387 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 10654 | ♠ AJ932 | | 1♥ | 2♦ | Pass |
| Vul: EW | ♥ AKJ86 | ♥ Q4 | Pass | 2NT | Pass | 3NT |
| North HCP: 18 | ♦ AK | ♦ 64 | X | AP | | |
| South HCP: 7 | ♣ QJ | ♣ 9842 | | | | |
| Contract: 3NT N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 388 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J732 | ♠ K854 | | | | 1♣ |
| Vul: Both | ♥ 975 | ♥ AQ32 | Pass | 1♠ | Pass | 3♠ |
| North HCP: 6 | ♦ K104 | ♦ Q8 | AP | | | |
| South HCP: 18 | ♣ Q93 | ♣ AK2 | | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 389 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K3 | ♠ Q1084 | | 1♣ | 1♥ | Pass |
| Vul: NS | ♥ AJ | ♥ 97643 | Pass | 1NT | X | Pass |
| North HCP: 19 | ♦ AQ84 | ♦ J | 2♠ | AP | | |
| South HCP: 4 | ♣ KQ864 | ♣ J52 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|-----------------|--------|----------|------|-------|------|-------|
| Board: 390 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 962 | ♠ AQJ | | | | 1♦ |
| Vul: EW | ♥ AQJ6 | ♥ K7 | Pass | 1♥ | Pass | 2NT |
| North HCP: 12 | ♦ J3 | ♦ KQ1082 | Pass | 3♣ | Pass | 3NT |
| South HCP: 18 | ♣ A754 | ♣ K86 | AP | | | |
| Contract: 3NT S | | | | | | |

| | | | | | | |
|-----------------|--------|---------|------|-------|------|-------|
| Board: 391 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK43 | ♠ QJ86 | | 1♣ | Pass | 1♦ |
| Vul: Both | ♥ K102 | ♥ 98 | Pass | 2NT | AP | |
| North HCP: 19 | ♦ A93 | ♦ QJ764 | | | | |
| South HCP: 6 | ♣ KQ7 | ♣ 109 | | | | |
| Contract: 2NT N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|------------------|------|-------|
| Board: 392 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ5 | ♠ 76 | | | | 1♦ |
| Vul: None | ♥ KJ987 | ♥ AQ102 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 12 | ♦ 96 | ♦ AKQ8 | Pass | 4NT ¹ | Pass | 5♠ |
| South HCP: 19 | ♣ A64 | ♣ KJ8 | Pass | 6♥ | AP | |
| Contract: 6♥ N | | | | | | |

1. Blackwood 1430, for ♥

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|-------------------------------|
| Board: 387 | ♠ AJ932 | East Bids 2♦ if possible. |
| Dealer: N | ♥ Q4 | West Doubles 3NT if possible. |
| Vul: EW | ♦ 64 | |
| HCP: 7 | ♣ 9842 | Partner bids first. |
| Board: 388 | ♠ K854 | The opponents are silent. |
| Dealer: S | ♥ AQ32 | |
| Vul: Both | ♦ Q8 | You bid first. |
| HCP: 18 | ♣ AK2 | |
| Board: 389 | ♠ Q1084 | East Bids 1♥ if possible. |
| Dealer: N | ♥ 97643 | East Doubles 1NT if possible. |
| Vul: NS | ♦ J | West Bids 2♠ if possible. |
| HCP: 4 | ♣ J52 | Partner bids first. |
| Board: 390 | ♠ AQJ | The opponents are silent. |
| Dealer: S | ♥ K7 | |
| Vul: EW | ♦ KQ1082 | You bid first. |
| HCP: 18 | ♣ K86 | |
| Board: 391 | ♠ QJ86 | The opponents are silent. |
| Dealer: N | ♥ 98 | |
| Vul: Both | ♦ QJ764 | Partner bids first. |
| HCP: 6 | ♣ 109 | |
| Board: 392 | ♠ 76 | The opponents are silent. |
| Dealer: S | ♥ AQ102 | |
| Vul: None | ♦ AKQ8 | You bid first. |
| HCP: 19 | ♣ KJ8 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 387 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 10654 | ♠ AJ932 | | 1♥ | 2♦ | Pass |
| Vul: EW | ♥ AKJ86 | ♥ Q4 | Pass | 2NT | Pass | 3NT |
| North HCP: 18 | ♦ AK | ♦ 64 | X | AP | | |
| South HCP: 7 | ♣ QJ | ♣ 9842 | | | | |
| Contract: 3NT N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 388 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J732 | ♠ K854 | | | | 1♣ |
| Vul: Both | ♥ 975 | ♥ AQ32 | Pass | 1♠ | Pass | 3♠ |
| North HCP: 6 | ♦ K104 | ♦ Q8 | AP | | | |
| South HCP: 18 | ♣ Q93 | ♣ AK2 | | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 389 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K3 | ♠ Q1084 | | 1♣ | 1♥ | Pass |
| Vul: NS | ♥ AJ | ♥ 97643 | Pass | 1NT | X | Pass |
| North HCP: 19 | ♦ AQ84 | ♦ J | 2♠ | AP | | |
| South HCP: 4 | ♣ KQ864 | ♣ J52 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|-----------------|--------|----------|------|-------|------|-------|
| Board: 390 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 962 | ♠ AQJ | | | | 1♦ |
| Vul: EW | ♥ AQJ6 | ♥ K7 | Pass | 1♥ | Pass | 2NT |
| North HCP: 12 | ♦ J3 | ♦ KQ1082 | Pass | 3♣ | Pass | 3NT |
| South HCP: 18 | ♣ A754 | ♣ K86 | AP | | | |
| Contract: 3NT S | | | | | | |

| | | | | | | |
|-----------------|--------|---------|------|-------|------|-------|
| Board: 391 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK43 | ♠ QJ86 | | 1♣ | Pass | 1♦ |
| Vul: Both | ♥ K102 | ♥ 98 | Pass | 2NT | AP | |
| North HCP: 19 | ♦ A93 | ♦ QJ764 | | | | |
| South HCP: 6 | ♣ KQ7 | ♣ 109 | | | | |
| Contract: 2NT N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|------------------|------|-------|
| Board: 392 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ5 | ♠ 76 | | | | 1♦ |
| Vul: None | ♥ KJ987 | ♥ AQ102 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 12 | ♦ 96 | ♦ AKQ8 | Pass | 4NT ¹ | Pass | 5♠ |
| South HCP: 19 | ♣ A64 | ♣ KJ8 | Pass | 6♥ | AP | |
| Contract: 6♥ N | | | | | | |

1. Blackwood 1430, for ♥

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 393 | ♠ A543 | The opponents are silent. |
| Dealer: N | ♥ K9 | |
| Vul: EW | ♦ AKQ10 | You bid first. |
| HCP: 19 | ♣ K43 | |

| | | |
|------------|---------|---------------------------|
| Board: 394 | ♠ J105 | The opponents are silent. |
| Dealer: S | ♥ 76 | |
| Vul: Both | ♦ A8542 | Partner bids first. |
| HCP: 9 | ♣ A42 | |

| | | |
|------------|---------|---------------------------|
| Board: 395 | ♠ Q105 | The opponents are silent. |
| Dealer: N | ♥ AKJ3 | |
| Vul: None | ♦ KQJ10 | You bid first. |
| HCP: 19 | ♣ QJ | |

| | | |
|------------|----------|---------------------------|
| Board: 396 | ♠ AQ106 | The opponents are silent. |
| Dealer: S | ♥ 106532 | |
| Vul: NS | ♦ A105 | Partner bids first. |
| HCP: 10 | ♣ 10 | |

| | | |
|------------|---------|--|
| Board: 397 | ♠ AK103 | East Bids 1♥ if possible. West Bids 2♥ if possible. |
| Dealer: N | ♥ A8 | |
| Vul: Both | ♦ KQJ | You bid first. |
| HCP: 18 | ♣ J952 | |

| | | |
|------------|-----------|----------------------------|
| Board: 398 | ♠ — | East Bids 1NT if possible. |
| Dealer: S | ♥ Q109862 | |
| Vul: None | ♦ 63 | Partner bids first. |
| HCP: 4 | ♣ Q9432 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|------------------|
| Board: 393 | | | West | North | East | South |
| Dealer: N | North: | South: | | 1♦ | Pass | 1♥ |
| Vul: EW | ♠ A543 | ♠ KQ62 | Pass | 2NT | Pass | 3♣ |
| North HCP: 19 | ♥ K9 | ♥ Q10542 | Pass | 4♠ | Pass | 4NT ¹ |
| South HCP: 13 | ♦ AKQ10 | ♦ 8 | Pass | 5♦ | Pass | 5♠ |
| Contract: 6♠ S | ♣ K43 | ♣ AQ10 | Pass | 6♦ | Pass | 6♣ |
| | | | AP | | | |

1. Blackwood 1430, for ♦

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 394 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♣ |
| Vul: Both | ♠ J105 | ♠ AK9 | | | | |
| North HCP: 9 | ♥ 76 | ♥ KQ95 | Pass | 1♦ | Pass | 2NT |
| South HCP: 18 | ♦ A8542 | ♦ K6 | Pass | 3NT | AP | |
| Contract: 3N S | ♣ A42 | ♣ QJ85 | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 395 | | | West | North | East | South |
| Dealer: N | North: | South: | | 1♦ | Pass | 1♠ |
| Vul: None | ♠ Q105 | ♠ K932 | Pass | 2NT | Pass | 3♣ |
| North HCP: 19 | ♥ AKJ3 | ♥ 102 | Pass | 3♥ | Pass | 3NT |
| South HCP: 10 | ♦ KQJ10 | ♦ 74 | AP | | | |
| Contract: 3N N | ♣ QJ | ♣ AK652 | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 396 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♣ |
| Vul: NS | ♠ AQ106 | ♠ K987 | Pass | 1♥ | Pass | 2NT |
| North HCP: 10 | ♥ 106532 | ♥ KJ8 | Pass | 3♠ | Pass | 4♣ |
| South HCP: 18 | ♦ A105 | ♦ KQ | AP | | | |
| Contract: 4♠ N | ♣ 10 | ♣ KQJ6 | | | | |

| | | | | | | |
|----------------|---------|---------|------|-----------------|------|-------|
| Board: 397 | | | West | North | East | South |
| Dealer: N | North: | South: | | 1♣ | 1♥ | X |
| Vul: Both | ♠ AK103 | ♠ 9842 | 2♥ | 3♥ ¹ | Pass | 4♣ |
| North HCP: 18 | ♥ A8 | ♥ J105 | Pass | 4♠ | AP | |
| South HCP: 6 | ♦ KQJ | ♦ 85 | | | | |
| Contract: 4♠ N | ♣ J952 | ♣ KQ103 | | | | |

1. strength cue bid

| | | | | | | |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 398 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♠ |
| Vul: None | ♠ — | ♠ AKJ1092 | Pass | Pass | 1NT | 3♠ |
| North HCP: 4 | ♥ Q109862 | ♥ A3 | AP | | | |
| South HCP: 18 | ♦ 63 | ♦ K9 | | | | |
| Contract: 3♠ S | ♣ Q9432 | ♣ K107 | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 393 | ♠ KQ62 | The opponents are silent. |
| Dealer: N | ♥ Q10542 | |
| Vul: EW | ♦ 8 | Partner bids first. |
| HCP: 13 | ♣ AQ10 | |

| | | |
|------------|--------|---------------------------|
| Board: 394 | ♠ AK9 | The opponents are silent. |
| Dealer: S | ♥ KQ95 | |
| Vul: Both | ♦ K6 | You bid first. |
| HCP: 18 | ♣ QJ85 | |

| | | |
|------------|---------|---------------------------|
| Board: 395 | ♠ K932 | The opponents are silent. |
| Dealer: N | ♥ 102 | |
| Vul: None | ♦ 74 | Partner bids first. |
| HCP: 10 | ♣ AK652 | |

| | | |
|------------|--------|---------------------------|
| Board: 396 | ♠ K987 | The opponents are silent. |
| Dealer: S | ♥ KJ8 | |
| Vul: NS | ♦ KQ | You bid first. |
| HCP: 18 | ♣ KQJ6 | |

| | | |
|------------|---------|---------------------------|
| Board: 397 | ♠ 9842 | East Bids 1♥ if possible. |
| Dealer: N | ♥ J105 | West Bids 2♥ if possible. |
| Vul: Both | ♦ 85 | |
| HCP: 6 | ♣ KQ103 | Partner bids first. |

| | | |
|------------|-----------|----------------------------|
| Board: 398 | ♠ AKJ1092 | East Bids 1NT if possible. |
| Dealer: S | ♥ A3 | |
| Vul: None | ♦ K9 | You bid first. |
| HCP: 18 | ♣ K107 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|------------------|
| Board: 393 | | | West | North | East | South |
| Dealer: N | North: | South: | | 1♦ | Pass | 1♥ |
| Vul: EW | ♠ A543 | ♠ KQ62 | Pass | 2NT | Pass | 3♣ |
| North HCP: 19 | ♥ K9 | ♥ Q10542 | Pass | 4♠ | Pass | 4NT ¹ |
| South HCP: 13 | ♦ AKQ10 | ♦ 8 | Pass | 5♦ | Pass | 5♣ |
| Contract: 6♠ S | ♣ K43 | ♣ AQ10 | Pass | 6♦ | Pass | 6♣ |
| | | | AP | | | |

1. Blackwood 1430, for ♦

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 394 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♣ |
| Vul: Both | ♠ J105 | ♠ AK9 | | | | |
| North HCP: 9 | ♥ 76 | ♥ KQ95 | Pass | 1♦ | Pass | 2NT |
| South HCP: 18 | ♦ A8542 | ♦ K6 | Pass | 3NT | AP | |
| Contract: 3N S | ♣ A42 | ♣ QJ85 | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 395 | | | West | North | East | South |
| Dealer: N | North: | South: | | 1♦ | Pass | 1♣ |
| Vul: None | ♠ Q105 | ♠ K932 | Pass | 2NT | Pass | 3♣ |
| North HCP: 19 | ♥ AKJ3 | ♥ 102 | Pass | 3♥ | Pass | 3NT |
| South HCP: 10 | ♦ KQJ10 | ♦ 74 | AP | | | |
| Contract: 3N N | ♣ QJ | ♣ AK652 | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 396 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♣ |
| Vul: NS | ♠ AQ106 | ♠ K987 | Pass | 1♥ | Pass | 2NT |
| North HCP: 10 | ♥ 106532 | ♥ KJ8 | Pass | 3♠ | Pass | 4♣ |
| South HCP: 18 | ♦ A105 | ♦ KQ | AP | | | |
| Contract: 4♠ N | ♣ 10 | ♣ KQJ6 | | | | |

| | | | | | | |
|----------------|---------|---------|------|-----------------|------|-------|
| Board: 397 | | | West | North | East | South |
| Dealer: N | North: | South: | | 1♣ | 1♥ | X |
| Vul: Both | ♠ AK103 | ♠ 9842 | 2♥ | 3♥ ¹ | Pass | 4♣ |
| North HCP: 18 | ♥ A8 | ♥ J105 | Pass | 4♠ | AP | |
| South HCP: 6 | ♦ KQJ | ♦ 85 | | | | |
| Contract: 4♠ N | ♣ J952 | ♣ KQ103 | | | | |

1. strength cue bid

| | | | | | | |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 398 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♣ |
| Vul: None | ♠ — | ♠ AKJ1092 | Pass | Pass | 1NT | 3♣ |
| North HCP: 4 | ♥ Q109862 | ♥ A3 | AP | | | |
| South HCP: 18 | ♦ 63 | ♦ K9 | | | | |
| Contract: 3♠ S | ♣ Q9432 | ♣ K107 | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 399

♠ K83

Dealer: N

♥ KQ10

Vul: NS

♦ AQJ4

HCP: 18

♣ QJ6

East Bids 1♥ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 400

♠ Q9853

Dealer: S

♥ 10863

Vul: EW

♦ 10754

HCP: 2

♣ —

East Bids 5♣ if possible.

Partner bids first.

Board: 401

♠ Q7

Dealer: N

♥ AKQ6

Vul: None

♦ K107

HCP: 18

♣ KJ53

East Bids 1♠ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 402

♠ J

Dealer: S

♥ AQ106

Vul: NS

♦ J852

HCP: 9

♣ J872

The opponents are silent.

Partner bids first.

Board: 403

♠ AQ

Dealer: N

♥ AJ652

Vul: EW

♦ 65

HCP: 19

♣ AKJ6

The opponents are silent.

You bid first.

Board: 404

♠ Q642

Dealer: S

♥ Q54

Vul: Both

♦ KJ93

HCP: 9

♣ J3

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|----------------------------|----------------|------|-------|
| Board: 399 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K83 | ♠ QJ942 | | 1♦ | 1♥ | 1♠ |
| Vul: NS | ♥ KQ10 | ♥ 4 | 2♥ | X ¹ | Pass | 2♠ |
| North HCP: 18 | ♦ AQJ4 | ♦ 973 | 3♥ | 3♠ | AP | |
| South HCP: 6 | ♣ QJ6 | ♣ K952 | 1. Support double redouble | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 400 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9853 | ♠ KJ1076 | | | | 1♠ |
| Vul: EW | ♥ 10863 | ♥ AKQ | Pass | 4♠ | 5♣ | X |
| North HCP: 2 | ♦ 10754 | ♦ AJ8 | AP | | | |
| South HCP: 18 | ♣ — | ♣ 98 | | | | |
| Contract: 5♣X E | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 401 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7 | ♠ 1093 | | 1♣ | 1♠ | Pass |
| Vul: None | ♥ AKQ6 | ♥ 98 | Pass | X | Pass | 2♦ |
| North HCP: 18 | ♦ K107 | ♦ J86532 | 2♠ | Pass | Pass | 3♦ |
| South HCP: 3 | ♣ KJ53 | ♣ Q6 | AP | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 402 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J | ♠ AQ43 | | | | 1♣ |
| Vul: NS | ♥ AQ106 | ♥ KJ83 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 9 | ♦ J852 | ♦ A10 | AP | | | |
| South HCP: 18 | ♣ J872 | ♣ A96 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 403 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ KJ97 | | 1♥ | Pass | 2♦ |
| Vul: EW | ♥ AJ652 | ♥ 8 | Pass | 3NT | AP | |
| North HCP: 19 | ♦ 65 | ♦ AKQ1032 | | | | |
| South HCP: 13 | ♣ AKJ6 | ♣ 98 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|----------------------------|-------|------|-----------------|
| Board: 404 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q642 | ♠ AK5 | | | | 1♣ |
| Vul: Both | ♥ Q54 | ♥ A3 | Pass | 1♠ | X | XX ¹ |
| North HCP: 9 | ♦ KJ93 | ♦ 1072 | 2♥ | Pass | Pass | 3NT |
| South HCP: 18 | ♣ J3 | ♣ AK962 | AP | | | |
| Contract: 3N S | | | 1. Support double redouble | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 399 ♠ QJ942
Dealer: N ♥ 4
Vul: NS ♦ 973
HCP: 6 ♣ K952

East Bids 1♥ if possible.
West Bids 2♥ if possible.
West Bids 3♥ if possible.

Partner bids first.

Board: 400 ♠ KJ1076
Dealer: S ♥ AKQ
Vul: EW ♦ AJ8
HCP: 18 ♣ 98

East Bids 5♣ if possible.

You bid first.

Board: 401 ♠ 1093
Dealer: N ♥ 98
Vul: None ♦ J86532
HCP: 3 ♣ Q6

East Bids 1♠ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 402 ♠ AQ43
Dealer: S ♥ KJ83
Vul: NS ♦ A10
HCP: 18 ♣ A96

The opponents are silent.

You bid first.

Board: 403 ♠ KJ97
Dealer: N ♥ 8
Vul: EW ♦ AKQ1032
HCP: 13 ♣ 98

The opponents are silent.

Partner bids first.

Board: 404 ♠ AK5
Dealer: S ♥ A3
Vul: Both ♦ 1072
HCP: 18 ♣ AK962

East Doubles 1♠ if possible.
West Bids 2♥ if possible.

You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|----------------------------|----------------|------|-------|
| Board: 399 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K83 | ♠ QJ942 | | 1♦ | 1♥ | 1♠ |
| Vul: NS | ♥ KQ10 | ♥ 4 | 2♥ | X ¹ | Pass | 2♠ |
| North HCP: 18 | ♦ AQJ4 | ♦ 973 | 3♥ | 3♠ | AP | |
| South HCP: 6 | ♣ QJ6 | ♣ K952 | 1. Support double redouble | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 400 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9853 | ♠ KJ1076 | | | | 1♠ |
| Vul: EW | ♥ 10863 | ♥ AKQ | Pass | 4♠ | 5♣ | X |
| North HCP: 2 | ♦ 10754 | ♦ AJ8 | AP | | | |
| South HCP: 18 | ♣ — | ♣ 98 | | | | |
| Contract: 5♣X E | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 401 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7 | ♠ 1093 | | 1♣ | 1♠ | Pass |
| Vul: None | ♥ AKQ6 | ♥ 98 | Pass | X | Pass | 2♦ |
| North HCP: 18 | ♦ K107 | ♦ J86532 | 2♠ | Pass | Pass | 3♦ |
| South HCP: 3 | ♣ KJ53 | ♣ Q6 | AP | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 402 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J | ♠ AQ43 | | | | 1♣ |
| Vul: NS | ♥ AQ106 | ♥ KJ83 | Pass | 1♥ | Pass | 4♥ |
| North HCP: 9 | ♦ J852 | ♦ A10 | AP | | | |
| South HCP: 18 | ♣ J872 | ♣ A96 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 403 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ KJ97 | | 1♥ | Pass | 2♦ |
| Vul: EW | ♥ AJ652 | ♥ 8 | Pass | 3NT | AP | |
| North HCP: 19 | ♦ 65 | ♦ AKQ1032 | | | | |
| South HCP: 13 | ♣ AKJ6 | ♣ 98 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|----------------------------|-------|------|-----------------|
| Board: 404 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q642 | ♠ AK5 | | | | 1♣ |
| Vul: Both | ♥ Q54 | ♥ A3 | Pass | 1♠ | X | XX ¹ |
| North HCP: 9 | ♦ KJ93 | ♦ 1072 | 2♥ | Pass | Pass | 3NT |
| South HCP: 18 | ♣ J3 | ♣ AK962 | AP | | | |
| Contract: 3N S | | | 1. Support double redouble | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 405 | ♠ AQJ | The opponents are silent. |
| Dealer: N | ♥ AJ952 | |
| Vul: NS | ♦ K75 | You bid first. |
| HCP: 18 | ♣ K7 | |

| | | |
|------------|---------|---------------------------|
| Board: 406 | ♠ K9654 | West Bids 1♥ if possible. |
| Dealer: S | ♥ 106 | West Bids 2♥ if possible. |
| Vul: EW | ♦ 954 | |
| HCP: 3 | ♣ 1094 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 407 | ♠ KQ102 | The opponents are silent. |
| Dealer: N | ♥ AQ54 | |
| Vul: Both | ♦ A92 | You bid first. |
| HCP: 18 | ♣ K3 | |

| | | |
|------------|-----------|---------------------------|
| Board: 408 | ♠ A109862 | The opponents are silent. |
| Dealer: S | ♥ 63 | |
| Vul: None | ♦ K96 | Partner bids first. |
| HCP: 7 | ♣ 106 | |

| | | |
|------------|---------|---------------------------|
| Board: 409 | ♠ AQJ52 | The opponents are silent. |
| Dealer: N | ♥ A10 | |
| Vul: EW | ♦ A4 | You bid first. |
| HCP: 18 | ♣ QJ53 | |

| | | |
|------------|--------|---------------------------|
| Board: 410 | ♠ Q52 | The opponents are silent. |
| Dealer: S | ♥ KJ92 | |
| Vul: Both | ♦ 1052 | Partner bids first. |
| HCP: 6 | ♣ 983 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 405 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ | ♠ 1085 | | 1♥ | Pass | 3♦ |
| Vul: NS | ♥ AJ952 | ♥ 3 | Pass | 3NT | AP | |
| North HCP: 18 | ♦ K75 | ♦ AQJ864 | | | | |
| South HCP: 10 | ♣ K7 | ♣ QJ2 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 406 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K9654 | ♠ A1072 | | | | 1♣ |
| Vul: EW | ♥ 106 | ♥ AQ53 | 1♥ | Pass | Pass | 1♠ |
| North HCP: 3 | ♦ 954 | ♦ A2 | 2♥ | 2♠ | Pass | 3♠ |
| South HCP: 19 | ♣ 1094 | ♣ KQ2 | AP | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 407 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ102 | ♠ A98764 | | 1♦ | Pass | 1♠ |
| Vul: Both | ♥ AQ54 | ♥ 107 | Pass | 4♠ | AP | |
| North HCP: 18 | ♦ A92 | ♦ K3 | | | | |
| South HCP: 9 | ♣ K3 | ♣ Q62 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 408 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A109862 | ♠ KQ4 | | | | 1♣ |
| Vul: None | ♥ 63 | ♥ Q52 | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ K96 | ♦ A52 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 19 | ♣ 106 | ♣ AKJ2 | AP | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 409 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ52 | ♠ 1097 | | 1♠ | Pass | 2♠ |
| Vul: EW | ♥ A10 | ♥ Q63 | Pass | 4♠ | AP | |
| North HCP: 18 | ♦ A4 | ♦ Q52 | | | | |
| South HCP: 7 | ♣ QJ53 | ♣ K974 | | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 410 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q52 | ♠ A104 | | | | 1♣ |
| Vul: Both | ♥ KJ92 | ♥ Q104 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ 1052 | ♦ AK6 | AP | | | |
| South HCP: 19 | ♣ 983 | ♣ KQJ2 | | | | |
| Contract: 2N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 405 | ♠ 1085 | The opponents are silent. |
| Dealer: N | ♥ 3 | |
| Vul: NS | ♦ AQJ864 | Partner bids first. |
| HCP: 10 | ♣ QJ2 | |

| | | |
|------------|---------|---------------------------|
| Board: 406 | ♠ A1072 | West Bids 1♥ if possible. |
| Dealer: S | ♥ AQ53 | West Bids 2♥ if possible. |
| Vul: EW | ♦ A2 | |
| HCP: 19 | ♣ KQ2 | You bid first. |

| | | |
|------------|----------|---------------------------|
| Board: 407 | ♠ A98764 | The opponents are silent. |
| Dealer: N | ♥ 107 | |
| Vul: Both | ♦ K3 | Partner bids first. |
| HCP: 9 | ♣ Q62 | |

| | | |
|------------|--------|---------------------------|
| Board: 408 | ♠ KQ4 | The opponents are silent. |
| Dealer: S | ♥ Q52 | |
| Vul: None | ♦ A52 | You bid first. |
| HCP: 19 | ♣ AKJ2 | |

| | | |
|------------|--------|---------------------------|
| Board: 409 | ♠ 1097 | The opponents are silent. |
| Dealer: N | ♥ Q63 | |
| Vul: EW | ♦ Q52 | Partner bids first. |
| HCP: 7 | ♣ K974 | |

| | | |
|------------|--------|---------------------------|
| Board: 410 | ♠ A104 | The opponents are silent. |
| Dealer: S | ♥ Q104 | |
| Vul: Both | ♦ AK6 | You bid first. |
| HCP: 19 | ♣ KQJ2 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 405 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ | ♠ 1085 | | 1♥ | Pass | 3♦ |
| Vul: NS | ♥ AJ952 | ♥ 3 | Pass | 3NT | AP | |
| North HCP: 18 | ♦ K75 | ♦ AQJ864 | | | | |
| South HCP: 10 | ♣ K7 | ♣ QJ2 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 406 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K9654 | ♠ A1072 | | | | 1♣ |
| Vul: EW | ♥ 106 | ♥ AQ53 | 1♥ | Pass | Pass | 1♠ |
| North HCP: 3 | ♦ 954 | ♦ A2 | 2♥ | 2♠ | Pass | 3♠ |
| South HCP: 19 | ♣ 1094 | ♣ KQ2 | AP | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 407 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ102 | ♠ A98764 | | 1♦ | Pass | 1♠ |
| Vul: Both | ♥ AQ54 | ♥ 107 | Pass | 4♠ | AP | |
| North HCP: 18 | ♦ A92 | ♦ K3 | | | | |
| South HCP: 9 | ♣ K3 | ♣ Q62 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 408 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A109862 | ♠ KQ4 | | | | 1♣ |
| Vul: None | ♥ 63 | ♥ Q52 | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ K96 | ♦ A52 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 19 | ♣ 106 | ♣ AKJ2 | AP | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 409 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ52 | ♠ 1097 | | 1♠ | Pass | 2♠ |
| Vul: EW | ♥ A10 | ♥ Q63 | Pass | 4♠ | AP | |
| North HCP: 18 | ♦ A4 | ♦ Q52 | | | | |
| South HCP: 7 | ♣ QJ53 | ♣ K974 | | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 410 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q52 | ♠ A104 | | | | 1♣ |
| Vul: Both | ♥ KJ92 | ♥ Q104 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ 1052 | ♦ AK6 | AP | | | |
| South HCP: 19 | ♣ 983 | ♣ KQJ2 | | | | |
| Contract: 2N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|--------------------------------|
| Board: 411 | ♠ AQ5 | West Doubles Pass if possible. |
| Dealer: N | ♥ A95 | East Bids 2♣ if possible. |
| Vul: None | ♦ KQ1064 | |
| HCP: 18 | ♣ K7 | You bid first. |
| Board: 412 | ♠ 1087 | The opponents are silent. |
| Dealer: S | ♥ 7642 | |
| Vul: NS | ♦ AQ8 | Partner bids first. |
| HCP: 6 | ♣ 765 | |
| Board: 413 | ♠ K109 | The opponents are silent. |
| Dealer: N | ♥ AK74 | |
| Vul: Both | ♦ A93 | You bid first. |
| HCP: 19 | ♣ KQ8 | |
| Board: 414 | ♠ A54 | The opponents are silent. |
| Dealer: S | ♥ K765 | |
| Vul: None | ♦ K764 | Partner bids first. |
| HCP: 12 | ♣ Q4 | |
| Board: 415 | ♠ AK7 | East Bids 3♠ if possible. |
| Dealer: N | ♥ A1065 | |
| Vul: NS | ♦ KJ108 | You bid first. |
| HCP: 18 | ♣ K8 | |
| Board: 416 | ♠ 842 | The opponents are silent. |
| Dealer: S | ♥ K875 | |
| Vul: EW | ♦ K74 | Partner bids first. |
| HCP: 6 | ♣ 542 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 411 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ5 | ♠ 763 | | 1♦ | Pass | Pass |
| Vul: None | ♥ A95 | ♥ 10632 | X | XX | 2♣ | Pass |
| North HCP: 18 | ♦ KQ1064 | ♦ 92 | Pass | X | Pass | 2♥ |
| South HCP: 2 | ♣ K7 | ♣ Q542 | AP | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 412 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1087 | ♠ AQ4 | | | | 1♣ |
| Vul: NS | ♥ 7642 | ♥ AJ10 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ AQ8 | ♦ K72 | AP | | | |
| South HCP: 18 | ♣ 765 | ♣ A1092 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 413 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K109 | ♠ Q62 | | 1♣ | Pass | 1♦ |
| Vul: Both | ♥ AK74 | ♥ QJ9 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ A93 | ♦ KQJ74 | AP | | | |
| South HCP: 11 | ♣ KQ8 | ♣ 107 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 414 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A54 | ♠ 107 | | | | 1♣ |
| Vul: None | ♥ K765 | ♥ A8 | Pass | 1♥ | Pass | 2NT |
| North HCP: 12 | ♦ K764 | ♦ AQ85 | Pass | 3♦ | AP | |
| South HCP: 18 | ♣ Q4 | ♣ AKJ62 | | | | |
| Contract: 3♦ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 415 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK7 | ♠ J8 | | | | |
| Vul: NS | ♥ A1065 | ♥ 83 | | 1♦ | 3♠ | AP |
| North HCP: 18 | ♦ KJ108 | ♦ Q7654 | | | | |
| South HCP: 3 | ♣ K8 | ♣ 10965 | | | | |
| Contract: 3♠ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 416 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 842 | ♠ A1095 | | | | 1♣ |
| Vul: EW | ♥ K875 | ♥ QJ4 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ K74 | ♦ A3 | AP | | | |
| South HCP: 18 | ♣ 542 | ♣ AK87 | | | | |
| Contract: 2N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|--------------------------------|
| Board: 411 | ♠ 763 | West Doubles Pass if possible. |
| Dealer: N | ♥ 10632 | East Bids 2♣ if possible. |
| Vul: None | ♦ 92 | |
| HCP: 2 | ♣ Q542 | Partner bids first. |
| Board: 412 | ♠ AQ4 | The opponents are silent. |
| Dealer: S | ♥ AJ10 | |
| Vul: NS | ♦ K72 | You bid first. |
| HCP: 18 | ♣ A1092 | |
| Board: 413 | ♠ Q62 | The opponents are silent. |
| Dealer: N | ♥ QJ9 | |
| Vul: Both | ♦ KQJ74 | Partner bids first. |
| HCP: 11 | ♣ 107 | |
| Board: 414 | ♠ 107 | The opponents are silent. |
| Dealer: S | ♥ A8 | |
| Vul: None | ♦ AQ85 | You bid first. |
| HCP: 18 | ♣ AKJ62 | |
| Board: 415 | ♠ J8 | East Bids 3♠ if possible. |
| Dealer: N | ♥ 83 | |
| Vul: NS | ♦ Q7654 | Partner bids first. |
| HCP: 3 | ♣ 10965 | |
| Board: 416 | ♠ A1095 | The opponents are silent. |
| Dealer: S | ♥ QJ4 | |
| Vul: EW | ♦ A3 | You bid first. |
| HCP: 18 | ♣ AK87 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 411 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ5 | ♠ 763 | | 1♦ | Pass | Pass |
| Vul: None | ♥ A95 | ♥ 10632 | X | XX | 2♣ | Pass |
| North HCP: 18 | ♦ KQ1064 | ♦ 92 | Pass | X | Pass | 2♥ |
| South HCP: 2 | ♣ K7 | ♣ Q542 | AP | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 412 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1087 | ♠ AQ4 | | | | 1♣ |
| Vul: NS | ♥ 7642 | ♥ AJ10 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ AQ8 | ♦ K72 | AP | | | |
| South HCP: 18 | ♣ 765 | ♣ A1092 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 413 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K109 | ♠ Q62 | | 1♣ | Pass | 1♦ |
| Vul: Both | ♥ AK74 | ♥ QJ9 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ A93 | ♦ KQJ74 | AP | | | |
| South HCP: 11 | ♣ KQ8 | ♣ 107 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 414 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A54 | ♠ 107 | | | | 1♣ |
| Vul: None | ♥ K765 | ♥ A8 | Pass | 1♥ | Pass | 2NT |
| North HCP: 12 | ♦ K764 | ♦ AQ85 | Pass | 3♦ | AP | |
| South HCP: 18 | ♣ Q4 | ♣ AKJ62 | | | | |
| Contract: 3♦ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 415 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK7 | ♠ J8 | | | | |
| Vul: NS | ♥ A1065 | ♥ 83 | | 1♦ | 3♠ | AP |
| North HCP: 18 | ♦ KJ108 | ♦ Q7654 | | | | |
| South HCP: 3 | ♣ K8 | ♣ 10965 | | | | |
| Contract: 3♠ E | | | | | | |

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|----------------|--------|---------|------|-------|------|-------|
| Board: 416 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 842 | ♠ A1095 | | | | 1♣ |
| Vul: EW | ♥ K875 | ♥ QJ4 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ K74 | ♦ A3 | AP | | | |
| South HCP: 18 | ♣ 542 | ♣ AK87 | | | | |
| Contract: 2N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 417 | ♠ AK82 | East Bids 1♠ if possible. |
| Dealer: N | ♥ K7 | West Bids 2♠ if possible. |
| Vul: None | ♦ AQJ4 | |
| HCP: 19 | ♣ Q54 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 418 | ♠ Q1073 | The opponents are silent. |
| Dealer: S | ♥ 987 | |
| Vul: NS | ♦ K984 | Partner bids first. |
| HCP: 7 | ♣ Q5 | |

| | | |
|------------|--------|---------------------------|
| Board: 419 | ♠ AQ3 | West Bids 1♥ if possible. |
| Dealer: N | ♥ KQ62 | East Bids 2♥ if possible. |
| Vul: EW | ♦ K97 | |
| HCP: 19 | ♣ KQ4 | You bid first. |

| | | |
|------------|--------|---------------------------|
| Board: 420 | ♠ Q93 | West Bids 2♥ if possible. |
| Dealer: S | ♥ J974 | |
| Vul: Both | ♦ 9853 | Partner bids first. |
| HCP: 3 | ♣ 83 | |

| | | |
|------------|--------|---------------------------|
| Board: 421 | ♠ A63 | East Bids 2♠ if possible. |
| Dealer: N | ♥ KQ83 | West Bids 3♠ if possible. |
| Vul: NS | ♦ A107 | |
| HCP: 19 | ♣ KQJ | You bid first. |

| | | |
|------------|----------|---------------------------|
| Board: 422 | ♠ J5 | The opponents are silent. |
| Dealer: S | ♥ J52 | |
| Vul: EW | ♦ K97432 | Partner bids first. |
| HCP: 5 | ♣ 103 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|---------------------|-------|------|-----------------|
| Board: 417 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK82 | ♠ J | | 1♦ | 1♠ | X |
| Vul: None | ♥ K7 | ♥ QJ108 | 2♠ | X | Pass | 3♠ ¹ |
| North HCP: 19 | ♦ AQJ4 | ♦ K10875 | Pass | 3NT | AP | |
| South HCP: 10 | ♣ Q54 | ♣ K97 | 1. strength cue bid | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 418 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1073 | ♠ KJ6 | | | | 1♥ |
| Vul: NS | ♥ 987 | ♥ AQ532 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 7 | ♦ K984 | ♦ AQ | AP | | | |
| South HCP: 19 | ♣ Q5 | ♣ K64 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 419 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ3 | ♠ J9654 | | 1♣ | Pass | Pass |
| Vul: EW | ♥ KQ62 | ♥ 7 | 1♥ | 1NT | 2♥ | AP |
| North HCP: 19 | ♦ K97 | ♦ Q864 | | | | |
| South HCP: 3 | ♣ KQ4 | ♣ 1063 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 420 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q93 | ♠ KJ876 | | | | 1♠ |
| Vul: Both | ♥ J974 | ♥ AK | 2♥ | Pass | Pass | X |
| North HCP: 3 | ♦ 9853 | ♦ KJ4 | Pass | 2♠ | AP | |
| South HCP: 18 | ♣ 83 | ♣ K94 | | | | |
| Contract: 2♠ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 421 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A63 | ♠ 2 | | 1♣ | 2♠ | Pass |
| Vul: NS | ♥ KQ83 | ♥ A10972 | 3♠ | X | Pass | 4♥ |
| North HCP: 19 | ♦ A107 | ♦ KQ5 | AP | | | |
| South HCP: 9 | ♣ KQJ | ♣ 10954 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 422 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J5 | ♠ A6 | | | | 1♦ |
| Vul: EW | ♥ J52 | ♥ AQ | Pass | 4♦ | AP | |
| North HCP: 5 | ♦ K97432 | ♦ AQJ105 | | | | |
| South HCP: 19 | ♣ 103 | ♣ Q975 | | | | |
| Contract: 4♦ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 417 | ♠ J | East Bids 1♠ if possible. |
| Dealer: N | ♥ QJ108 | West Bids 2♠ if possible. |
| Vul: None | ♦ K10875 | |
| HCP: 10 | ♣ K97 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 418 | ♠ KJ6 | The opponents are silent. |
| Dealer: S | ♥ AQ532 | |
| Vul: NS | ♦ AQ | You bid first. |
| HCP: 19 | ♣ K64 | |

| | | |
|------------|---------|---------------------------|
| Board: 419 | ♠ J9654 | West Bids 1♥ if possible. |
| Dealer: N | ♥ 7 | East Bids 2♥ if possible. |
| Vul: EW | ♦ Q864 | |
| HCP: 3 | ♣ 1063 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 420 | ♠ KJ876 | West Bids 2♥ if possible. |
| Dealer: S | ♥ AK | |
| Vul: Both | ♦ KJ4 | You bid first. |
| HCP: 18 | ♣ K94 | |

| | | |
|------------|----------|---------------------------|
| Board: 421 | ♠ 2 | East Bids 2♠ if possible. |
| Dealer: N | ♥ A10972 | West Bids 3♠ if possible. |
| Vul: NS | ♦ KQ5 | |
| HCP: 9 | ♣ 10954 | Partner bids first. |

| | | |
|------------|----------|---------------------------|
| Board: 422 | ♠ A6 | The opponents are silent. |
| Dealer: S | ♥ AQ | |
| Vul: EW | ♦ AQJ105 | You bid first. |
| HCP: 19 | ♣ Q975 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|---------------------|-------|------|-----------------|
| Board: 417 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK82 | ♠ J | | 1♦ | 1♠ | X |
| Vul: None | ♥ K7 | ♥ QJ108 | 2♠ | X | Pass | 3♠ ¹ |
| North HCP: 19 | ♦ AQJ4 | ♦ K10875 | Pass | 3NT | AP | |
| South HCP: 10 | ♣ Q54 | ♣ K97 | 1. strength cue bid | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 418 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1073 | ♠ KJ6 | | | | 1♥ |
| Vul: NS | ♥ 987 | ♥ AQ532 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 7 | ♦ K984 | ♦ AQ | AP | | | |
| South HCP: 19 | ♣ Q5 | ♣ K64 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 419 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ3 | ♠ J9654 | | 1♣ | Pass | Pass |
| Vul: EW | ♥ KQ62 | ♥ 7 | 1♥ | 1NT | 2♥ | AP |
| North HCP: 19 | ♦ K97 | ♦ Q864 | | | | |
| South HCP: 3 | ♣ KQ4 | ♣ 1063 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 420 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q93 | ♠ KJ876 | | | | 1♠ |
| Vul: Both | ♥ J974 | ♥ AK | 2♥ | Pass | Pass | X |
| North HCP: 3 | ♦ 9853 | ♦ KJ4 | Pass | 2♠ | AP | |
| South HCP: 18 | ♣ 83 | ♣ K94 | | | | |
| Contract: 2♠ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 421 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A63 | ♠ 2 | | 1♣ | 2♠ | Pass |
| Vul: NS | ♥ KQ83 | ♥ A10972 | 3♠ | X | Pass | 4♥ |
| North HCP: 19 | ♦ A107 | ♦ KQ5 | AP | | | |
| South HCP: 9 | ♣ KQJ | ♣ 10954 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 422 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J5 | ♠ A6 | | | | 1♦ |
| Vul: EW | ♥ J52 | ♥ AQ | Pass | 4♦ | AP | |
| North HCP: 5 | ♦ K97432 | ♦ AQJ105 | | | | |
| South HCP: 19 | ♣ 103 | ♣ Q975 | | | | |
| Contract: 4♦ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|--------------------------------|
| Board: 423 | ♠ AQ75 | West Doubles Pass if possible. |
| Dealer: N | ♥ A82 | |
| Vul: Both | ♦ 84 | You bid first. |
| HCP: 19 | ♣ AKQ7 | |
| Board: 424 | ♠ J10 | The opponents are silent. |
| Dealer: S | ♥ AJ985 | |
| Vul: None | ♦ 954 | Partner bids first. |
| HCP: 7 | ♣ J93 | |
| Board: 425 | ♠ KQ7 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ87 | |
| Vul: EW | ♦ AJ4 | You bid first. |
| HCP: 18 | ♣ K109 | |
| Board: 426 | ♠ AKJ6 | The opponents are silent. |
| Dealer: S | ♥ AJ | |
| Vul: Both | ♦ Q9863 | Partner bids first. |
| HCP: 16 | ♣ J8 | |
| Board: 427 | ♠ AKJ975 | East Bids 2NT if possible. |
| Dealer: N | ♥ K8 | West Bids 3♣ if possible. |
| Vul: None | ♦ K75 | West Bids 4♣ if possible. |
| HCP: 18 | ♣ A5 | You bid first. |
| Board: 428 | ♠ KQ872 | East Doubles 3♣ if possible. |
| Dealer: S | ♥ J52 | |
| Vul: NS | ♦ 65 | Partner bids first. |
| HCP: 9 | ♣ K87 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 423 | North: | South: | | | | |
| Dealer: N | ♠ AQ75 | ♠ 93 | West | North | East | South |
| Vul: Both | ♥ A82 | ♥ J1093 | | 1♣ | Pass | Pass |
| North HCP: 19 | ♦ 84 | ♦ Q963 | X | 1♠ | AP | |
| South HCP: 3 | ♣ AKQ7 | ♣ 943 | | | | |
| Contract: 1♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 424 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10 | ♠ AK96 | | | | 1♣ |
| Vul: None | ♥ AJ985 | ♥ 762 | Pass | 1♥ | Pass | 2NT |
| North HCP: 7 | ♦ 954 | ♦ AQ | Pass | 3♥ | Pass | 4♥ |
| South HCP: 19 | ♣ J93 | ♣ AQ42 | AP | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 425 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ 532 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ KQ87 | ♥ 64 | Pass | X | Pass | 2♦ |
| North HCP: 18 | ♦ AJ4 | ♦ Q9875 | AP | | | |
| South HCP: 2 | ♣ K109 | ♣ 873 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 426 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AKJ6 | ♠ 1043 | | | | 1♣ |
| Vul: Both | ♥ AJ | ♥ KQ2 | Pass | 1♦ | Pass | 2NT |
| North HCP: 16 | ♦ Q9863 | ♦ AK | Pass | 3♠ | Pass | 3NT |
| South HCP: 18 | ♣ J8 | ♣ AQ964 | Pass | 5NT | Pass | 6NT |
| Contract: 6N S | | | AP | | | |

| | | | | | | |
|----------------|----------|---------|----------------|-------|------------------|-------|
| Board: 427 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ975 | ♠ Q1086 | | 1♠ | 2NT ¹ | Pass |
| Vul: None | ♥ K8 | ♥ 10972 | 3♣ | 3♠ | Pass | Pass |
| North HCP: 18 | ♦ K75 | ♦ J10 | 4♣ | AP | | |
| South HCP: 5 | ♣ A5 | ♣ Q83 | 1. Unusual 2NT | | | |
| Contract: 4♣ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|----------------|-----------------|------|-------|
| Board: 428 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ872 | ♠ 94 | | | | 1♦ |
| Vul: NS | ♥ J52 | ♥ AKQ6 | Pass | 1♠ | Pass | 2♥ |
| North HCP: 9 | ♦ 65 | ♦ AK943 | Pass | 3♣ ¹ | X | 3♦ |
| South HCP: 18 | ♣ K87 | ♣ Q10 | Pass | 3♠ | Pass | 3NT |
| Contract: 3N S | | | AP | | | |
| | | | 1. Fourth suit | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|--------------------------------|
| Board: 423 | ♠ 93 | West Doubles Pass if possible. |
| Dealer: N | ♥ J1093 | |
| Vul: Both | ♦ Q963 | Partner bids first. |
| HCP: 3 | ♣ 943 | |
| Board: 424 | ♠ AK96 | The opponents are silent. |
| Dealer: S | ♥ 762 | |
| Vul: None | ♦ AQ | You bid first. |
| HCP: 19 | ♣ AQ42 | |
| Board: 425 | ♠ 532 | East Bids 1NT if possible. |
| Dealer: N | ♥ 64 | |
| Vul: EW | ♦ Q9875 | Partner bids first. |
| HCP: 2 | ♣ 873 | |
| Board: 426 | ♠ 1043 | The opponents are silent. |
| Dealer: S | ♥ KQ2 | |
| Vul: Both | ♦ AK | You bid first. |
| HCP: 18 | ♣ AQ964 | |
| Board: 427 | ♠ Q1086 | East Bids 2NT if possible. |
| Dealer: N | ♥ 10972 | West Bids 3♣ if possible. |
| Vul: None | ♦ J10 | West Bids 4♣ if possible. |
| HCP: 5 | ♣ Q83 | Partner bids first. |
| Board: 428 | ♠ 94 | East Doubles 3♣ if possible. |
| Dealer: S | ♥ AKQ6 | |
| Vul: NS | ♦ AK943 | You bid first. |
| HCP: 18 | ♣ Q10 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 423 | North: | South: | | | | |
| Dealer: N | ♠ AQ75 | ♠ 93 | West | North | East | South |
| Vul: Both | ♥ A82 | ♥ J1093 | | 1♣ | Pass | Pass |
| North HCP: 19 | ♦ 84 | ♦ Q963 | X | 1♠ | AP | |
| South HCP: 3 | ♣ AKQ7 | ♣ 943 | | | | |
| Contract: 1♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 424 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10 | ♠ AK96 | | | | 1♣ |
| Vul: None | ♥ AJ985 | ♥ 762 | Pass | 1♥ | Pass | 2NT |
| North HCP: 7 | ♦ 954 | ♦ AQ | Pass | 3♥ | Pass | 4♥ |
| South HCP: 19 | ♣ J93 | ♣ AQ42 | AP | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 425 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ 532 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ KQ87 | ♥ 64 | Pass | X | Pass | 2♦ |
| North HCP: 18 | ♦ AJ4 | ♦ Q9875 | AP | | | |
| South HCP: 2 | ♣ K109 | ♣ 873 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 426 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AKJ6 | ♠ 1043 | | | | 1♣ |
| Vul: Both | ♥ AJ | ♥ KQ2 | Pass | 1♦ | Pass | 2NT |
| North HCP: 16 | ♦ Q9863 | ♦ AK | Pass | 3♠ | Pass | 3NT |
| South HCP: 18 | ♣ J8 | ♣ AQ964 | Pass | 5NT | Pass | 6NT |
| Contract: 6N S | | | AP | | | |

| | | | | | | |
|----------------|----------|---------|----------------|-------|------------------|-------|
| Board: 427 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ975 | ♠ Q1086 | | 1♠ | 2NT ¹ | Pass |
| Vul: None | ♥ K8 | ♥ 10972 | 3♣ | 3♠ | Pass | Pass |
| North HCP: 18 | ♦ K75 | ♦ J10 | 4♣ | AP | | |
| South HCP: 5 | ♣ A5 | ♣ Q83 | 1. Unusual 2NT | | | |
| Contract: 4♣ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|----------------|-----------------|------|-------|
| Board: 428 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ872 | ♠ 94 | | | | 1♦ |
| Vul: NS | ♥ J52 | ♥ AKQ6 | Pass | 1♠ | Pass | 2♥ |
| North HCP: 9 | ♦ 65 | ♦ AK943 | Pass | 3♣ ¹ | X | 3♦ |
| South HCP: 18 | ♣ K87 | ♣ Q10 | Pass | 3♠ | Pass | 3NT |
| Contract: 3N S | | | AP | | | |
| | | | 1. Fourth suit | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|------------------------------|
| Board: 429 | ♠ AJ82 | The opponents are silent. |
| Dealer: N | ♥ K1052 | |
| Vul: Both | ♦ K10 | You bid first. |
| HCP: 18 | ♣ AK10 | |
| Board: 430 | ♠ 97 | The opponents are silent. |
| Dealer: S | ♥ 952 | |
| Vul: None | ♦ 98 | Partner bids first. |
| HCP: 3 | ♣ QJ8542 | |
| Board: 431 | ♠ AQ54 | East Bids 2♠ if possible. |
| Dealer: N | ♥ AQJ | |
| Vul: NS | ♦ Q64 | You bid first. |
| HCP: 18 | ♣ K95 | |
| Board: 432 | ♠ 1096 | The opponents are silent. |
| Dealer: S | ♥ Q9 | |
| Vul: EW | ♦ J765 | Partner bids first. |
| HCP: 6 | ♣ K942 | |
| Board: 433 | ♠ 964 | East Bids 1♠ if possible. |
| Dealer: N | ♥ AKJ3 | |
| Vul: None | ♦ K95 | You bid first. |
| HCP: 18 | ♣ AK5 | |
| Board: 434 | ♠ A72 | West Doubles 1♠ if possible. |
| Dealer: S | ♥ J62 | |
| Vul: NS | ♦ Q10643 | Partner bids first. |
| HCP: 7 | ♣ 93 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 429 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ82 | ♠ Q963 | | 1♣ | Pass | 1♦ |
| Vul: Both | ♥ K1052 | ♥ A8 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ K10 | ♦ AQ8643 | Pass | 4♠ | AP | |
| South HCP: 12 | ♣ AK10 | ♣ 5 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 430 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 97 | ♠ AKQ1032 | | | | 1♠ |
| Vul: None | ♥ 952 | ♥ K8 | | | | |
| North HCP: 3 | ♦ 98 | ♦ AQ6 | AP | | | |
| South HCP: 18 | ♣ QJ8542 | ♣ 106 | | | | |
| Contract: 1♠ S | | | | | | |

| | | | | | | |
|----------------|--------|-----------|-----------------------|-------|------|------------------|
| Board: 431 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ54 | ♠ 2 | | 1♣ | 2♠ | 2NT ¹ |
| Vul: NS | ♥ AQJ | ♥ K109432 | Pass | 3NT | Pass | 4♥ |
| North HCP: 18 | ♦ Q64 | ♦ AK32 | AP | | | |
| South HCP: 10 | ♣ K95 | ♣ 76 | 1. Lebensohl after 1m | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 432 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1096 | ♠ KQ85 | | | | 1♦ |
| Vul: EW | ♥ Q9 | ♥ K108 | Pass | 1NT | Pass | 2♠ |
| North HCP: 6 | ♦ J765 | ♦ AQ84 | Pass | 3♦ | AP | |
| South HCP: 18 | ♣ K942 | ♣ A7 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 433 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 964 | ♠ 83 | | 1♣ | 1♠ | Pass |
| Vul: None | ♥ AKJ3 | ♥ Q10842 | Pass | X | Pass | 2♥ |
| North HCP: 18 | ♦ K95 | ♦ 1084 | AP | | | |
| South HCP: 2 | ♣ AK5 | ♣ 763 | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|----------------|------------------|------|-------|
| Board: 434 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A72 | ♠ KJ653 | | | | 1♠ |
| Vul: NS | ♥ J62 | ♥ A9 | X | 1NT ¹ | Pass | 4♠ |
| North HCP: 7 | ♦ Q10643 | ♦ KJ | AP | | | |
| South HCP: 18 | ♣ 93 | ♣ KQJ5 | 1. Support 1NT | | | |
| Contract: 4♠ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 429 | ♠ Q963 | The opponents are silent. |
| Dealer: N | ♥ A8 | |
| Vul: Both | ♦ AQ8643 | Partner bids first. |
| HCP: 12 | ♣ 5 | |

| | | |
|------------|-----------|---------------------------|
| Board: 430 | ♠ AKQ1032 | The opponents are silent. |
| Dealer: S | ♥ K8 | |
| Vul: None | ♦ AQ6 | You bid first. |
| HCP: 18 | ♣ 106 | |

| | | |
|------------|-----------|---------------------------|
| Board: 431 | ♠ 2 | East Bids 2♠ if possible. |
| Dealer: N | ♥ K109432 | |
| Vul: NS | ♦ AK32 | Partner bids first. |
| HCP: 10 | ♣ 76 | |

| | | |
|------------|--------|---------------------------|
| Board: 432 | ♠ KQ85 | The opponents are silent. |
| Dealer: S | ♥ K108 | |
| Vul: EW | ♦ AQ84 | You bid first. |
| HCP: 18 | ♣ A7 | |

| | | |
|------------|----------|---------------------------|
| Board: 433 | ♠ 83 | East Bids 1♠ if possible. |
| Dealer: N | ♥ Q10842 | |
| Vul: None | ♦ 1084 | Partner bids first. |
| HCP: 2 | ♣ 763 | |

| | | |
|------------|---------|------------------------------|
| Board: 434 | ♠ KJ653 | West Doubles 1♠ if possible. |
| Dealer: S | ♥ A9 | |
| Vul: NS | ♦ KJ | You bid first. |
| HCP: 18 | ♣ KQJ5 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 429 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ82 | ♠ Q963 | | 1♣ | Pass | 1♦ |
| Vul: Both | ♥ K1052 | ♥ A8 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ K10 | ♦ AQ8643 | Pass | 4♠ | AP | |
| South HCP: 12 | ♣ AK10 | ♣ 5 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 430 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 97 | ♠ AKQ1032 | | | | 1♠ |
| Vul: None | ♥ 952 | ♥ K8 | | | | |
| North HCP: 3 | ♦ 98 | ♦ AQ6 | AP | | | |
| South HCP: 18 | ♣ QJ8542 | ♣ 106 | | | | |
| Contract: 1♠ S | | | | | | |

| | | | | | | |
|----------------|--------|-----------|-----------------------|-------|------|------------------|
| Board: 431 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ54 | ♠ 2 | | 1♣ | 2♠ | 2NT ¹ |
| Vul: NS | ♥ AQJ | ♥ K109432 | Pass | 3NT | Pass | 4♥ |
| North HCP: 18 | ♦ Q64 | ♦ AK32 | AP | | | |
| South HCP: 10 | ♣ K95 | ♣ 76 | 1. Lebensohl after 1m | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 432 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1096 | ♠ KQ85 | | | | 1♦ |
| Vul: EW | ♥ Q9 | ♥ K108 | Pass | 1NT | Pass | 2♠ |
| North HCP: 6 | ♦ J765 | ♦ AQ84 | Pass | 3♦ | AP | |
| South HCP: 18 | ♣ K942 | ♣ A7 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 433 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 964 | ♠ 83 | | 1♣ | 1♠ | Pass |
| Vul: None | ♥ AKJ3 | ♥ Q10842 | Pass | X | Pass | 2♥ |
| North HCP: 18 | ♦ K95 | ♦ 1084 | AP | | | |
| South HCP: 2 | ♣ AK5 | ♣ 763 | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|----------------|------------------|------|-------|
| Board: 434 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A72 | ♠ KJ653 | | | | 1♠ |
| Vul: NS | ♥ J62 | ♥ A9 | X | 1NT ¹ | Pass | 4♠ |
| North HCP: 7 | ♦ Q10643 | ♦ KJ | AP | | | |
| South HCP: 18 | ♣ 93 | ♣ KQJ5 | 1. Support 1NT | | | |
| Contract: 4♠ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 435 | ♠ AJ7 | The opponents are silent. |
| Dealer: N | ♥ AK52 | |
| Vul: EW | ♦ A9 | You bid first. |
| HCP: 18 | ♣ Q876 | |

| | | |
|------------|--------|---------------------------|
| Board: 436 | ♠ 865 | The opponents are silent. |
| Dealer: S | ♥ Q103 | |
| Vul: Both | ♦ QJ32 | Partner bids first. |
| HCP: 10 | ♣ KQ4 | |

| | | |
|------------|--------|---------------------------|
| Board: 437 | ♠ AK75 | The opponents are silent. |
| Dealer: N | ♥ J62 | |
| Vul: NS | ♦ AK | You bid first. |
| HCP: 19 | ♣ KJ98 | |

| | | |
|------------|---------|---------------------------|
| Board: 438 | ♠ KJ108 | The opponents are silent. |
| Dealer: S | ♥ 87652 | |
| Vul: EW | ♦ J3 | Partner bids first. |
| HCP: 5 | ♣ 43 | |

| | | |
|------------|---------|---------------------------|
| Board: 439 | ♠ A32 | The opponents are silent. |
| Dealer: N | ♥ AJ104 | |
| Vul: Both | ♦ AJ6 | You bid first. |
| HCP: 19 | ♣ AJ7 | |

| | | |
|------------|----------|---------------------------|
| Board: 440 | ♠ 106 | The opponents are silent. |
| Dealer: S | ♥ K10832 | |
| Vul: None | ♦ 1084 | Partner bids first. |
| HCP: 6 | ♣ K102 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|---------------------|-------|------|-----------------|
| Board: 435 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ7 | ♠ — | | 1♣ | Pass | 1♦ |
| Vul: EW | ♥ AK52 | ♥ QJ109 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ A9 | ♦ KQJ63 | Pass | 4♥ | Pass | 5♠ ¹ |
| South HCP: 9 | ♣ Q876 | ♣ 9432 | Pass | 6♥ | AP | |
| Contract: 6♥ S | | | 1. Exclusion, for ♥ | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 436 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 865 | ♠ KJ103 | | | | 1♣ |
| Vul: Both | ♥ Q103 | ♥ AK | Pass | 1♦ | Pass | 2NT |
| North HCP: 10 | ♦ QJ32 | ♦ A65 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ KQ4 | ♣ A872 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 437 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK75 | ♠ 1064 | | 1♣ | Pass | 1♥ |
| Vul: NS | ♥ J62 | ♥ A743 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ AK | ♦ J543 | AP | | | |
| South HCP: 7 | ♣ KJ98 | ♣ Q5 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 438 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ108 | ♠ Q75 | | | | 1♦ |
| Vul: EW | ♥ 87652 | ♥ Q9 | Pass | 1♥ | Pass | 2NT |
| North HCP: 5 | ♦ J3 | ♦ AK85 | AP | | | |
| South HCP: 18 | ♣ 43 | ♣ AK85 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 439 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A32 | ♠ 97 | | | | |
| Vul: Both | ♥ AJ104 | ♥ 952 | | 1♣ | AP | |
| North HCP: 19 | ♦ AJ6 | ♦ Q732 | | | | |
| South HCP: 2 | ♣ AJ7 | ♣ 9543 | | | | |
| Contract: 1♣ N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 440 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 106 | ♠ KQJ8 | | | | 1♣ |
| Vul: None | ♥ K10832 | ♥ A74 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ 1084 | ♦ AJ7 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 19 | ♣ K102 | ♣ A93 | AP | | | |
| Contract: 4♥ N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 435 | ♠ — | The opponents are silent. |
| Dealer: N | ♥ QJ109 | |
| Vul: EW | ♦ KQJ63 | Partner bids first. |
| HCP: 9 | ♣ 9432 | |

| | | |
|------------|---------|---------------------------|
| Board: 436 | ♠ KJ103 | The opponents are silent. |
| Dealer: S | ♥ AK | |
| Vul: Both | ♦ A65 | You bid first. |
| HCP: 19 | ♣ A872 | |

| | | |
|------------|--------|---------------------------|
| Board: 437 | ♠ 1064 | The opponents are silent. |
| Dealer: N | ♥ A743 | |
| Vul: NS | ♦ J543 | Partner bids first. |
| HCP: 7 | ♣ Q5 | |

| | | |
|------------|--------|---------------------------|
| Board: 438 | ♠ Q75 | The opponents are silent. |
| Dealer: S | ♥ Q9 | |
| Vul: EW | ♦ AK85 | You bid first. |
| HCP: 18 | ♣ AK85 | |

| | | |
|------------|--------|---------------------------|
| Board: 439 | ♠ 97 | The opponents are silent. |
| Dealer: N | ♥ 952 | |
| Vul: Both | ♦ Q732 | Partner bids first. |
| HCP: 2 | ♣ 9543 | |

| | | |
|------------|--------|---------------------------|
| Board: 440 | ♠ KQJ8 | The opponents are silent. |
| Dealer: S | ♥ A74 | |
| Vul: None | ♦ AJ7 | You bid first. |
| HCP: 19 | ♣ A93 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|---------------------|-------|------|-----------------|
| Board: 435 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ7 | ♠ — | | 1♣ | Pass | 1♦ |
| Vul: EW | ♥ AK52 | ♥ QJ109 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ A9 | ♦ KQJ63 | Pass | 4♥ | Pass | 5♠ ¹ |
| South HCP: 9 | ♣ Q876 | ♣ 9432 | Pass | 6♥ | AP | |
| Contract: 6♥ S | | | 1. Exclusion, for ♥ | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 436 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 865 | ♠ KJ103 | | | | 1♣ |
| Vul: Both | ♥ Q103 | ♥ AK | Pass | 1♦ | Pass | 2NT |
| North HCP: 10 | ♦ QJ32 | ♦ A65 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ KQ4 | ♣ A872 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 437 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK75 | ♠ 1064 | | 1♣ | Pass | 1♥ |
| Vul: NS | ♥ J62 | ♥ A743 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ AK | ♦ J543 | AP | | | |
| South HCP: 7 | ♣ KJ98 | ♣ Q5 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 438 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ108 | ♠ Q75 | | | | 1♦ |
| Vul: EW | ♥ 87652 | ♥ Q9 | Pass | 1♥ | Pass | 2NT |
| North HCP: 5 | ♦ J3 | ♦ AK85 | AP | | | |
| South HCP: 18 | ♣ 43 | ♣ AK85 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 439 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A32 | ♠ 97 | | 1♣ | AP | |
| Vul: Both | ♥ AJ104 | ♥ 952 | | | | |
| North HCP: 19 | ♦ AJ6 | ♦ Q732 | | | | |
| South HCP: 2 | ♣ AJ7 | ♣ 9543 | | | | |
| Contract: 1♣ N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 440 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 106 | ♠ KQJ8 | | | | 1♣ |
| Vul: None | ♥ K10832 | ♥ A74 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ 1084 | ♦ AJ7 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 19 | ♣ K102 | ♣ A93 | AP | | | |
| Contract: 4♥ N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|----------------------------|
| Board: 441 | ♠ KJ8 | The opponents are silent. |
| Dealer: N | ♥ AQ753 | |
| Vul: EW | ♦ AQ | You bid first. |
| HCP: 19 | ♣ QJ7 | |
| Board: 442 | ♠ QJ2 | West Bids 1♥ if possible. |
| Dealer: S | ♥ Q2 | |
| Vul: Both | ♦ QJ863 | Partner bids first. |
| HCP: 8 | ♣ 974 | |
| Board: 443 | ♠ A106 | The opponents are silent. |
| Dealer: N | ♥ AK95 | |
| Vul: None | ♦ AK63 | You bid first. |
| HCP: 18 | ♣ 96 | |
| Board: 444 | ♠ K1095 | The opponents are silent. |
| Dealer: S | ♥ 983 | |
| Vul: NS | ♦ Q3 | Partner bids first. |
| HCP: 9 | ♣ KJ82 | |
| Board: 445 | ♠ KQ8 | West Bids 1NT if possible. |
| Dealer: N | ♥ Q5 | |
| Vul: Both | ♦ A108 | You bid first. |
| HCP: 18 | ♣ AQJ94 | |
| Board: 446 | ♠ Q10 | The opponents are silent. |
| Dealer: S | ♥ Q84 | |
| Vul: None | ♦ A743 | Partner bids first. |
| HCP: 8 | ♣ 8643 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 441 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ8 | ♠ 643 | | 1♥ | Pass | 4♥ |
| Vul: EW | ♥ AQ753 | ♥ J10964 | AP | | | |
| North HCP: 19 | ♦ AQ | ♦ 853 | | | | |
| South HCP: 5 | ♣ QJ7 | ♣ A6 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 442 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ2 | ♠ K65 | | | | 1♣ |
| Vul: Both | ♥ Q2 | ♥ AK53 | 1♥ | Pass | Pass | 1NT |
| North HCP: 8 | ♦ QJ863 | ♦ A102 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ 974 | ♣ KQ5 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 443 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A106 | ♠ 53 | | 1♦ | Pass | 1NT |
| Vul: None | ♥ AK95 | ♥ Q32 | Pass | 2♥ | Pass | 3♦ |
| North HCP: 18 | ♦ AK63 | ♦ QJ82 | Pass | 5♦ | AP | |
| South HCP: 6 | ♣ 96 | ♣ J1032 | | | | |
| Contract: 5♦ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 444 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1095 | ♠ A42 | | | | 1♦ |
| Vul: NS | ♥ 983 | ♥ KQJ | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ Q3 | ♦ A964 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ KJ82 | ♣ A96 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------------|-------|------|-------|
| Board: 445 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ8 | ♠ 432 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ Q5 | ♥ K10643 | 1NT ¹ | 2NT | AP | |
| North HCP: 18 | ♦ A108 | ♦ 62 | 1. Unusual 1NT | | | |
| South HCP: 6 | ♣ AQJ94 | ♣ K87 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 446 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q10 | ♠ A54 | | | | 1♥ |
| Vul: None | ♥ Q84 | ♥ AKJ107 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 8 | ♦ A743 | ♦ KQ2 | AP | | | |
| South HCP: 18 | ♣ 8643 | ♣ J5 | | | | |
| Contract: 4♥ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 441 | ♠ 643 | The opponents are silent. |
| Dealer: N | ♥ J10964 | |
| Vul: EW | ♦ 853 | Partner bids first. |
| HCP: 5 | ♣ A6 | |

| | | |
|------------|--------|---------------------------|
| Board: 442 | ♠ K65 | West Bids 1♥ if possible. |
| Dealer: S | ♥ AK53 | |
| Vul: Both | ♦ A102 | You bid first. |
| HCP: 19 | ♣ KQ5 | |

| | | |
|------------|---------|---------------------------|
| Board: 443 | ♠ 53 | The opponents are silent. |
| Dealer: N | ♥ Q32 | |
| Vul: None | ♦ QJ82 | Partner bids first. |
| HCP: 6 | ♣ J1032 | |

| | | |
|------------|--------|---------------------------|
| Board: 444 | ♠ A42 | The opponents are silent. |
| Dealer: S | ♥ KQJ | |
| Vul: NS | ♦ A964 | You bid first. |
| HCP: 18 | ♣ A96 | |

| | | |
|------------|----------|----------------------------|
| Board: 445 | ♠ 432 | West Bids 1NT if possible. |
| Dealer: N | ♥ K10643 | |
| Vul: Both | ♦ 62 | Partner bids first. |
| HCP: 6 | ♣ K87 | |

| | | |
|------------|----------|---------------------------|
| Board: 446 | ♠ A54 | The opponents are silent. |
| Dealer: S | ♥ AKJ107 | |
| Vul: None | ♦ KQ2 | You bid first. |
| HCP: 18 | ♣ J5 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 441 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ8 | ♠ 643 | | 1♥ | Pass | 4♥ |
| Vul: EW | ♥ AQ753 | ♥ J10964 | AP | | | |
| North HCP: 19 | ♦ AQ | ♦ 853 | | | | |
| South HCP: 5 | ♣ QJ7 | ♣ A6 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 442 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ2 | ♠ K65 | | | | 1♣ |
| Vul: Both | ♥ Q2 | ♥ AK53 | 1♥ | Pass | Pass | 1NT |
| North HCP: 8 | ♦ QJ863 | ♦ A102 | Pass | 3NT | AP | |
| South HCP: 19 | ♣ 974 | ♣ KQ5 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 443 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A106 | ♠ 53 | | 1♦ | Pass | 1NT |
| Vul: None | ♥ AK95 | ♥ Q32 | Pass | 2♥ | Pass | 3♦ |
| North HCP: 18 | ♦ AK63 | ♦ QJ82 | Pass | 5♦ | AP | |
| South HCP: 6 | ♣ 96 | ♣ J1032 | | | | |
| Contract: 5♦ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 444 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1095 | ♠ A42 | | | | 1♦ |
| Vul: NS | ♥ 983 | ♥ KQJ | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ Q3 | ♦ A964 | Pass | 3NT | AP | |
| South HCP: 18 | ♣ KJ82 | ♣ A96 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------------|-------|------|-------|
| Board: 445 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ8 | ♠ 432 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ Q5 | ♥ K10643 | 1NT ¹ | 2NT | AP | |
| North HCP: 18 | ♦ A108 | ♦ 62 | 1. Unusual 1NT | | | |
| South HCP: 6 | ♣ AQJ94 | ♣ K87 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 446 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q10 | ♠ A54 | | | | 1♥ |
| Vul: None | ♥ Q84 | ♥ AKJ107 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 8 | ♦ A743 | ♦ KQ2 | AP | | | |
| South HCP: 18 | ♣ 8643 | ♣ J5 | | | | |
| Contract: 4♥ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 447 | ♠ A5 | West Bids 2♦ if possible. |
| Dealer: N | ♥ AKQ74 | East Bids 4♦ if possible. |
| Vul: NS | ♦ J3 | |
| HCP: 19 | ♣ AJ87 | You bid first. |

| | | |
|------------|-----------|---------------------------|
| Board: 448 | ♠ K87 | The opponents are silent. |
| Dealer: S | ♥ Q109832 | |
| Vul: EW | ♦ J | Partner bids first. |
| HCP: 6 | ♣ 432 | |

| | | |
|------------|--------|---------------------------|
| Board: 449 | ♠ A3 | East Bids 1♥ if possible. |
| Dealer: N | ♥ J532 | West Bids 3♥ if possible. |
| Vul: None | ♦ AK9 | |
| HCP: 18 | ♣ AQ53 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 450 | ♠ A8 | The opponents are silent. |
| Dealer: S | ♥ 108 | |
| Vul: NS | ♦ Q8742 | Partner bids first. |
| HCP: 8 | ♣ Q875 | |

| | | |
|------------|---------|---------------------------|
| Board: 451 | ♠ AK2 | The opponents are silent. |
| Dealer: N | ♥ Q97 | |
| Vul: EW | ♦ AKJ64 | You bid first. |
| HCP: 18 | ♣ J7 | |

| | | |
|------------|---------|---------------------------|
| Board: 452 | ♠ K642 | The opponents are silent. |
| Dealer: S | ♥ Q96 | |
| Vul: Both | ♦ Q | Partner bids first. |
| HCP: 11 | ♣ KJ874 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 447 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A5 | ♠ J9742 | | 1♥ | Pass | Pass |
| Vul: NS | ♥ AKQ74 | ♥ 982 | 2♦ | 3♣ | 4♦ | Pass |
| North HCP: 19 | ♦ J3 | ♦ 2 | Pass | X | AP | |
| South HCP: 1 | ♣ AJ87 | ♣ 6543 | | | | |
| Contract: 4♦X W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 448 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K87 | ♠ QJ5 | | | | 1♦ |
| Vul: EW | ♥ Q109832 | ♥ A4 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ J | ♦ KQ872 | Pass | 3♥ | Pass | 3NT |
| South HCP: 19 | ♣ 432 | ♣ AQJ | Pass | 4♥ | AP | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 449 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A3 | ♠ 1098642 | | | | |
| Vul: None | ♥ J532 | ♥ 7 | | 1♣ | 1♥ | Pass |
| North HCP: 18 | ♦ AK9 | ♦ 108632 | 3♥ | AP | | |
| South HCP: 0 | ♣ AQ53 | ♣ 8 | | | | |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|----------------|------------------|------|-------|
| Board: 450 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A8 | ♠ KQJ52 | | | | 1♠ |
| Vul: NS | ♥ 108 | ♥ K5 | Pass | 1NT ¹ | Pass | 3NT |
| North HCP: 8 | ♦ Q8742 | ♦ AK6 | AP | | | |
| South HCP: 19 | ♣ Q875 | ♣ K42 | 1. forcing 1NT | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|-----------|--------------------------|-------|------|------------------|
| Board: 451 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK2 | ♠ 54 | | 1♦ | Pass | 1♥ |
| Vul: EW | ♥ Q97 | ♥ AKJ1082 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ AKJ64 | ♦ Q1098 | Pass | 4♥ | Pass | 4NT ¹ |
| South HCP: 13 | ♣ J7 | ♣ K | Pass | 5♠ | Pass | 6♥ |
| Contract: 6♥ S | | | AP | | | |
| | | | 1. Blackwood 1430, for ♥ | | | |

| | | | | | | |
|----------------|---------|--------|--------------------------|-------|------|------------------|
| Board: 452 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K642 | ♠ A93 | | | | 1♣ |
| Vul: Both | ♥ Q96 | ♥ AK5 | Pass | 1♠ | Pass | 2NT |
| North HCP: 11 | ♦ Q | ♦ A93 | Pass | 4♣ | Pass | 4NT ¹ |
| South HCP: 19 | ♣ KJ874 | ♣ A653 | Pass | 5♠ | Pass | 6♠ |
| Contract: 6♠ N | | | AP | | | |
| | | | 1. Blackwood 1430, for ♣ | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 447 | ♠ J9742 | West Bids 2♦ if possible. |
| Dealer: N | ♥ 982 | East Bids 4♦ if possible. |
| Vul: NS | ♦ 2 | |
| HCP: 1 | ♣ 6543 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 448 | ♠ QJ5 | The opponents are silent. |
| Dealer: S | ♥ A4 | |
| Vul: EW | ♦ KQ872 | You bid first. |
| HCP: 19 | ♣ AQJ | |

| | | |
|------------|-----------|---------------------------|
| Board: 449 | ♠ 1098642 | East Bids 1♥ if possible. |
| Dealer: N | ♥ 7 | West Bids 3♥ if possible. |
| Vul: None | ♦ 108632 | |
| HCP: 0 | ♣ 8 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 450 | ♠ KQJ52 | The opponents are silent. |
| Dealer: S | ♥ K5 | |
| Vul: NS | ♦ AK6 | You bid first. |
| HCP: 19 | ♣ K42 | |

| | | |
|------------|-----------|---------------------------|
| Board: 451 | ♠ 54 | The opponents are silent. |
| Dealer: N | ♥ AKJ1082 | |
| Vul: EW | ♦ Q1098 | Partner bids first. |
| HCP: 13 | ♣ K | |

| | | |
|------------|--------|---------------------------|
| Board: 452 | ♠ A93 | The opponents are silent. |
| Dealer: S | ♥ AK5 | |
| Vul: Both | ♦ A93 | You bid first. |
| HCP: 19 | ♣ A653 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 447 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A5 | ♠ J9742 | | 1♥ | Pass | Pass |
| Vul: NS | ♥ AKQ74 | ♥ 982 | 2♦ | 3♣ | 4♦ | Pass |
| North HCP: 19 | ♦ J3 | ♦ 2 | Pass | X | AP | |
| South HCP: 1 | ♣ AJ87 | ♣ 6543 | | | | |
| Contract: 4♦X W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 448 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K87 | ♠ QJ5 | | | | 1♦ |
| Vul: EW | ♥ Q109832 | ♥ A4 | Pass | 1♥ | Pass | 2NT |
| North HCP: 6 | ♦ J | ♦ KQ872 | Pass | 3♥ | Pass | 3NT |
| South HCP: 19 | ♣ 432 | ♣ AQJ | Pass | 4♥ | AP | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 449 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A3 | ♠ 1098642 | | | | |
| Vul: None | ♥ J532 | ♥ 7 | | 1♣ | 1♥ | Pass |
| North HCP: 18 | ♦ AK9 | ♦ 108632 | 3♥ | AP | | |
| South HCP: 0 | ♣ AQ53 | ♣ 8 | | | | |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|----------------|------------------|------|-------|
| Board: 450 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A8 | ♠ KQJ52 | | | | 1♠ |
| Vul: NS | ♥ 108 | ♥ K5 | Pass | 1NT ¹ | Pass | 3NT |
| North HCP: 8 | ♦ Q8742 | ♦ AK6 | AP | | | |
| South HCP: 19 | ♣ Q875 | ♣ K42 | 1. forcing 1NT | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|-----------|--------------------------|-------|------|------------------|
| Board: 451 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK2 | ♠ 54 | | 1♦ | Pass | 1♥ |
| Vul: EW | ♥ Q97 | ♥ AKJ1082 | Pass | 2NT | Pass | 3♥ |
| North HCP: 18 | ♦ AKJ64 | ♦ Q1098 | Pass | 4♥ | Pass | 4NT ¹ |
| South HCP: 13 | ♣ J7 | ♣ K | Pass | 5♠ | Pass | 6♥ |
| Contract: 6♥ S | | | AP | | | |
| | | | 1. Blackwood 1430, for ♥ | | | |

| | | | | | | |
|----------------|---------|--------|--------------------------|-------|------|------------------|
| Board: 452 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K642 | ♠ A93 | | | | 1♣ |
| Vul: Both | ♥ Q96 | ♥ AK5 | Pass | 1♠ | Pass | 2NT |
| North HCP: 11 | ♦ Q | ♦ A93 | Pass | 4♣ | Pass | 4NT ¹ |
| South HCP: 19 | ♣ KJ874 | ♣ A653 | Pass | 5♠ | Pass | 6♠ |
| Contract: 6♠ N | | | AP | | | |
| | | | 1. Blackwood 1430, for ♣ | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 453 | ♠ AKQJ6 | The opponents are silent. |
| Dealer: N | ♥ J42 | |
| Vul: NS | ♦ 64 | You bid first. |
| HCP: 18 | ♣ AK10 | |

| | | |
|------------|----------|---------------------------|
| Board: 454 | ♠ J10432 | The opponents are silent. |
| Dealer: S | ♥ 832 | |
| Vul: EW | ♦ A105 | Partner bids first. |
| HCP: 7 | ♣ Q2 | |

| | | |
|------------|----------|---------------------------|
| Board: 455 | ♠ AK5 | East Bids 1♥ if possible. |
| Dealer: N | ♥ K7 | West Bids 2♥ if possible. |
| Vul: Both | ♦ KJ1073 | East Bids 3♥ if possible. |
| HCP: 18 | ♣ A74 | You bid first. |

| | | |
|------------|--------|--------------------------------|
| Board: 456 | ♠ J43 | East Doubles Pass if possible. |
| Dealer: S | ♥ 753 | West Doubles 1♥ if possible. |
| Vul: None | ♦ 976 | East Bids 1♠ if possible. |
| HCP: 4 | ♣ QJ53 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 457 | ♠ K1042 | The opponents are silent. |
| Dealer: N | ♥ KJ73 | |
| Vul: EW | ♦ A76 | You bid first. |
| HCP: 18 | ♣ AK | |

| | | |
|------------|----------|---------------------------|
| Board: 458 | ♠ K102 | The opponents are silent. |
| Dealer: S | ♥ 94 | |
| Vul: Both | ♦ AQ9872 | Partner bids first. |
| HCP: 10 | ♣ J2 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 453 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQJ6 | ♠ 974 | | 1♠ | Pass | 2♠ |
| Vul: NS | ♥ J42 | ♥ K3 | Pass | 4♠ | AP | |
| North HCP: 18 | ♦ 64 | ♦ KQ93 | | | | |
| South HCP: 8 | ♣ AK10 | ♣ 9874 | | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 454 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10432 | ♠ A65 | | | | 1♦ |
| Vul: EW | ♥ 832 | ♥ A6 | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ A105 | ♦ K864 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 18 | ♣ Q2 | ♣ AK76 | AP | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 455 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK5 | ♠ 86 | | 1♦ | 1♥ | Pass |
| Vul: Both | ♥ K7 | ♥ QJ8 | 2♥ | X | Pass | 3♣ |
| North HCP: 18 | ♦ KJ1073 | ♦ 9654 | Pass | Pass | 3♥ | AP |
| South HCP: 3 | ♣ A74 | ♣ 10963 | | | | |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 456 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J43 | ♠ K8 | | | | 1♦ |
| Vul: None | ♥ 753 | ♥ AQ104 | Pass | Pass | X | 1♥ |
| North HCP: 4 | ♦ 976 | ♦ KQJ10 | X | Pass | 1♠ | X |
| South HCP: 19 | ♣ QJ53 | ♣ A98 | Pass | 2♥ | AP | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 457 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K1042 | ♠ AQ8 | | | | |
| Vul: EW | ♥ KJ73 | ♥ 8654 | | 1♦ | Pass | 1♥ |
| North HCP: 18 | ♦ A76 | ♦ K82 | Pass | 4♥ | AP | |
| South HCP: 11 | ♣ AK | ♣ Q52 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-----------------|------|------------------|
| Board: 458 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K102 | ♠ AQ53 | | | | 1♦ |
| Vul: Both | ♥ 94 | ♥ AK107 | Pass | 2♦ ¹ | Pass | 2♥ |
| North HCP: 10 | ♦ AQ9872 | ♦ 1065 | Pass | 3♦ | Pass | 4NT ² |
| South HCP: 19 | ♣ J2 | ♣ AQ | Pass | 5♣ | Pass | 6♦ |
| Contract: 6♦ S | | | AP | | | |

1. Inverted minors

2. Blackwood 1430, for ♦

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 453 | ♠ 974 | The opponents are silent. |
| Dealer: N | ♥ K3 | |
| Vul: NS | ♦ KQ93 | Partner bids first. |
| HCP: 8 | ♣ 9874 | |

| | | |
|------------|--------|---------------------------|
| Board: 454 | ♠ A65 | The opponents are silent. |
| Dealer: S | ♥ A6 | |
| Vul: EW | ♦ K864 | You bid first. |
| HCP: 18 | ♣ AK76 | |

| | | |
|------------|---------|---------------------------|
| Board: 455 | ♠ 86 | East Bids 1♥ if possible. |
| Dealer: N | ♥ QJ8 | West Bids 2♥ if possible. |
| Vul: Both | ♦ 9654 | East Bids 3♥ if possible. |
| HCP: 3 | ♣ 10963 | Partner bids first. |

| | | |
|------------|---------|--------------------------------|
| Board: 456 | ♠ K8 | East Doubles Pass if possible. |
| Dealer: S | ♥ AQ104 | West Doubles 1♥ if possible. |
| Vul: None | ♦ KQJ10 | East Bids 1♠ if possible. |
| HCP: 19 | ♣ A98 | You bid first. |

| | | |
|------------|--------|---------------------------|
| Board: 457 | ♠ AQ8 | The opponents are silent. |
| Dealer: N | ♥ 8654 | |
| Vul: EW | ♦ K82 | Partner bids first. |
| HCP: 11 | ♣ Q52 | |

| | | |
|------------|---------|---------------------------|
| Board: 458 | ♠ AQ53 | The opponents are silent. |
| Dealer: S | ♥ AK107 | |
| Vul: Both | ♦ 1065 | You bid first. |
| HCP: 19 | ♣ AQ | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 453 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQJ6 | ♠ 974 | | 1♠ | Pass | 2♠ |
| Vul: NS | ♥ J42 | ♥ K3 | Pass | 4♠ | AP | |
| North HCP: 18 | ♦ 64 | ♦ KQ93 | | | | |
| South HCP: 8 | ♣ AK10 | ♣ 9874 | | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 454 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10432 | ♠ A65 | | | | 1♦ |
| Vul: EW | ♥ 832 | ♥ A6 | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ A105 | ♦ K864 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 18 | ♣ Q2 | ♣ AK76 | AP | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 455 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK5 | ♠ 86 | | 1♦ | 1♥ | Pass |
| Vul: Both | ♥ K7 | ♥ QJ8 | 2♥ | X | Pass | 3♣ |
| North HCP: 18 | ♦ KJ1073 | ♦ 9654 | Pass | Pass | 3♥ | AP |
| South HCP: 3 | ♣ A74 | ♣ 10963 | | | | |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 456 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J43 | ♠ K8 | | | | 1♦ |
| Vul: None | ♥ 753 | ♥ AQ104 | Pass | Pass | X | 1♥ |
| North HCP: 4 | ♦ 976 | ♦ KQJ10 | X | Pass | 1♠ | X |
| South HCP: 19 | ♣ QJ53 | ♣ A98 | Pass | 2♥ | AP | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 457 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K1042 | ♠ AQ8 | | | | |
| Vul: EW | ♥ KJ73 | ♥ 8654 | | 1♦ | Pass | 1♥ |
| North HCP: 18 | ♦ A76 | ♦ K82 | Pass | 4♥ | AP | |
| South HCP: 11 | ♣ AK | ♣ Q52 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-----------------|------|------------------|
| Board: 458 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K102 | ♠ AQ53 | | | | 1♦ |
| Vul: Both | ♥ 94 | ♥ AK107 | Pass | 2♦ ¹ | Pass | 2♥ |
| North HCP: 10 | ♦ AQ9872 | ♦ 1065 | Pass | 3♦ | Pass | 4NT ² |
| South HCP: 19 | ♣ J2 | ♣ AQ | Pass | 5♣ | Pass | 6♦ |
| Contract: 6♦ S | | | AP | | | |

1. Inverted minors

2. Blackwood 1430, for ♦

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 459 | ♠ QJ97 | The opponents are silent. |
| Dealer: N | ♥ AK2 | |
| Vul: None | ♦ AQ4 | You bid first. |
| HCP: 19 | ♣ K105 | |

| | | |
|------------|----------|---------------------------|
| Board: 460 | ♠ QJ1053 | The opponents are silent. |
| Dealer: S | ♥ Q2 | |
| Vul: NS | ♦ 98 | Partner bids first. |
| HCP: 8 | ♣ K743 | |

| | | |
|------------|--------|---------------------------|
| Board: 461 | ♠ AJ8 | The opponents are silent. |
| Dealer: N | ♥ AQ4 | |
| Vul: Both | ♦ QJ8 | You bid first. |
| HCP: 18 | ♣ KJ43 | |

| | | |
|------------|----------|---------------------------|
| Board: 462 | ♠ AQJ106 | The opponents are silent. |
| Dealer: S | ♥ J4 | |
| Vul: None | ♦ 82 | Partner bids first. |
| HCP: 12 | ♣ KJ43 | |

| | | |
|------------|----------|---------------------------|
| Board: 463 | ♠ QJ | East Bids 3♠ if possible. |
| Dealer: N | ♥ AK94 | |
| Vul: NS | ♦ AJ1085 | You bid first. |
| HCP: 19 | ♣ A9 | |

| | | |
|------------|--------|---------------------------|
| Board: 464 | ♠ Q75 | The opponents are silent. |
| Dealer: S | ♥ 1043 | |
| Vul: EW | ♦ AQ75 | Partner bids first. |
| HCP: 8 | ♣ 953 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 459 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ97 | ♠ A1053 | | 1♣ | Pass | 1♠ |
| Vul: None | ♥ AK2 | ♥ 643 | | | | |
| North HCP: 19 | ♦ AQ4 | ♦ K9 | Pass | 4♣ | AP | |
| South HCP: 7 | ♣ K105 | ♣ 7642 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 460 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ1053 | ♠ K6 | | | | 1♥ |
| Vul: NS | ♥ Q2 | ♥ AK1074 | Pass | 1♠ | Pass | 2NT |
| North HCP: 8 | ♦ 98 | ♦ AK2 | Pass | 3♣ | Pass | 3NT |
| South HCP: 19 | ♣ K743 | ♣ Q96 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 461 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ8 | ♠ Q6542 | | 1♣ | Pass | 1♠ |
| Vul: Both | ♥ AQ4 | ♥ 653 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ QJ8 | ♦ AK | Pass | 4♣ | AP | |
| South HCP: 9 | ♣ KJ43 | ♣ 1097 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|----------------|-----------------|------|-------|
| Board: 462 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQJ106 | ♠ 92 | | | | 1♦ |
| Vul: None | ♥ J4 | ♥ KQ92 | Pass | 1♠ | Pass | 2♥ |
| North HCP: 12 | ♦ 82 | ♦ AKQ96 | Pass | 3♣ ¹ | Pass | 3NT |
| South HCP: 18 | ♣ KJ43 | ♣ A6 | AP | | | |
| Contract: 3N S | | | 1. Fourth suit | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 463 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ | ♠ A52 | | | | |
| Vul: NS | ♥ AK94 | ♥ Q765 | | 1♦ | 3♠ | AP |
| North HCP: 19 | ♦ AJ1085 | ♦ 93 | | | | |
| South HCP: 7 | ♣ A9 | ♣ J1043 | | | | |
| Contract: 3♠ E | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 464 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q75 | ♠ AJ94 | | | | 1♣ |
| Vul: EW | ♥ 1043 | ♥ A7 | Pass | 1♦ | Pass | 2♠ |
| North HCP: 8 | ♦ AQ75 | ♦ K6 | Pass | 2NT | Pass | 3NT |
| South HCP: 19 | ♣ 953 | ♣ AQJ102 | AP | | | |
| Contract: 3N N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 459 | ♠ A1053 | The opponents are silent. |
| Dealer: N | ♥ 643 | |
| Vul: None | ♦ K9 | Partner bids first. |
| HCP: 7 | ♣ 7642 | |

| | | |
|------------|----------|---------------------------|
| Board: 460 | ♠ K6 | The opponents are silent. |
| Dealer: S | ♥ AK1074 | |
| Vul: NS | ♦ AK2 | You bid first. |
| HCP: 19 | ♣ Q96 | |

| | | |
|------------|---------|---------------------------|
| Board: 461 | ♠ Q6542 | The opponents are silent. |
| Dealer: N | ♥ 653 | |
| Vul: Both | ♦ AK | Partner bids first. |
| HCP: 9 | ♣ 1097 | |

| | | |
|------------|---------|---------------------------|
| Board: 462 | ♠ 92 | The opponents are silent. |
| Dealer: S | ♥ KQ92 | |
| Vul: None | ♦ AKQ96 | You bid first. |
| HCP: 18 | ♣ A6 | |

| | | |
|------------|---------|---------------------------|
| Board: 463 | ♠ A52 | East Bids 3♠ if possible. |
| Dealer: N | ♥ Q765 | |
| Vul: NS | ♦ 93 | Partner bids first. |
| HCP: 7 | ♣ J1043 | |

| | | |
|------------|----------|---------------------------|
| Board: 464 | ♠ AJ94 | The opponents are silent. |
| Dealer: S | ♥ A7 | |
| Vul: EW | ♦ K6 | You bid first. |
| HCP: 19 | ♣ AQJ102 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 459 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ97 | ♠ A1053 | | 1♣ | Pass | 1♠ |
| Vul: None | ♥ AK2 | ♥ 643 | | | | |
| North HCP: 19 | ♦ AQ4 | ♦ K9 | Pass | 4♣ | AP | |
| South HCP: 7 | ♣ K105 | ♣ 7642 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 460 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ1053 | ♠ K6 | | | | 1♥ |
| Vul: NS | ♥ Q2 | ♥ AK1074 | Pass | 1♠ | Pass | 2NT |
| North HCP: 8 | ♦ 98 | ♦ AK2 | Pass | 3♣ | Pass | 3NT |
| South HCP: 19 | ♣ K743 | ♣ Q96 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 461 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ8 | ♠ Q6542 | | 1♣ | Pass | 1♠ |
| Vul: Both | ♥ AQ4 | ♥ 653 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ QJ8 | ♦ AK | Pass | 4♣ | AP | |
| South HCP: 9 | ♣ KJ43 | ♣ 1097 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|----------------|-----------------|------|-------|
| Board: 462 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQJ106 | ♠ 92 | | | | 1♦ |
| Vul: None | ♥ J4 | ♥ KQ92 | Pass | 1♠ | Pass | 2♥ |
| North HCP: 12 | ♦ 82 | ♦ AKQ96 | Pass | 3♣ ¹ | Pass | 3NT |
| South HCP: 18 | ♣ KJ43 | ♣ A6 | AP | | | |
| Contract: 3N S | | | 1. Fourth suit | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 463 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ | ♠ A52 | | | | |
| Vul: NS | ♥ AK94 | ♥ Q765 | | 1♦ | 3♠ | AP |
| North HCP: 19 | ♦ AJ1085 | ♦ 93 | | | | |
| South HCP: 7 | ♣ A9 | ♣ J1043 | | | | |
| Contract: 3♠ E | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 464 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q75 | ♠ AJ94 | | | | 1♣ |
| Vul: EW | ♥ 1043 | ♥ A7 | Pass | 1♦ | Pass | 2♠ |
| North HCP: 8 | ♦ AQ75 | ♦ K6 | Pass | 2NT | Pass | 3NT |
| South HCP: 19 | ♣ 953 | ♣ AQJ102 | AP | | | |
| Contract: 3N N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 465 | ♠ K5 | The opponents are silent. |
| Dealer: N | ♥ AJ864 | |
| Vul: None | ♦ A7 | You bid first. |
| HCP: 19 | ♣ AK107 | |

| | | |
|------------|---------|---------------------------|
| Board: 466 | ♠ J2 | West Bids 1♠ if possible. |
| Dealer: S | ♥ J10 | East Bids 3♠ if possible. |
| Vul: NS | ♦ J987 | Partner bids first. |
| HCP: 3 | ♣ 97542 | |

| | | |
|------------|--------|---------------------------|
| Board: 467 | ♠ Q95 | West Bids 2♠ if possible. |
| Dealer: N | ♥ AQ74 | You bid first. |
| Vul: EW | ♦ K5 | |
| HCP: 19 | ♣ AKJ2 | |

| | | |
|------------|---------|---------------------------|
| Board: 468 | ♠ Q9532 | West Bids 2♥ if possible. |
| Dealer: S | ♥ K76 | Partner bids first. |
| Vul: Both | ♦ 965 | |
| HCP: 7 | ♣ Q8 | |

| | | |
|------------|--------|---------------------------|
| Board: 469 | ♠ AKQ4 | The opponents are silent. |
| Dealer: N | ♥ AK76 | |
| Vul: NS | ♦ 82 | You bid first. |
| HCP: 19 | ♣ K52 | |

| | | |
|------------|---------|---------------------------|
| Board: 470 | ♠ K7 | East Bids 1♠ if possible. |
| Dealer: S | ♥ 72 | Partner bids first. |
| Vul: EW | ♦ 8632 | |
| HCP: 5 | ♣ Q9632 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 465 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K5 | ♠ A1082 | | 1♥ | Pass | 2♥ |
| Vul: None | ♥ AJ864 | ♥ Q72 | Pass | 4♥ | AP | |
| North HCP: 19 | ♦ A7 | ♦ Q82 | | | | |
| South HCP: 8 | ♣ AK107 | ♣ 862 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 466 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J2 | ♠ K9 | | | | 1♥ |
| Vul: NS | ♥ J10 | ♥ AQ863 | 1♠ | Pass | 3♠ | AP |
| North HCP: 3 | ♦ J987 | ♦ AQ65 | | | | |
| South HCP: 19 | ♣ 97542 | ♣ A10 | | | | |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 467 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q95 | ♠ K8 | | 1♣ | Pass | 1♦ |
| Vul: EW | ♥ AQ74 | ♥ J102 | 2♠ | 3NT | AP | |
| North HCP: 19 | ♦ K5 | ♦ A862 | | | | |
| South HCP: 10 | ♣ AKJ2 | ♣ Q743 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 468 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9532 | ♠ K10 | | | | 1♦ |
| Vul: Both | ♥ K76 | ♥ AJ85 | 2♥ | Pass | Pass | 2NT |
| North HCP: 7 | ♦ 965 | ♦ AK108 | Pass | 3♠ | Pass | 3NT |
| South HCP: 19 | ♣ Q8 | ♣ A42 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 469 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ4 | ♠ J62 | | 1♣ | Pass | 1♦ |
| Vul: NS | ♥ AK76 | ♥ 43 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ 82 | ♦ AQ964 | AP | | | |
| South HCP: 9 | ♣ K52 | ♣ Q93 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 470 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K7 | ♠ Q5 | | | | 1♥ |
| Vul: EW | ♥ 72 | ♥ AKQ963 | Pass | Pass | 1♠ | 3♥ |
| North HCP: 5 | ♦ 8632 | ♦ KJ9 | AP | | | |
| South HCP: 19 | ♣ Q9632 | ♣ A8 | | | | |
| Contract: 3♥ S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 465 | ♠ A1082 | The opponents are silent. |
| Dealer: N | ♥ Q72 | |
| Vul: None | ♦ Q82 | Partner bids first. |
| HCP: 8 | ♣ 862 | |

| | | |
|------------|---------|---------------------------|
| Board: 466 | ♠ K9 | West Bids 1♠ if possible. |
| Dealer: S | ♥ AQ863 | East Bids 3♠ if possible. |
| Vul: NS | ♦ AQ65 | |
| HCP: 19 | ♣ A10 | You bid first. |

| | | |
|------------|--------|---------------------------|
| Board: 467 | ♠ K8 | West Bids 2♠ if possible. |
| Dealer: N | ♥ J102 | |
| Vul: EW | ♦ A862 | Partner bids first. |
| HCP: 10 | ♣ Q743 | |

| | | |
|------------|---------|---------------------------|
| Board: 468 | ♠ K10 | West Bids 2♥ if possible. |
| Dealer: S | ♥ AJ85 | |
| Vul: Both | ♦ AK108 | You bid first. |
| HCP: 19 | ♣ A42 | |

| | | |
|------------|---------|---------------------------|
| Board: 469 | ♠ J62 | The opponents are silent. |
| Dealer: N | ♥ 43 | |
| Vul: NS | ♦ AQ964 | Partner bids first. |
| HCP: 9 | ♣ Q93 | |

| | | |
|------------|----------|---------------------------|
| Board: 470 | ♠ Q5 | East Bids 1♠ if possible. |
| Dealer: S | ♥ AKQ963 | |
| Vul: EW | ♦ KJ9 | You bid first. |
| HCP: 19 | ♣ A8 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 465 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K5 | ♠ A1082 | | 1♥ | Pass | 2♥ |
| Vul: None | ♥ AJ864 | ♥ Q72 | Pass | 4♥ | AP | |
| North HCP: 19 | ♦ A7 | ♦ Q82 | | | | |
| South HCP: 8 | ♣ AK107 | ♣ 862 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 466 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J2 | ♠ K9 | | | | 1♥ |
| Vul: NS | ♥ J10 | ♥ AQ863 | 1♠ | Pass | 3♠ | AP |
| North HCP: 3 | ♦ J987 | ♦ AQ65 | | | | |
| South HCP: 19 | ♣ 97542 | ♣ A10 | | | | |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 467 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q95 | ♠ K8 | | 1♣ | Pass | 1♦ |
| Vul: EW | ♥ AQ74 | ♥ J102 | 2♠ | 3NT | AP | |
| North HCP: 19 | ♦ K5 | ♦ A862 | | | | |
| South HCP: 10 | ♣ AKJ2 | ♣ Q743 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 468 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9532 | ♠ K10 | | | | 1♦ |
| Vul: Both | ♥ K76 | ♥ AJ85 | 2♥ | Pass | Pass | 2NT |
| North HCP: 7 | ♦ 965 | ♦ AK108 | Pass | 3♠ | Pass | 3NT |
| South HCP: 19 | ♣ Q8 | ♣ A42 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 469 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ4 | ♠ J62 | | 1♣ | Pass | 1♦ |
| Vul: NS | ♥ AK76 | ♥ 43 | Pass | 2NT | Pass | 3NT |
| North HCP: 19 | ♦ 82 | ♦ AQ964 | AP | | | |
| South HCP: 9 | ♣ K52 | ♣ Q93 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 470 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K7 | ♠ Q5 | | | | 1♥ |
| Vul: EW | ♥ 72 | ♥ AKQ963 | Pass | Pass | 1♠ | 3♥ |
| North HCP: 5 | ♦ 8632 | ♦ KJ9 | AP | | | |
| South HCP: 19 | ♣ Q9632 | ♣ A8 | | | | |
| Contract: 3♥ S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 471 | ♠ AQ4 | The opponents are silent. |
| Dealer: N | ♥ J532 | |
| Vul: Both | ♦ AK | You bid first. |
| HCP: 19 | ♣ AJ87 | |

| | | |
|------------|---------|---------------------------|
| Board: 472 | ♠ Q9 | The opponents are silent. |
| Dealer: S | ♥ A763 | |
| Vul: None | ♦ K10 | Partner bids first. |
| HCP: 11 | ♣ Q9874 | |

| | | |
|------------|---------|---------------------------|
| Board: 473 | ♠ K3 | West Bids 2♠ if possible. |
| Dealer: N | ♥ A86 | |
| Vul: EW | ♦ AQ10 | You bid first. |
| HCP: 19 | ♣ KQJ54 | |

| | | |
|------------|----------|---------------------------|
| Board: 474 | ♠ KJ765 | The opponents are silent. |
| Dealer: S | ♥ 9 | |
| Vul: Both | ♦ J10962 | Partner bids first. |
| HCP: 9 | ♣ A5 | |

| | | |
|------------|--------|---------------------------|
| Board: 475 | ♠ KJ10 | West Bids 1♠ if possible. |
| Dealer: N | ♥ KQ95 | |
| Vul: None | ♦ A108 | You bid first. |
| HCP: 18 | ♣ AJ9 | |

| | | |
|------------|---------|---------------------------|
| Board: 476 | ♠ AQ832 | The opponents are silent. |
| Dealer: S | ♥ J5 | |
| Vul: NS | ♦ 854 | Partner bids first. |
| HCP: 7 | ♣ 862 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 471 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ4 | ♠ K32 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ J532 | ♥ K10976 | | | | |
| North HCP: 19 | ♦ AK | ♦ 10543 | Pass | 4♥ | AP | |
| South HCP: 6 | ♣ AJ87 | ♣ 5 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 472 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9 | ♠ AJ7 | | | | 1♦ |
| Vul: None | ♥ A763 | ♥ K8 | Pass | 1♥ | Pass | 2NT |
| North HCP: 11 | ♦ K10 | ♦ AQJ7 | Pass | 3♣ | Pass | 3NT |
| South HCP: 18 | ♣ Q9874 | ♣ K1063 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 473 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K3 | ♠ 876 | | 1♣ | Pass | Pass |
| Vul: EW | ♥ A86 | ♥ 1053 | | | | |
| North HCP: 19 | ♦ AQ10 | ♦ 865 | 2♣ | 2NT | AP | |
| South HCP: 4 | ♣ KQJ54 | ♣ A762 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 474 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ765 | ♠ Q2 | | | | 1♦ |
| Vul: Both | ♥ 9 | ♥ AK52 | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ J10962 | ♦ A843 | Pass | 6♦ | AP | |
| South HCP: 18 | ♣ A5 | ♣ KQ6 | | | | |
| Contract: 6♦ S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 475 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ10 | ♠ Q52 | | 1♣ | Pass | Pass |
| Vul: None | ♥ KQ95 | ♥ J43 | | | | |
| North HCP: 18 | ♦ A108 | ♦ J97 | 1♠ | 1NT | AP | |
| South HCP: 4 | ♣ AJ9 | ♣ 6532 | | | | |
| Contract: 1N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 476 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ832 | ♠ 97 | | | | 1♦ |
| Vul: NS | ♥ J5 | ♥ Q983 | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ 854 | ♦ AKQJ | Pass | 3♠ | Pass | 3NT |
| South HCP: 19 | ♣ 862 | ♣ AK4 | AP | | | |
| Contract: 3N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 471 | ♠ K32 | The opponents are silent. |
| Dealer: N | ♥ K10976 | |
| Vul: Both | ♦ 10543 | Partner bids first. |
| HCP: 6 | ♣ 5 | |

| | | |
|------------|---------|---------------------------|
| Board: 472 | ♠ AJ7 | The opponents are silent. |
| Dealer: S | ♥ K8 | |
| Vul: None | ♦ AQJ7 | You bid first. |
| HCP: 18 | ♣ K1063 | |

| | | |
|------------|--------|---------------------------|
| Board: 473 | ♠ 876 | West Bids 2♠ if possible. |
| Dealer: N | ♥ 1053 | |
| Vul: EW | ♦ 865 | Partner bids first. |
| HCP: 4 | ♣ A762 | |

| | | |
|------------|--------|---------------------------|
| Board: 474 | ♠ Q2 | The opponents are silent. |
| Dealer: S | ♥ AK52 | |
| Vul: Both | ♦ A843 | You bid first. |
| HCP: 18 | ♣ KQ6 | |

| | | |
|------------|--------|---------------------------|
| Board: 475 | ♠ Q52 | West Bids 1♠ if possible. |
| Dealer: N | ♥ J43 | |
| Vul: None | ♦ J97 | Partner bids first. |
| HCP: 4 | ♣ 6532 | |

| | | |
|------------|--------|---------------------------|
| Board: 476 | ♠ 97 | The opponents are silent. |
| Dealer: S | ♥ Q983 | |
| Vul: NS | ♦ AKQJ | You bid first. |
| HCP: 19 | ♣ AK4 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 471 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ4 | ♠ K32 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ J532 | ♥ K10976 | Pass | 4♥ | AP | |
| North HCP: 19 | ♦ AK | ♦ 10543 | | | | |
| South HCP: 6 | ♣ AJ87 | ♣ 5 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 472 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9 | ♠ AJ7 | | | | 1♦ |
| Vul: None | ♥ A763 | ♥ K8 | Pass | 1♥ | Pass | 2NT |
| North HCP: 11 | ♦ K10 | ♦ AQJ7 | Pass | 3♣ | Pass | 3NT |
| South HCP: 18 | ♣ Q9874 | ♣ K1063 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 473 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K3 | ♠ 876 | | 1♣ | Pass | Pass |
| Vul: EW | ♥ A86 | ♥ 1053 | | | | |
| North HCP: 19 | ♦ AQ10 | ♦ 865 | 2♣ | 2NT | AP | |
| South HCP: 4 | ♣ KQJ54 | ♣ A762 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 474 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ765 | ♠ Q2 | | | | 1♦ |
| Vul: Both | ♥ 9 | ♥ AK52 | Pass | 1♠ | Pass | 2NT |
| North HCP: 9 | ♦ J10962 | ♦ A843 | Pass | 6♦ | AP | |
| South HCP: 18 | ♣ A5 | ♣ KQ6 | | | | |
| Contract: 6♦ S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 475 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ10 | ♠ Q52 | | 1♣ | Pass | Pass |
| Vul: None | ♥ KQ95 | ♥ J43 | | | | |
| North HCP: 18 | ♦ A108 | ♦ J97 | 1♠ | 1NT | AP | |
| South HCP: 4 | ♣ AJ9 | ♣ 6532 | | | | |
| Contract: 1N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 476 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ832 | ♠ 97 | | | | 1♦ |
| Vul: NS | ♥ J5 | ♥ Q983 | Pass | 1♠ | Pass | 2NT |
| North HCP: 7 | ♦ 854 | ♦ AKQJ | Pass | 3♠ | Pass | 3NT |
| South HCP: 19 | ♣ 862 | ♣ AK4 | AP | | | |
| Contract: 3N S | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 477 | ♠ A975 | East Bids 3♣ if possible. |
| Dealer: N | ♥ KJ | |
| Vul: Both | ♦ AQ92 | You bid first. |
| HCP: 18 | ♣ A63 | |

| | | |
|------------|---------|---------------------------|
| Board: 478 | ♠ AQ62 | The opponents are silent. |
| Dealer: S | ♥ A7653 | |
| Vul: None | ♦ Q103 | Partner bids first. |
| HCP: 14 | ♣ Q | |

| | | |
|------------|---------|---------------------------|
| Board: 479 | ♠ AQJ32 | The opponents are silent. |
| Dealer: N | ♥ Q93 | |
| Vul: NS | ♦ QJ | You bid first. |
| HCP: 19 | ♣ AK2 | |

| | | |
|------------|---------|---------------------------|
| Board: 480 | ♠ QJ7 | The opponents are silent. |
| Dealer: S | ♥ J9653 | |
| Vul: EW | ♦ J3 | Partner bids first. |
| HCP: 5 | ♣ 1094 | |

| | | |
|------------|---------|---------------------------|
| Board: 481 | ♠ 1094 | The opponents are silent. |
| Dealer: N | ♥ AK8 | |
| Vul: None | ♦ AK5 | You bid first. |
| HCP: 18 | ♣ A1072 | |

| | | |
|------------|---------|---------------------------|
| Board: 482 | ♠ 74 | The opponents are silent. |
| Dealer: S | ♥ K104 | |
| Vul: NS | ♦ A1096 | Partner bids first. |
| HCP: 13 | ♣ KQJ8 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 477

Dealer: N

Vul: Both

North HCP: 18

South HCP: 4

Contract: 3♣ E

North:

♠ A975

♥ KJ

♦ AQ92

♣ A63

South:

♠ J842

♥ Q97543

♦ J104

♣ —

West North East South

1♦ 3♣ AP

Board: 478

Dealer: S

Vul: None

North HCP: 14

South HCP: 19

Contract: 6N S

North:

♠ AQ62

♥ A7653

♦ Q103

♣ Q

South:

♠ 103

♥ KJ

♦ AKJ765

♣ AK8

West North East South

1♦
Pass 1♥ Pass 2NT
Pass 3♣ Pass 3NT
Pass 5NT Pass 6NT
AP

Board: 479

Dealer: N

Vul: NS

North HCP: 19

South HCP: 11

Contract: 4♠ N

North:

♠ AQJ32

♥ Q93

♦ QJ

♣ AK2

South:

♠ 9864

♥ KJ

♦ AK82

♣ 1098

West North East South

1♠ Pass 1NT¹
Pass 3NT Pass 4♠
AP
1. forcing 1NT

Board: 480

Dealer: S

Vul: EW

North HCP: 5

South HCP: 18

Contract: 4♥ N

North:

♠ QJ7

♥ J9653

♦ J3

♣ 1094

South:

♠ K9

♥ A1084

♦ AK74

♣ A83

West North East South

1♦
Pass 1♥ Pass 4♥
AP

Board: 481

Dealer: N

Vul: None

North HCP: 18

South HCP: 9

Contract: 2N S

North:

♠ 1094

♥ AK8

♦ AK5

♣ A1072

South:

♠ Q85

♥ Q63

♦ 843

♣ KQ83

West North East South

1♣ Pass 1NT
Pass 2NT AP

Board: 482

Dealer: S

Vul: NS

North HCP: 13

South HCP: 18

Contract: 5♣ S

North:

♠ 74

♥ K104

♦ A1096

♣ KQJ8

South:

♠ AQJ8

♥ A2

♦ K3

♣ A10632

West North East South

1♣
Pass 2♣¹ Pass 4♣
Pass 4♦² Pass 4♥³
Pass 5♣ AP
1. Inverted minors
2. Cue bid, a ♦ stopper
3. Cue bid, a ♥ stopper

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 477 | ♠ J842 | East Bids 3♣ if possible. |
| Dealer: N | ♥ Q97543 | |
| Vul: Both | ♦ J104 | Partner bids first. |
| HCP: 4 | ♣ — | |

| | | |
|------------|----------|---------------------------|
| Board: 478 | ♠ 103 | The opponents are silent. |
| Dealer: S | ♥ KJ | |
| Vul: None | ♦ AKJ765 | You bid first. |
| HCP: 19 | ♣ AK8 | |

| | | |
|------------|--------|---------------------------|
| Board: 479 | ♠ 9864 | The opponents are silent. |
| Dealer: N | ♥ KJ | |
| Vul: NS | ♦ AK82 | Partner bids first. |
| HCP: 11 | ♣ 1098 | |

| | | |
|------------|---------|---------------------------|
| Board: 480 | ♠ K9 | The opponents are silent. |
| Dealer: S | ♥ A1084 | |
| Vul: EW | ♦ AK74 | You bid first. |
| HCP: 18 | ♣ A83 | |

| | | |
|------------|--------|---------------------------|
| Board: 481 | ♠ Q85 | The opponents are silent. |
| Dealer: N | ♥ Q63 | |
| Vul: None | ♦ 843 | Partner bids first. |
| HCP: 9 | ♣ KQ83 | |

| | | |
|------------|----------|---------------------------|
| Board: 482 | ♠ AQJ8 | The opponents are silent. |
| Dealer: S | ♥ A2 | |
| Vul: NS | ♦ K3 | You bid first. |
| HCP: 18 | ♣ A10632 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 477

Dealer: N

Vul: Both

North HCP: 18

South HCP: 4

Contract: 3♣ E

North:

♠ A975

♥ KJ

♦ AQ92

♣ A63

South:

♠ J842

♥ Q97543

♦ J104

♣ —

West North East South

1♦ 3♣ AP

Board: 478

Dealer: S

Vul: None

North HCP: 14

South HCP: 19

Contract: 6N S

North:

♠ AQ62

♥ A7653

♦ Q103

♣ Q

South:

♠ 103

♥ KJ

♦ AKJ765

♣ AK8

West North East South

1♦
Pass 1♥ Pass 2NT
Pass 3♣ Pass 3NT
Pass 5NT Pass 6NT
AP

Board: 479

Dealer: N

Vul: NS

North HCP: 19

South HCP: 11

Contract: 4♠ N

North:

♠ AQJ32

♥ Q93

♦ QJ

♣ AK2

South:

♠ 9864

♥ KJ

♦ AK82

♣ 1098

West North East South

1♠ Pass 1NT¹
Pass 3NT Pass 4♠
AP
1. forcing 1NT

Board: 480

Dealer: S

Vul: EW

North HCP: 5

South HCP: 18

Contract: 4♥ N

North:

♠ QJ7

♥ J9653

♦ J3

♣ 1094

South:

♠ K9

♥ A1084

♦ AK74

♣ A83

West North East South

1♦
Pass 1♥ Pass 4♥
AP

Board: 481

Dealer: N

Vul: None

North HCP: 18

South HCP: 9

Contract: 2N S

North:

♠ 1094

♥ AK8

♦ AK5

♣ A1072

South:

♠ Q85

♥ Q63

♦ 843

♣ KQ83

West North East South

1♣ Pass 1NT
Pass 2NT AP

Board: 482

Dealer: S

Vul: NS

North HCP: 13

South HCP: 18

Contract: 5♣ S

North:

♠ 74

♥ K104

♦ A1096

♣ KQJ8

South:

♠ AQJ8

♥ A2

♦ K3

♣ A10632

West North East South

1♣
Pass 2♣¹ Pass 4♣
Pass 4♦² Pass 4♥³
Pass 5♣ AP
1. Inverted minors
2. Cue bid, a ♦ stopper
3. Cue bid, a ♥ stopper

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 483 | ♠ A52 | The opponents are silent. |
| Dealer: N | ♥ AQ9 | |
| Vul: EW | ♦ QJ8 | You bid first. |
| HCP: 18 | ♣ AJ93 | |

| | | |
|------------|-----------|---------------------------|
| Board: 484 | ♠ J65 | The opponents are silent. |
| Dealer: S | ♥ 1096532 | |
| Vul: Both | ♦ — | Partner bids first. |
| HCP: 2 | ♣ J864 | |

| | | |
|------------|--------|---------------------------|
| Board: 485 | ♠ KQJ | West Bids 2♦ if possible. |
| Dealer: N | ♥ AKQ3 | West Bids 3♦ if possible. |
| Vul: NS | ♦ J82 | |
| HCP: 18 | ♣ Q98 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 486 | ♠ QJ853 | The opponents are silent. |
| Dealer: S | ♥ 1054 | |
| Vul: EW | ♦ 65 | Partner bids first. |
| HCP: 6 | ♣ QJ6 | |

| | | |
|------------|----------|---------------------------|
| Board: 487 | ♠ KQ6 | The opponents are silent. |
| Dealer: N | ♥ 83 | |
| Vul: Both | ♦ AKQ752 | You bid first. |
| HCP: 18 | ♣ KJ | |

| | | |
|------------|---------|---------------------------|
| Board: 488 | ♠ 654 | East Bids 2♦ if possible. |
| Dealer: S | ♥ Q9763 | |
| Vul: None | ♦ KJ83 | Partner bids first. |
| HCP: 7 | ♣ J | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 483 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A52 | ♠ J973 | | 1♣ | Pass | 1♠ |
| Vul: EW | ♥ AQ9 | ♥ 10 | Pass | 2NT | Pass | 3NT |
| North HCP: 18 | ♦ QJ8 | ♦ K543 | AP | | | |
| South HCP: 7 | ♣ AJ93 | ♣ K742 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 484 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J65 | ♠ KQ108 | | | | 1♦ |
| Vul: Both | ♥ 1096532 | ♥ K4 | AP | | | |
| North HCP: 2 | ♦ — | ♦ KQ765 | | | | |
| South HCP: 19 | ♣ J864 | ♣ AQ | | | | |
| Contract: 1♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|----------------------------|----------------|------|-------|
| Board: 485 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ | ♠ A98754 | | 1♣ | Pass | 1♠ |
| Vul: NS | ♥ AKQ3 | ♥ 1075 | 2♦ | X ¹ | Pass | 2♠ |
| North HCP: 18 | ♦ J82 | ♦ — | 3♦ | X | Pass | 3♠ |
| South HCP: 5 | ♣ Q98 | ♣ J753 | AP | | | |
| Contract: 3♠ S | | | 1. Support double redouble | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 486 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ853 | ♠ K2 | | | | 1♦ |
| Vul: EW | ♥ 1054 | ♥ KQ8 | Pass | 1♠ | Pass | 2NT |
| North HCP: 6 | ♦ 65 | ♦ AQ84 | Pass | 3♠ | Pass | 3NT |
| South HCP: 18 | ♣ QJ6 | ♣ A853 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 487 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ6 | ♠ J2 | | | | |
| Vul: Both | ♥ 83 | ♥ 7654 | | 1♦ | Pass | 1♥ |
| North HCP: 18 | ♦ AKQ752 | ♦ J108 | Pass | 3♦ | AP | |
| South HCP: 6 | ♣ KJ | ♣ A763 | | | | |
| Contract: 3♦ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|--------------------|-------|-----------------|-------|
| Board: 488 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 654 | ♠ KJ | | | | 1♦ |
| Vul: None | ♥ Q9763 | ♥ KJ82 | Pass | 1♥ | 2♦ ¹ | 4♥ |
| North HCP: 7 | ♦ KJ83 | ♦ A1074 | AP | | | |
| South HCP: 18 | ♣ J | ♣ AQ4 | 1. Michaels Cuebid | | | |
| Contract: 4♥ N | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 483 | ♠ J973 | The opponents are silent. |
| Dealer: N | ♥ 10 | |
| Vul: EW | ♦ K543 | Partner bids first. |
| HCP: 7 | ♣ K742 | |

| | | |
|------------|---------|---------------------------|
| Board: 484 | ♠ KQ108 | The opponents are silent. |
| Dealer: S | ♥ K4 | |
| Vul: Both | ♦ KQ765 | You bid first. |
| HCP: 19 | ♣ AQ | |

| | | |
|------------|----------|---------------------------|
| Board: 485 | ♠ A98754 | West Bids 2♦ if possible. |
| Dealer: N | ♥ 1075 | West Bids 3♦ if possible. |
| Vul: NS | ♦ — | |
| HCP: 5 | ♣ J753 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 486 | ♠ K2 | The opponents are silent. |
| Dealer: S | ♥ KQ8 | |
| Vul: EW | ♦ AQ84 | You bid first. |
| HCP: 18 | ♣ A853 | |

| | | |
|------------|--------|---------------------------|
| Board: 487 | ♠ J2 | The opponents are silent. |
| Dealer: N | ♥ 7654 | |
| Vul: Both | ♦ J108 | Partner bids first. |
| HCP: 6 | ♣ A763 | |

| | | |
|------------|---------|---------------------------|
| Board: 488 | ♠ KJ | East Bids 2♦ if possible. |
| Dealer: S | ♥ KJ82 | |
| Vul: None | ♦ A1074 | You bid first. |
| HCP: 18 | ♣ AQ4 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 483 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A52 | ♠ J973 | | 1♣ | Pass | 1♠ |
| Vul: EW | ♥ AQ9 | ♥ 10 | Pass | 2NT | Pass | 3NT |
| North HCP: 18 | ♦ QJ8 | ♦ K543 | AP | | | |
| South HCP: 7 | ♣ AJ93 | ♣ K742 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 484 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J65 | ♠ KQ108 | | | | 1♦ |
| Vul: Both | ♥ 1096532 | ♥ K4 | AP | | | |
| North HCP: 2 | ♦ — | ♦ KQ765 | | | | |
| South HCP: 19 | ♣ J864 | ♣ AQ | | | | |
| Contract: 1♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|----------------------------|----------------|------|-------|
| Board: 485 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ | ♠ A98754 | | 1♣ | Pass | 1♠ |
| Vul: NS | ♥ AKQ3 | ♥ 1075 | 2♦ | X ¹ | Pass | 2♠ |
| North HCP: 18 | ♦ J82 | ♦ — | 3♦ | X | Pass | 3♠ |
| South HCP: 5 | ♣ Q98 | ♣ J753 | AP | | | |
| Contract: 3♠ S | | | 1. Support double redouble | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 486 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ853 | ♠ K2 | | | | 1♦ |
| Vul: EW | ♥ 1054 | ♥ KQ8 | Pass | 1♠ | Pass | 2NT |
| North HCP: 6 | ♦ 65 | ♦ AQ84 | Pass | 3♠ | Pass | 3NT |
| South HCP: 18 | ♣ QJ6 | ♣ A853 | AP | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 487 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ6 | ♠ J2 | | | | |
| Vul: Both | ♥ 83 | ♥ 7654 | | 1♦ | Pass | 1♥ |
| North HCP: 18 | ♦ AKQ752 | ♦ J108 | Pass | 3♦ | AP | |
| South HCP: 6 | ♣ KJ | ♣ A763 | | | | |
| Contract: 3♦ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|--------------------|-------|-----------------|-------|
| Board: 488 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 654 | ♠ KJ | | | | 1♦ |
| Vul: None | ♥ Q9763 | ♥ KJ82 | Pass | 1♥ | 2♦ ¹ | 4♥ |
| North HCP: 7 | ♦ KJ83 | ♦ A1074 | AP | | | |
| South HCP: 18 | ♣ J | ♣ AQ4 | 1. Michaels Cuebid | | | |
| Contract: 4♥ N | | | | | | |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|---------|---------------------------|
| Board: 489 | ♠ AK943 | The opponents are silent. |
| Dealer: N | ♥ A6 | |
| Vul: EW | ♦ Q9 | You bid first. |
| HCP: 18 | ♣ KQ107 | |

| | | |
|------------|------------|---------------------------|
| Board: 490 | ♠ — | The opponents are silent. |
| Dealer: S | ♥ 94 | |
| Vul: Both | ♦ A852 | Partner bids first. |
| HCP: 7 | ♣ K1098754 | |

| | | |
|------------|---------|---------------------------|
| Board: 491 | ♠ AK8 | West Bids 2♦ if possible. |
| Dealer: N | ♥ J9 | |
| Vul: None | ♦ AK65 | You bid first. |
| HCP: 19 | ♣ A1073 | |

| | | |
|------------|----------|---------------------------|
| Board: 492 | ♠ 9875 | East Bids 2♦ if possible. |
| Dealer: S | ♥ Q10653 | |
| Vul: NS | ♦ K8 | Partner bids first. |
| HCP: 5 | ♣ 65 | |

| | | |
|------------|---------|---------------------------|
| Board: 493 | ♠ AK532 | The opponents are silent. |
| Dealer: N | ♥ AQ | |
| Vul: Both | ♦ 93 | You bid first. |
| HCP: 18 | ♣ AJ32 | |

| | | |
|------------|---------|---------------------------|
| Board: 494 | ♠ 10863 | West Bids 1♥ if possible. |
| Dealer: S | ♥ J765 | |
| Vul: None | ♦ AK | Partner bids first. |
| HCP: 9 | ♣ J105 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|------------------|
| Board: 489 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK943 | ♠ J107 | | 1♠ | Pass | 1NT ¹ |
| Vul: EW | ♥ A6 | ♥ KQ1097 | Pass | 3♣ | Pass | 4♠ |
| North HCP: 18 | ♦ Q9 | ♦ A10653 | AP | | | |
| South HCP: 10 | ♣ KQ107 | ♣ — | | | | |
| Contract: 4♠ N | | | | | | 1. forcing 1NT |

| | | | | | | |
|----------------|------------|--------|------|-------|------|-------|
| Board: 490 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ A754 | | | | 1♣ |
| Vul: Both | ♥ 94 | ♥ A102 | | | | |
| North HCP: 7 | ♦ A852 | ♦ QJ | Pass | 4♣ | AP | |
| South HCP: 18 | ♣ K1098754 | ♣ AQJ2 | | | | |
| Contract: 4♣ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|-----------------|-------|------|--------------------|
| Board: 491 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK8 | ♠ Q105 | | 1♦ | Pass | 1♥ |
| Vul: None | ♥ J9 | ♥ K10653 | | | | |
| North HCP: 19 | ♦ AK65 | ♦ 972 | 2♦ ¹ | 3NT | AP | |
| South HCP: 5 | ♣ A1073 | ♣ 84 | | | | |
| Contract: 3N N | | | | | | 1. Michaels Cuebid |

| | | | | | | |
|----------------|----------|----------|------|-------|------|----------------------------|
| Board: 492 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9875 | ♠ A4 | | | | 1♣ |
| Vul: NS | ♥ Q10653 | ♥ AK4 | Pass | 1♥ | 2♦ | X ¹ |
| North HCP: 5 | ♦ K8 | ♦ QJ9 | Pass | 2♥ | Pass | 2NT |
| South HCP: 18 | ♣ 65 | ♣ KJ1073 | Pass | 3♥ | AP | |
| Contract: 3♥ N | | | | | | 1. Support double redouble |

| | | | | | | |
|----------------|---------|----------|------|------------------|------|-------------------------|
| Board: 493 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK532 | ♠ Q10984 | | 1♠ | Pass | 3♠ ¹ |
| Vul: Both | ♥ AQ | ♥ 1087 | Pass | 3NT ² | Pass | 4♣ ³ |
| North HCP: 18 | ♦ 93 | ♦ K104 | Pass | 4♥ ⁴ | Pass | 4♠ |
| South HCP: 8 | ♣ AJ32 | ♣ K10 | AP | | | |
| Contract: 4♠ N | | | | | | 1. 1M-3M inviting |
| | | | | | | 2. Cue bid, surplus |
| | | | | | | 3. Cue bid, a ♣ stopper |
| | | | | | | 4. Cue bid, a ♥ stopper |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------------------------------|
| Board: 494 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10863 | ♠ AK54 | | | | 1♣ |
| Vul: None | ♥ J765 | ♥ Q2 | 1♥ | X | Pass | 2♥ ¹ |
| North HCP: 9 | ♦ AK | ♦ Q74 | Pass | 3NT | Pass | 4♥ ² |
| South HCP: 18 | ♣ J105 | ♣ AK32 | Pass | 4♠ | AP | |
| Contract: 4♠ N | | | | | | 1. strength cue bid |
| | | | | | | 2. limit raise or better in ♠ |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|----------|---------------------------|
| Board: 489 | ♠ J107 | The opponents are silent. |
| Dealer: N | ♥ KQ1097 | |
| Vul: EW | ♦ A10653 | Partner bids first. |
| HCP: 10 | ♣ — | |

| | | |
|------------|--------|---------------------------|
| Board: 490 | ♠ A754 | The opponents are silent. |
| Dealer: S | ♥ A102 | |
| Vul: Both | ♦ QJ | You bid first. |
| HCP: 18 | ♣ AQJ2 | |

| | | |
|------------|----------|---------------------------|
| Board: 491 | ♠ Q105 | West Bids 2♦ if possible. |
| Dealer: N | ♥ K10653 | |
| Vul: None | ♦ 972 | Partner bids first. |
| HCP: 5 | ♣ 84 | |

| | | |
|------------|----------|---------------------------|
| Board: 492 | ♠ A4 | East Bids 2♦ if possible. |
| Dealer: S | ♥ AK4 | |
| Vul: NS | ♦ QJ9 | You bid first. |
| HCP: 18 | ♣ KJ1073 | |

| | | |
|------------|----------|---------------------------|
| Board: 493 | ♠ Q10984 | The opponents are silent. |
| Dealer: N | ♥ 1087 | |
| Vul: Both | ♦ K104 | Partner bids first. |
| HCP: 8 | ♣ K10 | |

| | | |
|------------|--------|---------------------------|
| Board: 494 | ♠ AK54 | West Bids 1♥ if possible. |
| Dealer: S | ♥ Q2 | |
| Vul: None | ♦ Q74 | You bid first. |
| HCP: 18 | ♣ AK32 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|------------------|
| Board: 489 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK943 | ♠ J107 | | 1♠ | Pass | 1NT ¹ |
| Vul: EW | ♥ A6 | ♥ KQ1097 | Pass | 3♣ | Pass | 4♠ |
| North HCP: 18 | ♦ Q9 | ♦ A10653 | AP | | | |
| South HCP: 10 | ♣ KQ107 | ♣ — | | | | |
| Contract: 4♠ N | | | | | | 1. forcing 1NT |

| | | | | | | |
|----------------|------------|--------|------|-------|------|-------|
| Board: 490 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ A754 | | | | 1♣ |
| Vul: Both | ♥ 94 | ♥ A102 | | | | |
| North HCP: 7 | ♦ A852 | ♦ QJ | Pass | 4♣ | AP | |
| South HCP: 18 | ♣ K1098754 | ♣ AQJ2 | | | | |
| Contract: 4♣ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|-----------------|-------|------|--------------------|
| Board: 491 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK8 | ♠ Q105 | | 1♦ | Pass | 1♥ |
| Vul: None | ♥ J9 | ♥ K10653 | | | | |
| North HCP: 19 | ♦ AK65 | ♦ 972 | 2♦ ¹ | 3NT | AP | |
| South HCP: 5 | ♣ A1073 | ♣ 84 | | | | |
| Contract: 3N N | | | | | | 1. Michaels Cuebid |

| | | | | | | |
|----------------|----------|----------|------|-------|------|----------------------------|
| Board: 492 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9875 | ♠ A4 | | | | 1♣ |
| Vul: NS | ♥ Q10653 | ♥ AK4 | Pass | 1♥ | 2♦ | X ¹ |
| North HCP: 5 | ♦ K8 | ♦ QJ9 | Pass | 2♥ | Pass | 2NT |
| South HCP: 18 | ♣ 65 | ♣ KJ1073 | Pass | 3♥ | AP | |
| Contract: 3♥ N | | | | | | 1. Support double redouble |

| | | | | | | |
|----------------|---------|----------|------|------------------|------|-------------------------|
| Board: 493 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK532 | ♠ Q10984 | | 1♠ | Pass | 3♠ ¹ |
| Vul: Both | ♥ AQ | ♥ 1087 | Pass | 3NT ² | Pass | 4♣ ³ |
| North HCP: 18 | ♦ 93 | ♦ K104 | Pass | 4♥ ⁴ | Pass | 4♠ |
| South HCP: 8 | ♣ AJ32 | ♣ K10 | AP | | | |
| Contract: 4♠ N | | | | | | 1. 1M-3M inviting |
| | | | | | | 2. Cue bid, surplus |
| | | | | | | 3. Cue bid, a ♣ stopper |
| | | | | | | 4. Cue bid, a ♥ stopper |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------------------------------|
| Board: 494 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10863 | ♠ AK54 | | | | 1♣ |
| Vul: None | ♥ J765 | ♥ Q2 | 1♥ | X | Pass | 2♥ ¹ |
| North HCP: 9 | ♦ AK | ♦ Q74 | Pass | 3NT | Pass | 4♥ ² |
| South HCP: 18 | ♣ J105 | ♣ AK32 | Pass | 4♠ | AP | |
| Contract: 4♠ N | | | | | | 1. strength cue bid |
| | | | | | | 2. limit raise or better in ♠ |

North hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 495 | ♠ AQJ2 | The opponents are silent. |
| Dealer: N | ♥ AQ10 | |
| Vul: NS | ♦ Q732 | You bid first. |
| HCP: 19 | ♣ A10 | |

| | | |
|------------|---------|---------------------------|
| Board: 496 | ♠ 75 | East Bids 2♠ if possible. |
| Dealer: S | ♥ KJ83 | |
| Vul: EW | ♦ J105 | Partner bids first. |
| HCP: 6 | ♣ J1043 | |

| | | |
|------------|---------|---------------------------|
| Board: 497 | ♠ K106 | East Bids 2♦ if possible. |
| Dealer: N | ♥ A3 | West Bids 3♠ if possible. |
| Vul: None | ♦ AKQJ4 | |
| HCP: 19 | ♣ Q93 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 498 | ♠ 32 | West Bids 1♥ if possible. |
| Dealer: S | ♥ Q103 | |
| Vul: NS | ♦ AQ64 | Partner bids first. |
| HCP: 8 | ♣ 10863 | |

| | | |
|------------|---------|---------------------------|
| Board: 499 | ♠ 86 | The opponents are silent. |
| Dealer: N | ♥ AK106 | |
| Vul: EW | ♦ A109 | You bid first. |
| HCP: 18 | ♣ AK87 | |

| | | |
|------------|----------|---------------------------|
| Board: 500 | ♠ K73 | The opponents are silent. |
| Dealer: S | ♥ K10632 | |
| Vul: Both | ♦ 86 | Partner bids first. |
| HCP: 9 | ♣ K53 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 495 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ2 | ♠ K853 | | 1♦ | Pass | 1♠ |
| Vul: NS | ♥ AQ10 | ♥ 962 | Pass | 4♠ | AP | |
| North HCP: 19 | ♦ Q732 | ♦ KJ95 | | | | |
| South HCP: 7 | ♣ A10 | ♣ 83 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 496 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 75 | ♠ KJ6 | | | | 1♦ |
| Vul: EW | ♥ KJ83 | ♥ A64 | Pass | 1♥ | 2♠ | 3NT |
| North HCP: 6 | ♦ J105 | ♦ K743 | AP | | | |
| South HCP: 18 | ♣ J1043 | ♣ AK6 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|--------------------|-------|-----------------|-------|
| Board: 497 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K106 | ♠ A3 | | 1♦ | 2♦ ¹ | Pass |
| Vul: None | ♥ A3 | ♥ 108742 | 3♠ | X | Pass | 4♣ |
| North HCP: 19 | ♦ AKQJ4 | ♦ 53 | AP | | | |
| South HCP: 8 | ♣ Q93 | ♣ A874 | 1. Michaels Cuebid | | | |
| Contract: 4♣ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 498 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 32 | ♠ AK104 | | | | 1♣ |
| Vul: NS | ♥ Q103 | ♥ A54 | 1♥ | 1NT | Pass | 3NT |
| North HCP: 8 | ♦ AQ64 | ♦ K102 | AP | | | |
| South HCP: 18 | ♣ 10863 | ♣ KJ2 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 499 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 86 | ♠ AQ9742 | | 1♣ | Pass | 1♠ |
| Vul: EW | ♥ AK106 | ♥ J9 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ A109 | ♦ KJ82 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AK87 | ♣ 2 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 500 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K73 | ♠ QJ84 | | | | 1♦ |
| Vul: Both | ♥ K10632 | ♥ A7 | Pass | 1♥ | Pass | 2NT |
| North HCP: 9 | ♦ 86 | ♦ KQJ7 | Pass | 3♥ | Pass | 3NT |
| South HCP: 18 | ♣ K53 | ♣ AJ2 | AP | | | |
| Contract: 3N S | | | | | | |

South hands (Practice Page)

Balanced hand 18-19 HCP

| | | |
|------------|--------|---------------------------|
| Board: 495 | ♠ K853 | The opponents are silent. |
| Dealer: N | ♥ 962 | |
| Vul: NS | ♦ KJ95 | Partner bids first. |
| HCP: 7 | ♣ 83 | |

| | | |
|------------|--------|---------------------------|
| Board: 496 | ♠ KJ6 | East Bids 2♠ if possible. |
| Dealer: S | ♥ A64 | |
| Vul: EW | ♦ K743 | You bid first. |
| HCP: 18 | ♣ AK6 | |

| | | |
|------------|----------|---------------------------|
| Board: 497 | ♠ A3 | East Bids 2♦ if possible. |
| Dealer: N | ♥ 108742 | West Bids 3♠ if possible. |
| Vul: None | ♦ 53 | |
| HCP: 8 | ♣ A874 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 498 | ♠ AK104 | West Bids 1♥ if possible. |
| Dealer: S | ♥ A54 | |
| Vul: NS | ♦ K102 | You bid first. |
| HCP: 18 | ♣ KJ2 | |

| | | |
|------------|----------|---------------------------|
| Board: 499 | ♠ AQ9742 | The opponents are silent. |
| Dealer: N | ♥ J9 | |
| Vul: EW | ♦ KJ82 | Partner bids first. |
| HCP: 11 | ♣ 2 | |

| | | |
|------------|--------|---------------------------|
| Board: 500 | ♠ QJ84 | The opponents are silent. |
| Dealer: S | ♥ A7 | |
| Vul: Both | ♦ KQJ7 | You bid first. |
| HCP: 18 | ♣ AJ2 | |

Balanced hand 18-19 HCP Both hands (Answers Page)

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|----------------|--------|--------|------|-------|------|-------|
| Board: 495 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ2 | ♠ K853 | | 1♦ | Pass | 1♠ |
| Vul: NS | ♥ AQ10 | ♥ 962 | Pass | 4♠ | AP | |
| North HCP: 19 | ♦ Q732 | ♦ KJ95 | | | | |
| South HCP: 7 | ♣ A10 | ♣ 83 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 496 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 75 | ♠ KJ6 | | | | 1♦ |
| Vul: EW | ♥ KJ83 | ♥ A64 | Pass | 1♥ | 2♠ | 3NT |
| North HCP: 6 | ♦ J105 | ♦ K743 | AP | | | |
| South HCP: 18 | ♣ J1043 | ♣ AK6 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|--------------------|-------|-----------------|-------|
| Board: 497 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K106 | ♠ A3 | | 1♦ | 2♦ ¹ | Pass |
| Vul: None | ♥ A3 | ♥ 108742 | 3♠ | X | Pass | 4♣ |
| North HCP: 19 | ♦ AKQJ4 | ♦ 53 | AP | | | |
| South HCP: 8 | ♣ Q93 | ♣ A874 | 1. Michaels Cuebid | | | |
| Contract: 4♣ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 498 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 32 | ♠ AK104 | | | | 1♣ |
| Vul: NS | ♥ Q103 | ♥ A54 | 1♥ | 1NT | Pass | 3NT |
| North HCP: 8 | ♦ AQ64 | ♦ K102 | AP | | | |
| South HCP: 18 | ♣ 10863 | ♣ KJ2 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 499 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 86 | ♠ AQ9742 | | 1♣ | Pass | 1♠ |
| Vul: EW | ♥ AK106 | ♥ J9 | Pass | 2NT | Pass | 3♠ |
| North HCP: 18 | ♦ A109 | ♦ KJ82 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AK87 | ♣ 2 | | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 500 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K73 | ♠ QJ84 | | | | 1♦ |
| Vul: Both | ♥ K10632 | ♥ A7 | Pass | 1♥ | Pass | 2NT |
| North HCP: 9 | ♦ 86 | ♦ KQJ7 | Pass | 3♥ | Pass | 3NT |
| South HCP: 18 | ♣ K53 | ♣ AJ2 | AP | | | |
| Contract: 3N S | | | | | | |