

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 1	♠ 74	West Opens AP2NT.
Dealer: W	♥ Q97	East Bids 3NT if possible.
Vul: None	♦ Q9432	
HCP: 9	♣ AJ5	You bid first.
Board: 2	♠ AJ1096	East Opens AP2NT.
Dealer: E	♥ AK	West Bids 3NT if possible.
Vul: NS	♦ A4	
HCP: 20	♣ A943	Partner bids first.
Board: 3	♠ 1096	West Opens AP2NT.
Dealer: W	♥ K93	East Bids 3NT if possible.
Vul: EW	♦ QJ4	
HCP: 6	♣ 10642	You bid first.
Board: 4	♠ K75	East Opens AP2NT.
Dealer: E	♥ AK1095	West Bids 3♣ if possible.
Vul: Both	♦ KJ	East Bids 3♥ if possible.
HCP: 21	♣ AK10	West Bids 3NT if possible.
		Partner bids first.
Board: 5	♠ K9	West Opens AP2NT.
Dealer: W	♥ 74	East Bids 3NT if possible.
Vul: NS	♦ 10432	
HCP: 10	♣ AQJ63	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AQ103	AP2NT	Pass	3NT	Pass
Vul: None	♥ Q97	♥ KJ2	Pass	Pass		
North HCP: 9	♦ Q9432	♦ AKJ				
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ AJ1096	♠ 875			AP2NT	Pass
Vul: NS	♥ AK	♥ J65				
North HCP: 20	♦ A4	♦ KQ953	3NT	Pass	Pass	Pass
South HCP: 6	♣ A943	♣ 107				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ 1096	♠ AQJ	AP2NT	Pass	3NT	Pass
Vul: EW	♥ K93	♥ J106	Pass	Pass		
North HCP: 6	♦ QJ4	♦ AK72				
South HCP: 21	♣ 10642	♣ AQ5				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ K75	♠ 10962			AP2NT	Pass
Vul: Both	♥ AK1095	♥ Q3	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ KJ	♦ A82	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK10	♣ Q632				
Contract: 3N N			1. Stayman			

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQJ3	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 74	♥ AJ5	Pass	Pass		
North HCP: 10	♦ 10432	♦ AKJ7				
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 1	♠ AQ103	West Opens AP2NT.
Dealer: W	♥ KJ2	East Bids 3NT if possible.
Vul: None	♦ AKJ	
HCP: 20	♣ Q97	Partner bids first.

Board: 2	♠ 875	East Opens AP2NT.
Dealer: E	♥ J65	West Bids 3NT if possible.
Vul: NS	♦ KQ953	
HCP: 6	♣ 107	You bid first.

Board: 3	♠ AQJ	West Opens AP2NT.
Dealer: W	♥ J106	East Bids 3NT if possible.
Vul: EW	♦ AK72	
HCP: 21	♣ AQ5	Partner bids first.

Board: 4	♠ 10962	East Opens AP2NT.
Dealer: E	♥ Q3	West Bids 3♣ if possible.
Vul: Both	♦ A82	East Bids 3♥ if possible.
HCP: 8	♣ Q632	West Bids 3NT if possible.
		You bid first.

Board: 5	♠ AQJ3	West Opens AP2NT.
Dealer: W	♥ AJ5	East Bids 3NT if possible.
Vul: NS	♦ AKJ7	
HCP: 20	♣ 84	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AQ103	AP2NT	Pass	3NT	Pass
Vul: None	♥ Q97	♥ KJ2	Pass	Pass		
North HCP: 9	♦ Q9432	♦ AKJ				
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ AJ1096	♠ 875			AP2NT	Pass
Vul: NS	♥ AK	♥ J65				
North HCP: 20	♦ A4	♦ KQ953	3NT	Pass	Pass	Pass
South HCP: 6	♣ A943	♣ 107				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ 1096	♠ AQJ	AP2NT	Pass	3NT	Pass
Vul: EW	♥ K93	♥ J106	Pass	Pass		
North HCP: 6	♦ QJ4	♦ AK72				
South HCP: 21	♣ 10642	♣ AQ5				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ K75	♠ 10962			AP2NT	Pass
Vul: Both	♥ AK1095	♥ Q3	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ KJ	♦ A82	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK10	♣ Q632				
Contract: 3N N			1. Stayman			

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQJ3	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 74	♥ AJ5	Pass	Pass		
North HCP: 10	♦ 10432	♦ AKJ7				
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 6	♠ AKJ6	East Opens AP2NT.
Dealer: E	♥ AQ7	West Bids 3♣ if possible.
Vul: EW	♦ AK7	East Bids 3♠ if possible.
HCP: 21	♣ 872	West Bids 4♠ if possible.

Partner bids first.

Board: 7	♠ Q87	West Opens AP2NT.
Dealer: W	♥ 72	East Bids 3NT if possible.
Vul: Both	♦ J1032	
HCP: 6	♣ K1053	You bid first.

Board: 8	♠ A76	East Opens AP2NT.
Dealer: E	♥ 9652	West Bids 3NT if possible.
Vul: None	♦ AK	
HCP: 20	♣ AKQ10	Partner bids first.

Board: 9	♠ 9864	West Opens AP2NT.
Dealer: W	♥ 10	East Bids 3♣ if possible.
Vul: EW	♦ KQJ64	West Bids 3♥ if possible.
HCP: 6	♣ 1073	East Bids 3NT if possible.

West Bids 4♠ if possible.

You bid first.

Board: 10	♠ 95	East Opens AP2NT.
Dealer: E	♥ AKQ4	
Vul: Both	♦ AQJ	Partner bids first.
HCP: 21	♣ AJ104	

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: E	♠ AKJ6	♠ Q853			AP2NT	Pass
Vul: EW	♥ AQ7	♥ J10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK7	♦ Q92	4♠	Pass	Pass	Pass
South HCP: 10	♣ 872	♣ AJ64	1. Stayman			
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: W	♠ Q87	♠ AJ6				
Vul: Both	♥ 72	♥ AJ85	AP2NT	Pass	3NT	Pass
North HCP: 6	♦ J1032	♦ AK9	Pass	Pass		
South HCP: 21	♣ K1053	♣ A92				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ K84			AP2NT	Pass
Vul: None	♥ 9652	♥ K108	3NT	Pass	Pass	Pass
North HCP: 20	♦ AK	♦ Q10542				
South HCP: 8	♣ AKQ10	♣ 62				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: W	♠ 9864	♠ AKQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10	♥ AQJ3	3♥	Pass	3NT	Pass
North HCP: 6	♦ KQJ64	♦ 109	4♠	Pass	Pass	Pass
South HCP: 21	♣ 1073	♣ A82	1. Stayman			
Contract: 4♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ Q1073			AP2NT	Pass
Vul: Both	♥ AKQ4	♥ 1098	Pass	Pass		
North HCP: 21	♦ AQJ	♦ 9842				
South HCP: 2	♣ AJ104	♣ 92				
Contract: 2N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 6      ♠ Q853  
Dealer: E      ♥ J10  
Vul: EW      ♦ Q92  
HCP: 10      ♣ AJ64

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 7      ♠ AJ6  
Dealer: W      ♥ AJ85  
Vul: Both      ♦ AK9  
HCP: 21      ♣ A92

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 8      ♠ K84  
Dealer: E      ♥ K108  
Vul: None      ♦ Q10542  
HCP: 8      ♣ 62

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 9      ♠ AKQJ  
Dealer: W      ♥ AQJ3  
Vul: EW      ♦ 109  
HCP: 21      ♣ A82

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 10      ♠ Q1073  
Dealer: E      ♥ 1098  
Vul: Both      ♦ 9842  
HCP: 2      ♣ 92

East Opens AP2NT.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: E	♠ AKJ6	♠ Q853			AP2NT	Pass
Vul: EW	♥ AQ7	♥ J10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK7	♦ Q92	4♠	Pass	Pass	Pass
South HCP: 10	♣ 872	♣ AJ64	1. Stayman			
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: W	♠ Q87	♠ AJ6				
Vul: Both	♥ 72	♥ AJ85	AP2NT	Pass	3NT	Pass
North HCP: 6	♦ J1032	♦ AK9	Pass	Pass		
South HCP: 21	♣ K1053	♣ A92				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ K84			AP2NT	Pass
Vul: None	♥ 9652	♥ K108	3NT	Pass	Pass	Pass
North HCP: 20	♦ AK	♦ Q10542				
South HCP: 8	♣ AKQ10	♣ 62				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: W	♠ 9864	♠ AKQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10	♥ AQJ3	3♥	Pass	3NT	Pass
North HCP: 6	♦ KQJ64	♦ 109	4♠	Pass	Pass	Pass
South HCP: 21	♣ 1073	♣ A82	1. Stayman			
Contract: 4♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ Q1073			AP2NT	Pass
Vul: Both	♥ AKQ4	♥ 1098	Pass	Pass		
North HCP: 21	♦ AQJ	♦ 9842				
South HCP: 2	♣ AJ104	♣ 92				
Contract: 2N N						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 11      ♠ Q96  
Dealer: W      ♥ QJ63  
Vul: None     ♦ J32  
HCP: 9        ♣ K108

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 12      ♠ AK10  
Dealer: E      ♥ K53  
Vul: Both     ♦ AJ9  
HCP: 21       ♣ AQ95

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 13      ♠ J98  
Dealer: W      ♥ 9843  
Vul: None     ♦ 976  
HCP: 1        ♣ 873

West Opens AP2NT.

You bid first.

Board: 14      ♠ QJ7  
Dealer: E      ♥ AJ103  
Vul: NS       ♦ AKQ10  
HCP: 21       ♣ A7

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
West Bids 6♥ if possible.

Partner bids first.

Board: 15      ♠ 7542  
Dealer: W      ♥ 2  
Vul: EW      ♦ AK64  
HCP: 10      ♣ QJ87

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

East Bids 4NT if possible.

West Bids 5♣ if possible.

East Bids 6♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ A1054	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ QJ63	♥ AK10	3♠	Pass	3NT	Pass
North HCP: 9	♦ J32	♦ A954	Pass	Pass		
South HCP: 20	♣ K108	♣ AJ				
Contract: 3N S			1. Stayman			

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ 9			AP2NT	Pass
Vul: Both	♥ K53	♥ A984	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ9	♦ Q8543	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQ95	♣ KJ4				
Contract: 3N N			1. Stayman			

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ J98	♠ AQ3	AP2NT	Pass	Pass	Pass
Vul: None	♥ 9843	♥ A5				
North HCP: 1	♦ 976	♦ KQ3				
South HCP: 21	♣ 873	♣ KQJ65				
Contract: 2N S						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ QJ7	♠ K			AP2NT	Pass
Vul: NS	♥ AJ103	♥ KQ872	3♦	Pass	3NT <sup>1</sup>	Pass
North HCP: 21	♦ AKQ10	♦ 8542	6♥	Pass	Pass	Pass
South HCP: 8	♣ A7	♣ 943				
Contract: 6♥ S			1. Extended acceptance after NT			

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ 7542	♠ KQJ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 2	♥ AQ104	3♥	Pass	3NT	Pass
North HCP: 10	♦ AK64	♦ J5	4♠	Pass	4NT <sup>2</sup>	Pass
South HCP: 20	♣ QJ87	♣ AK5	5♣ <sup>3</sup>	Pass	6♠	Pass
Contract: 6♠ S			Pass	Pass		
			1. Stayman			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 11      ♠ A1054  
Dealer: W      ♥ AK10  
Vul: None     ♦ A954  
HCP: 20      ♣ AJ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 12      ♠ 9  
Dealer: E      ♥ A984  
Vul: Both     ♦ Q8543  
HCP: 10      ♣ KJ4

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 13      ♠ AQ3  
Dealer: W      ♥ A5  
Vul: None     ♦ KQ3  
HCP: 21      ♣ KQJ65

West Opens AP2NT.  
  
Partner bids first.

Board: 14      ♠ K  
Dealer: E      ♥ KQ872  
Vul: NS      ♦ 8542  
HCP: 8      ♣ 943

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
West Bids 6♥ if possible.  
  
You bid first.

Board: 15      ♠ KQJ9  
Dealer: W      ♥ AQ104  
Vul: EW      ♦ J5  
HCP: 20      ♣ AK5

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

East Bids 4NT if possible.

West Bids 5♣ if possible.

East Bids 6♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ A1054	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ QJ63	♥ AK10	3♠	Pass	3NT	Pass
North HCP: 9	♦ J32	♦ A954	Pass	Pass		
South HCP: 20	♣ K108	♣ AJ				
Contract: 3N S			1. Stayman			

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ 9			AP2NT	Pass
Vul: Both	♥ K53	♥ A984	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ9	♦ Q8543	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQ95	♣ KJ4				
Contract: 3N N			1. Stayman			

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ J98	♠ AQ3	AP2NT	Pass	Pass	Pass
Vul: None	♥ 9843	♥ A5				
North HCP: 1	♦ 976	♦ KQ3				
South HCP: 21	♣ 873	♣ KQJ65				
Contract: 2N S						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ QJ7	♠ K			AP2NT	Pass
Vul: NS	♥ AJ103	♥ KQ872	3♦	Pass	3NT <sup>1</sup>	Pass
North HCP: 21	♦ AKQ10	♦ 8542	6♥	Pass	Pass	Pass
South HCP: 8	♣ A7	♣ 943				
Contract: 6♥ S			1. Extended acceptance after NT			

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ 7542	♠ KQJ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 2	♥ AQ104	3♥	Pass	3NT	Pass
North HCP: 10	♦ AK64	♦ J5	4♠	Pass	4NT <sup>2</sup>	Pass
South HCP: 20	♣ QJ87	♣ AK5	5♣ <sup>3</sup>	Pass	6♠	Pass
Contract: 6♠ S			Pass	Pass		
			1. Stayman			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 16	♠ AK9	East Opens AP2NT.
Dealer: E	♥ AQ10	West Bids 3♣ if possible.
Vul: NS	♦ AJ32	East Bids 3♦ if possible.
HCP: 20	♣ Q43	West Bids 3NT if possible.

Partner bids first.

Board: 17	♠ 10984	West Opens AP2NT.
Dealer: W	♥ J982	
Vul: EW	♦ K107	You bid first.
HCP: 4	♣ 42	

Board: 18	♠ AJ43	East Opens AP2NT.
Dealer: E	♥ AK5	West Bids 3NT if possible.
Vul: Both	♦ KQ	
HCP: 20	♣ K642	Partner bids first.

Board: 19	♠ QJ2	West Opens AP2NT.
Dealer: W	♥ Q65	East Bids 3NT if possible.
Vul: NS	♦ K985	
HCP: 10	♣ Q106	You bid first.

Board: 20	♠ KQ7	East Opens AP2NT.
Dealer: E	♥ AKJ98	West Bids 3♣ if possible.
Vul: EW	♦ KQ8	East Bids 3♥ if possible.
HCP: 20	♣ Q6	West Bids 6♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ 6			AP2NT	Pass
Vul: NS	♥ AQ10	♥ J974	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ32	♦ K74	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q43	♣ KJ752	1. Stayman			
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ 10984	♠ AQ753	AP2NT	Pass	Pass	Pass
Vul: EW	♥ J982	♥ A10				
North HCP: 4	♦ K107	♦ AQ4				
South HCP: 20	♣ 42	♣ A109				
Contract: 2N S						

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ AJ43	♠ Q6	3NT	Pass	Pass	Pass
Vul: Both	♥ AK5	♥ J86			AP2NT	Pass
North HCP: 20	♦ KQ	♦ A952				
South HCP: 8	♣ K642	♣ J875				
Contract: 3N N						

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ AK97	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q65	♥ AK4	Pass	Pass		
North HCP: 10	♦ K985	♦ 743				
South HCP: 21	♣ Q106	♣ AK7				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ KQ7	♠ J9			AP2NT	Pass
Vul: EW	♥ AKJ98	♥ 7654	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KQ8	♦ A92	6♥	Pass	Pass	Pass
South HCP: 9	♣ Q6	♣ A1053	1. Stayman			
Contract: 6♥ N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 16      ♠ 6  
Dealer: E      ♥ J974  
Vul: NS      ♦ K74  
HCP: 8      ♣ KJ752

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 17      ♠ AQ753  
Dealer: W      ♥ A10  
Vul: EW      ♦ AQ4  
HCP: 20      ♣ A109

West Opens AP2NT.

Partner bids first.

Board: 18      ♠ Q6  
Dealer: E      ♥ J86  
Vul: Both      ♦ A952  
HCP: 8      ♣ J875

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 19      ♠ AK97  
Dealer: W      ♥ AK4  
Vul: NS      ♦ 743  
HCP: 21      ♣ AK7

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 20      ♠ J9  
Dealer: E      ♥ 7654  
Vul: EW      ♦ A92  
HCP: 9      ♣ A1053

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 6♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ 6			AP2NT	Pass
Vul: NS	♥ AQ10	♥ J974	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ32	♦ K74	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q43	♣ KJ752	1. Stayman			
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ 10984	♠ AQ753	AP2NT	Pass	Pass	Pass
Vul: EW	♥ J982	♥ A10				
North HCP: 4	♦ K107	♦ AQ4				
South HCP: 20	♣ 42	♣ A109				
Contract: 2N S						

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ AJ43	♠ Q6	3NT	Pass	Pass	Pass
Vul: Both	♥ AK5	♥ J86			AP2NT	Pass
North HCP: 20	♦ KQ	♦ A952				
South HCP: 8	♣ K642	♣ J875				
Contract: 3N N						

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ AK97	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q65	♥ AK4	Pass	Pass		
North HCP: 10	♦ K985	♦ 743				
South HCP: 21	♣ Q106	♣ AK7				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ KQ7	♠ J9			AP2NT	Pass
Vul: EW	♥ AKJ98	♥ 7654	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KQ8	♦ A92	6♥	Pass	Pass	Pass
South HCP: 9	♣ Q6	♣ A1053	1. Stayman			
Contract: 6♥ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 21      ♠ 10952  
Dealer: W      ♥ 98  
Vul: None      ♦ K63  
HCP: 8      ♣ KQ92

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 22      ♠ AKQJ3  
Dealer: E      ♥ J92  
Vul: EW      ♦ AQ6  
HCP: 21      ♣ A3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 23      ♠ 964  
Dealer: W      ♥ J10932  
Vul: Both      ♦ J8  
HCP: 7      ♣ AJ3

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 24      ♠ A5  
Dealer: E      ♥ KJ7  
Vul: None      ♦ K1065  
HCP: 20      ♣ AKQ9

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 25      ♠ AKJ4  
Dealer: W      ♥ 963  
Vul: NS      ♦ 963  
HCP: 8      ♣ 954

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: W	♠ 10952	♠ AK6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 98	♥ AK5	3♦	Pass	3NT	Pass
North HCP: 8	♦ K63	♦ AJ94	Pass	Pass		
South HCP: 20	♣ KQ92	♣ J63				
Contract: 3N S			1. Stayman			

Board: 22	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ3	♠ 4			AP2NT	Pass
Vul: EW	♥ J92	♥ A1086	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AQ6	♦ K1092	3NT	Pass	Pass	Pass
South HCP: 10	♣ A3	♣ K1075				
Contract: 3N N			1. Stayman			

Board: 23	North:	South:	West	North	East	South
Dealer: W	♠ 964	♠ AKQ32	AP2NT	Pass	3♦	Pass
Vul: Both	♥ J10932	♥ K7	3♥	Pass	3NT	Pass
North HCP: 7	♦ J8	♦ K742	Pass	Pass		
South HCP: 20	♣ AJ3	♣ KQ				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ J64			AP2NT	Pass
Vul: None	♥ KJ7	♥ Q865	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K1065	♦ A984	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKQ9	♣ J3				
Contract: 3N N			1. Stayman			

Board: 25	North:	South:	West	North	East	South
Dealer: W	♠ AKJ4	♠ Q2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 963	♥ AKQ42	3♥	Pass	3NT	Pass
North HCP: 8	♦ 963	♦ QJ75	Pass	Pass		
South HCP: 21	♣ 954	♣ AK				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 21      ♠ AK6  
Dealer: W      ♥ AK5  
Vul: None      ♦ AJ94  
HCP: 20      ♣ J63

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 22      ♠ 4  
Dealer: E      ♥ A1086  
Vul: EW      ♦ K1092  
HCP: 10      ♣ K1075

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 23      ♠ AKQ32  
Dealer: W      ♥ K7  
Vul: Both      ♦ K742  
HCP: 20      ♣ KQ

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 24      ♠ J64  
Dealer: E      ♥ Q865  
Vul: None      ♦ A984  
HCP: 8      ♣ J3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 25      ♠ Q2  
Dealer: W      ♥ AKQ42  
Vul: NS      ♦ QJ75  
HCP: 21      ♣ AK

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: W	♠ 10952	♠ AK6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 98	♥ AK5	3♦	Pass	3NT	Pass
North HCP: 8	♦ K63	♦ AJ94	Pass	Pass		
South HCP: 20	♣ KQ92	♣ J63				
Contract: 3N S			1. Stayman			

Board: 22	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ3	♠ 4			AP2NT	Pass
Vul: EW	♥ J92	♥ A1086	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AQ6	♦ K1092	3NT	Pass	Pass	Pass
South HCP: 10	♣ A3	♣ K1075				
Contract: 3N N			1. Stayman			

Board: 23	North:	South:	West	North	East	South
Dealer: W	♠ 964	♠ AKQ32	AP2NT	Pass	3♦	Pass
Vul: Both	♥ J10932	♥ K7	3♥	Pass	3NT	Pass
North HCP: 7	♦ J8	♦ K742	Pass	Pass		
South HCP: 20	♣ AJ3	♣ KQ				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ J64			AP2NT	Pass
Vul: None	♥ KJ7	♥ Q865	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K1065	♦ A984	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKQ9	♣ J3				
Contract: 3N N			1. Stayman			

Board: 25	North:	South:	West	North	East	South
Dealer: W	♠ AKJ4	♠ Q2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 963	♥ AKQ42	3♥	Pass	3NT	Pass
North HCP: 8	♦ 963	♦ QJ75	Pass	Pass		
South HCP: 21	♣ 954	♣ AK				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 26      ♠ AQJ107  
Dealer: E      ♥ AK3  
Vul: Both      ♦ KJ  
HCP: 20      ♣ Q42

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 27      ♠ 2  
Dealer: W      ♥ 10972  
Vul: None      ♦ 1063  
HCP: 3      ♣ QJ863

West Opens AP2NT.

You bid first.

Board: 28      ♠ Q1073  
Dealer: E      ♥ AJ3  
Vul: NS      ♦ AJ6  
HCP: 20      ♣ AKJ

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 29      ♠ 74  
Dealer: W      ♥ A85  
Vul: EW      ♦ 863  
HCP: 10      ♣ KQJ87

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 30      ♠ K5  
Dealer: E      ♥ A74  
Vul: None      ♦ AQJ85  
HCP: 20      ♣ AQ6

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♣ if possible.  
West Bids 6♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ AQJ107	♠ 64			AP2NT	Pass
Vul: Both	♥ AK3	♥ Q9872	3♦	Pass	3♥	Pass
North HCP: 20	♦ KJ	♦ 986	3NT	Pass	4♥	Pass
South HCP: 10	♣ Q42	♣ AKJ	Pass	Pass		
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ 2	♠ AQ875				
Vul: None	♥ 10972	♥ A86	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ 1063	♦ AK2				
South HCP: 21	♣ QJ863	♣ A4				
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ Q1073	♠ J8				
Vul: NS	♥ AJ3	♥ Q10			AP2NT	Pass
North HCP: 20	♦ AJ6	♦ KQ1032	3NT	Pass	Pass	Pass
South HCP: 10	♣ AKJ	♣ Q1054				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AKQ2				
Vul: EW	♥ A85	♥ J1043	AP2NT	Pass	3NT	Pass
North HCP: 10	♦ 863	♦ AQ	Pass	Pass		
South HCP: 20	♣ KQJ87	♣ A102				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ K5	♠ J92			AP2NT	Pass
Vul: None	♥ A74	♥ KQ1092	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQJ85	♦ 3	3NT	Pass	4♥	Pass
South HCP: 9	♣ AQ6	♣ K932	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>	Pass
Contract: 6♥ N			6♥	Pass	Pass	Pass

1. Blackwood 0314, for ♥
2. A=0/5 or 3/5



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 26      ♠ 64  
Dealer: E      ♥ Q9872  
Vul: Both     ♦ 986  
HCP: 10      ♣ AKJ

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 27      ♠ AQ875  
Dealer: W      ♥ A86  
Vul: None     ♦ AK2  
HCP: 21      ♣ A4

West Opens AP2NT.

Partner bids first.

Board: 28      ♠ J8  
Dealer: E      ♥ Q10  
Vul: NS      ♦ KQ1032  
HCP: 10      ♣ Q1054

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 29      ♠ AKQ2  
Dealer: W      ♥ J1043  
Vul: EW      ♦ AQ  
HCP: 20      ♣ A102

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 30      ♠ J92  
Dealer: E      ♥ KQ1092  
Vul: None     ♦ 3  
HCP: 9      ♣ K932

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♣ if possible.  
West Bids 6♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ AQJ107	♠ 64			AP2NT	Pass
Vul: Both	♥ AK3	♥ Q9872	3♦	Pass	3♥	Pass
North HCP: 20	♦ KJ	♦ 986	3NT	Pass	4♥	Pass
South HCP: 10	♣ Q42	♣ AKJ	Pass	Pass		
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ 2	♠ AQ875	AP2NT	Pass	Pass	Pass
Vul: None	♥ 10972	♥ A86				
North HCP: 3	♦ 1063	♦ AK2				
South HCP: 21	♣ QJ863	♣ A4				
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ Q1073	♠ J8	3NT	Pass	Pass	Pass
Vul: NS	♥ AJ3	♥ Q10			AP2NT	Pass
North HCP: 20	♦ AJ6	♦ KQ1032				
South HCP: 10	♣ AKJ	♣ Q1054				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AKQ2	AP2NT	Pass	3NT	Pass
Vul: EW	♥ A85	♥ J1043	Pass	Pass		
North HCP: 10	♦ 863	♦ AQ				
South HCP: 20	♣ KQJ87	♣ A102				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ K5	♠ J92	3♦	Pass	3♥	Pass
Vul: None	♥ A74	♥ KQ1092	3NT	Pass	4♥	Pass
North HCP: 20	♦ AQJ85	♦ 3	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>	Pass
South HCP: 9	♣ AQ6	♣ K932	6♥	Pass	Pass	Pass
Contract: 6♥ N						

1. Blackwood 0314, for ♥
2. A=0/5 or 3/5

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 31      ♠ J86  
Dealer: W      ♥ 92  
Vul: NS      ♦ J754  
HCP: 2      ♣ 8732

West Opens AP2NT.

You bid first.

Board: 32      ♠ AK106  
Dealer: E      ♥ A2  
Vul: EW      ♦ K764  
HCP: 20      ♣ AQ9

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 33      ♠ 6  
Dealer: W      ♥ QJ52  
Vul: Both      ♦ J752  
HCP: 8      ♣ A653

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 6♥ if possible.

You bid first.

Board: 34      ♠ AKQ  
Dealer: E      ♥ A104  
Vul: NS      ♦ AKJ7  
HCP: 21      ♣ 953

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 35      ♠ 9842  
Dealer: W      ♥ AJ75  
Vul: EW      ♦ 7  
HCP: 5      ♣ 9642

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: W	♠ J86	♠ A953	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 92	♥ AQ4				
North HCP: 2	♦ J754	♦ AK63				
South HCP: 21	♣ 8732	♣ A5				
Contract: 2N S						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ AK106	♠ J32			AP2NT	Pass
Vul: EW	♥ A2	♥ Q873	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K764	♦ 2	3NT	Pass	Pass	Pass
South HCP: 7	♣ AQ9	♣ KJ742	1. Stayman			
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ QJ52	♥ K864	3♥	Pass	6♥	Pass
North HCP: 8	♦ J752	♦ AQ9	Pass	Pass		
South HCP: 20	♣ A653	♣ KJ8	1. Stayman			
Contract: 6♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 642			AP2NT	Pass
Vul: NS	♥ A104	♥ 9532	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKJ7	♦ 92	3NT	Pass	Pass	Pass
South HCP: 7	♣ 953	♣ AK86	1. Stayman			
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ 9842	♠ AKQJ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ AJ75	♥ K8	3♠	Pass	4♠	Pass
North HCP: 5	♦ 7	♦ QJ65	Pass	Pass		
South HCP: 21	♣ 9642	♣ AJ	1. Stayman			
Contract: 4♠ S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 31      ♠ A953  
Dealer: W      ♥ AQ4  
Vul: NS      ♦ AK63  
HCP: 21      ♣ A5

West Opens AP2NT.

Partner bids first.

Board: 32      ♠ J32  
Dealer: E      ♥ Q873  
Vul: EW      ♦ 2  
HCP: 7      ♣ KJ742

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

You bid first.

Board: 33      ♠ AK4  
Dealer: W      ♥ K864  
Vul: Both      ♦ AQ9  
HCP: 20      ♣ KJ8

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 6♥ if possible.

Partner bids first.

Board: 34      ♠ 642  
Dealer: E      ♥ 9532  
Vul: NS      ♦ 92  
HCP: 7      ♣ AK86

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 35      ♠ AKQJ3  
Dealer: W      ♥ K8  
Vul: EW      ♦ QJ65  
HCP: 21      ♣ AJ

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 31	North:	South:				
Dealer: W	♠ J86	♠ A953	West	North	East	South
Vul: NS	♥ 92	♥ AQ4	AP2NT	Pass	Pass	Pass
North HCP: 2	♦ J754	♦ AK63				
South HCP: 21	♣ 8732	♣ A5				
Contract: 2N S						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ AK106	♠ J32			AP2NT	Pass
Vul: EW	♥ A2	♥ Q873	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K764	♦ 2	3NT	Pass	Pass	Pass
South HCP: 7	♣ AQ9	♣ KJ742				
Contract: 3N N			1. Stayman			

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ QJ52	♥ K864	3♥	Pass	6♥	Pass
North HCP: 8	♦ J752	♦ AQ9	Pass	Pass		
South HCP: 20	♣ A653	♣ KJ8				
Contract: 6♥ S			1. Stayman			

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 642			AP2NT	Pass
Vul: NS	♥ A104	♥ 9532	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKJ7	♦ 92	3NT	Pass	Pass	Pass
South HCP: 7	♣ 953	♣ AK86				
Contract: 3N N			1. Stayman			

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ 9842	♠ AKQJ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ AJ75	♥ K8	3♠	Pass	4♠	Pass
North HCP: 5	♦ 7	♦ QJ65	Pass	Pass		
South HCP: 21	♣ 9642	♣ AJ				
Contract: 4♠ S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 36      ♠ AQ8  
Dealer: E      ♥ AJ842  
Vul: Both     ♦ A86  
HCP: 20      ♣ KQ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 37      ♠ 1072  
Dealer: W      ♥ 87  
Vul: None     ♦ Q1073  
HCP: 2      ♣ 8743

West Opens AP2NT.

You bid first.

Board: 38      ♠ AJ4  
Dealer: E      ♥ A643  
Vul: Both     ♦ AK5  
HCP: 20      ♣ A102

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 39      ♠ A73  
Dealer: W      ♥ J103  
Vul: NS      ♦ Q1063  
HCP: 11      ♣ A63

West Opens AP2NT.  
East Bids 4NT if possible.

You bid first.

Board: 40      ♠ AKJ7  
Dealer: E      ♥ J10  
Vul: Both     ♦ Q8  
HCP: 21      ♣ AKQJ9

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ AQ8	♠ 6432			AP2NT	Pass
Vul: Both	♥ AJ842	♥ 9	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A86	♦ J1052	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ	♣ AJ73	1. Stayman			
Contract: 3N N						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ Q95	AP2NT	Pass	Pass	Pass
Vul: None	♥ 87	♥ AK2				
North HCP: 2	♦ Q1073	♦ AK92				
South HCP: 21	♣ 8743	♣ KQ9				
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ K1096			AP2NT	Pass
Vul: Both	♥ A643	♥ QJ8	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK5	♦ 9762	3NT	Pass	Pass	Pass
South HCP: 8	♣ A102	♣ Q4	1. Stayman			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ A73	♠ KQ62	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: NS	♥ J103	♥ AK	Pass	Pass		
North HCP: 11	♦ Q1063	♦ K5	1. Quantitative 4NT			
South HCP: 20	♣ A63	♣ KQ1087				
Contract: 4N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ AKJ7	♠ Q4			AP2NT	Pass
Vul: Both	♥ J10	♥ A953	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ Q8	♦ J6542	3NT	Pass	Pass	Pass
South HCP: 7	♣ AKQJ9	♣ 42	1. Stayman			
Contract: 3N N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 36      ♠ 6432  
Dealer: E      ♥ 9  
Vul: Both      ♦ J1052  
HCP: 6      ♣ AJ73

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 37      ♠ Q95  
Dealer: W      ♥ AK2  
Vul: None      ♦ AK92  
HCP: 21      ♣ KQ9

West Opens AP2NT.

Partner bids first.

Board: 38      ♠ K1096  
Dealer: E      ♥ QJ8  
Vul: Both      ♦ 9762  
HCP: 8      ♣ Q4

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 39      ♠ KQ62  
Dealer: W      ♥ AK  
Vul: NS      ♦ K5  
HCP: 20      ♣ KQ1087

West Opens AP2NT.  
East Bids 4NT if possible.

Partner bids first.

Board: 40      ♠ Q4  
Dealer: E      ♥ A953  
Vul: Both      ♦ J6542  
HCP: 7      ♣ 42

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ AQ8	♠ 6432			AP2NT	Pass
Vul: Both	♥ AJ842	♥ 9	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A86	♦ J1052	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ	♣ AJ73	1. Stayman			
Contract: 3N N						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ Q95	AP2NT	Pass	Pass	Pass
Vul: None	♥ 87	♥ AK2				
North HCP: 2	♦ Q1073	♦ AK92				
South HCP: 21	♣ 8743	♣ KQ9				
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ K1096			AP2NT	Pass
Vul: Both	♥ A643	♥ QJ8	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK5	♦ 9762	3NT	Pass	Pass	Pass
South HCP: 8	♣ A102	♣ Q4	1. Stayman			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ A73	♠ KQ62	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: NS	♥ J103	♥ AK	Pass	Pass		
North HCP: 11	♦ Q1063	♦ K5	1. Quantitative 4NT			
South HCP: 20	♣ A63	♣ KQ1087				
Contract: 4N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ AKJ7	♠ Q4			AP2NT	Pass
Vul: Both	♥ J10	♥ A953	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ Q8	♦ J6542	3NT	Pass	Pass	Pass
South HCP: 7	♣ AKQJ9	♣ 42	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 41      ♠ J85  
Dealer: W      ♥ A1093  
Vul: None      ♦ K95  
HCP: 8      ♣ 1087

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 42      ♠ AK3  
Dealer: E      ♥ AK3  
Vul: EW      ♦ Q83  
HCP: 20      ♣ A832

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

Board: 43      ♠ 872  
Dealer: W      ♥ J9652  
Vul: None      ♦ A5  
HCP: 8      ♣ K82

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 44      ♠ AQ10  
Dealer: E      ♥ AQJ7  
Vul: NS      ♦ AKJ7  
HCP: 21      ♣ 97

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.  
  
Partner bids first.

Board: 45      ♠ KQ6  
Dealer: W      ♥ 963  
Vul: EW      ♦ 10652  
HCP: 7      ♣ Q107

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ J85	♠ AKQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ A1093	♥ KJ	3♠	Pass	3NT	Pass
North HCP: 8	♦ K95	♦ J842	Pass	Pass		
South HCP: 21	♣ 1087	♣ AK2				
Contract: 3N S			1. Stayman			

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ J6			AP2NT	Pass
Vul: EW	♥ AK3	♥ J10854	3♦	Pass	3♥	Pass
North HCP: 20	♦ Q83	♦ AJ2	3NT	Pass	4♥	Pass
South HCP: 10	♣ A832	♣ QJ7	Pass	Pass		
Contract: 4♥ N						

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ 872	♠ AKJ5	AP2NT	Pass	3♦	Pass
Vul: None	♥ J9652	♥ A8	3♥	Pass	3NT	Pass
North HCP: 8	♦ A5	♦ K32	Pass	Pass		
South HCP: 20	♣ K82	♣ AJ74				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ K642			AP2NT	Pass
Vul: NS	♥ AQJ7	♥ K9	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKJ7	♦ Q983	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ 97	♣ K64				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ 10742	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 963	♥ KQJ	Pass	Pass		
North HCP: 7	♦ 10652	♦ AK43				
South HCP: 20	♣ Q107	♣ AK				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 41      ♠ AKQ7  
Dealer: W      ♥ KJ  
Vul: None      ♦ J842  
HCP: 21      ♣ AK2

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 42      ♠ J6  
Dealer: E      ♥ J10854  
Vul: EW      ♦ AJ2  
HCP: 10      ♣ QJ7

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 43      ♠ AKJ5  
Dealer: W      ♥ A8  
Vul: None      ♦ K32  
HCP: 20      ♣ AJ74

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 44      ♠ K642  
Dealer: E      ♥ K9  
Vul: NS      ♦ Q983  
HCP: 11      ♣ K64

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.

You bid first.

Board: 45      ♠ 10742  
Dealer: W      ♥ KQJ  
Vul: EW      ♦ AK43  
HCP: 20      ♣ AK

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ J85	♠ AKQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ A1093	♥ KJ	3♠	Pass	3NT	Pass
North HCP: 8	♦ K95	♦ J842	Pass	Pass		
South HCP: 21	♣ 1087	♣ AK2	1. Stayman			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ J6			AP2NT	Pass
Vul: EW	♥ AK3	♥ J10854	3♦	Pass	3♥	Pass
North HCP: 20	♦ Q83	♦ AJ2	3NT	Pass	4♥	Pass
South HCP: 10	♣ A832	♣ QJ7	Pass	Pass		
Contract: 4♥ N						

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ 872	♠ AKJ5	AP2NT	Pass	3♦	Pass
Vul: None	♥ J9652	♥ A8	3♥	Pass	3NT	Pass
North HCP: 8	♦ A5	♦ K32	Pass	Pass		
South HCP: 20	♣ K82	♣ AJ74				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ K642			AP2NT	Pass
Vul: NS	♥ AQJ7	♥ K9	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKJ7	♦ Q983	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ 97	♣ K64	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ 10742	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 963	♥ KQJ	Pass	Pass		
North HCP: 7	♦ 10652	♦ AK43				
South HCP: 20	♣ Q107	♣ AK				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 46      ♠ AKJ2  
Dealer: E      ♥ AQ98  
Vul: Both     ♦ J10  
HCP: 21      ♣ AQ2

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♣ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 47      ♠ Q95  
Dealer: W      ♥ AJ8  
Vul: NS       ♦ Q1042  
HCP: 10      ♣ J73

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 48      ♠ 93  
Dealer: E      ♥ AKJ8  
Vul: EW       ♦ A742  
HCP: 21      ♣ AKQ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.  
East Bids 6NT if possible.

Partner bids first.

Board: 49      ♠ A42  
Dealer: W      ♥ KJ4  
Vul: Both     ♦ 108  
HCP: 8       ♣ 98762

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 50      ♠ J2  
Dealer: E      ♥ AK108  
Vul: EW       ♦ AQJ10  
HCP: 20      ♣ KQ6

East Opens AP2NT.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 46  
 Dealer: E  
 Vul: Both  
 North HCP: 21  
 South HCP: 5  
 Contract: 4♠ N

North:  
 ♠ AKJ2  
 ♥ AQ98  
 ♦ J10  
 ♣ AQ2

South:  
 ♠ 97654  
 ♥ 532  
 ♦ Q2  
 ♣ K85

West	North	East	South
		AP2NT	Pass
3♥	Pass	3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	Pass	4♠	Pass
Pass	Pass		

1. Extended acceptance after NT  
 2. Cue bid, a ♣ stopper

Board: 47  
 Dealer: W  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ Q95  
 ♥ AJ8  
 ♦ Q1042  
 ♣ J73

South:  
 ♠ AK873  
 ♥ K4  
 ♦ K3  
 ♣ AK94

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 48  
 Dealer: E  
 Vul: EW  
 North HCP: 21  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ 93  
 ♥ AKJ8  
 ♦ A742  
 ♣ AKQ

South:  
 ♠ AJ104  
 ♥ 643  
 ♦ KQ10  
 ♣ J104

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4NT <sup>2</sup>	Pass	6NT	Pass
Pass	Pass		

1. Stayman  
 2. Quantitative 4NT

Board: 49  
 Dealer: W  
 Vul: Both  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ A42  
 ♥ KJ4  
 ♦ 108  
 ♣ 98762

South:  
 ♠ Q7  
 ♥ A2  
 ♦ KJ94  
 ♣ AKQJ5

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 50  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 3  
 Contract: 2N N

North:  
 ♠ J2  
 ♥ AK108  
 ♦ AQJ10  
 ♣ KQ6

South:  
 ♠ K85  
 ♥ 7642  
 ♦ 852  
 ♣ 1095

West	North	East	South
		AP2NT	Pass
Pass	Pass		



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 46      ♠ 97654  
Dealer: E      ♥ 532  
Vul: Both     ♦ Q2  
HCP: 5        ♣ K85

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♣ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 47      ♠ AK873  
Dealer: W      ♥ K4  
Vul: NS        ♦ K3  
HCP: 20       ♣ AK94

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 48      ♠ AJ104  
Dealer: E      ♥ 643  
Vul: EW        ♦ KQ10  
HCP: 11       ♣ J104

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.  
East Bids 6NT if possible.

You bid first.

Board: 49      ♠ Q7  
Dealer: W      ♥ A2  
Vul: Both     ♦ KJ94  
HCP: 20       ♣ AKQJ5

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 50      ♠ K85  
Dealer: E      ♥ 7642  
Vul: EW        ♦ 852  
HCP: 3        ♣ 1095

East Opens AP2NT.  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 46  
 Dealer: E  
 Vul: Both  
 North HCP: 21  
 South HCP: 5  
 Contract: 4♠ N

North:  
 ♠ AKJ2  
 ♥ AQ98  
 ♦ J10  
 ♣ AQ2

South:  
 ♠ 97654  
 ♥ 532  
 ♦ Q2  
 ♣ K85

West	North	East	South
		AP2NT	Pass
3♥	Pass	3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	Pass	4♠	Pass
Pass	Pass		

1. Extended acceptance after NT  
 2. Cue bid, a ♣ stopper

Board: 47  
 Dealer: W  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ Q95  
 ♥ AJ8  
 ♦ Q1042  
 ♣ J73

South:  
 ♠ AK873  
 ♥ K4  
 ♦ K3  
 ♣ AK94

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 48  
 Dealer: E  
 Vul: EW  
 North HCP: 21  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ 93  
 ♥ AKJ8  
 ♦ A742  
 ♣ AKQ

South:  
 ♠ AJ104  
 ♥ 643  
 ♦ KQ10  
 ♣ J104

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4NT <sup>2</sup>	Pass	6NT	Pass
Pass	Pass		

1. Stayman  
 2. Quantitative 4NT

Board: 49  
 Dealer: W  
 Vul: Both  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ A42  
 ♥ KJ4  
 ♦ 108  
 ♣ 98762

South:  
 ♠ Q7  
 ♥ A2  
 ♦ KJ94  
 ♣ AKQJ5

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 50  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 3  
 Contract: 2N N

North:  
 ♠ J2  
 ♥ AK108  
 ♦ AQJ10  
 ♣ KQ6

South:  
 ♠ K85  
 ♥ 7642  
 ♦ 852  
 ♣ 1095

West	North	East	South
		AP2NT	Pass
Pass	Pass		

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 51	♠ 97	West Opens AP2NT.
Dealer: W	♥ A1042	East Bids 3♣ if possible.
Vul: Both	♦ A2	West Bids 3♦ if possible.
HCP: 9	♣ J9863	East Bids 3NT if possible.
		You bid first.

Board: 52	♠ AQ2	East Opens AP2NT.
Dealer: E	♥ AK92	
Vul: None	♦ A654	Partner bids first.
HCP: 20	♣ K2	

Board: 53	♠ 1075	West Opens AP2NT.
Dealer: W	♥ 1062	East Bids 3NT if possible.
Vul: NS	♦ AJ76	
HCP: 8	♣ K103	You bid first.

Board: 54	♠ AKQ8	East Opens AP2NT.
Dealer: E	♥ A762	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 21	♣ K9	

Board: 55	♠ K983	West Opens AP2NT.
Dealer: W	♥ Q105	East Bids 3♣ if possible.
Vul: None	♦ Q42	West Bids 3♥ if possible.
HCP: 7	♣ 732	East Bids 3NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: W	♠ 97	♠ KQ6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ A1042	♥ K76	3♦	Pass	3NT	Pass
North HCP: 9	♦ A2	♦ K1085	Pass	Pass		
South HCP: 20	♣ J9863	♣ AKQ				
Contract: 3N S			1. Stayman			

Board: 52	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ J1063			AP2NT	Pass
Vul: None	♥ AK92	♥ 654				
North HCP: 20	♦ A654	♦ 102	Pass	Pass		
South HCP: 4	♣ K2	♣ QJ64				
Contract: 2N N						

Board: 53	North:	South:	West	North	East	South
Dealer: W	♠ 1075	♠ AQ6	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 1062	♥ AK84	Pass	Pass		
North HCP: 8	♦ AJ76	♦ 108				
South HCP: 20	♣ K103	♣ AQJ5				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: E	♠ AKQ8	♠ 962			AP2NT	Pass
Vul: Both	♥ A762	♥ Q5	Pass	Pass		
North HCP: 21	♦ KQ3	♦ J10962				
South HCP: 3	♣ K9	♣ 875				
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ K983	♠ AJ5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q105	♥ A9863	3♥	Pass	3NT	Pass
North HCP: 7	♦ Q42	♦ K7	Pass	Pass		
South HCP: 20	♣ 732	♣ AKJ				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 51      ♠ KQ6  
Dealer: W      ♥ K76  
Vul: Both     ♦ K1085  
HCP: 20      ♣ AKQ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 52      ♠ J1063  
Dealer: E      ♥ 654  
Vul: None     ♦ 102  
HCP: 4      ♣ QJ64

East Opens AP2NT.

You bid first.

Board: 53      ♠ AQ6  
Dealer: W      ♥ AK84  
Vul: NS      ♦ 108  
HCP: 20      ♣ AQJ5

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 54      ♠ 962  
Dealer: E      ♥ Q5  
Vul: Both     ♦ J10962  
HCP: 3      ♣ 875

East Opens AP2NT.

You bid first.

Board: 55      ♠ AJ5  
Dealer: W      ♥ A9863  
Vul: None     ♦ K7  
HCP: 20      ♣ AKJ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: W	♠ 97	♠ KQ6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ A1042	♥ K76	3♦	Pass	3NT	Pass
North HCP: 9	♦ A2	♦ K1085	Pass	Pass		
South HCP: 20	♣ J9863	♣ AKQ				
Contract: 3N S			1. Stayman			

Board: 52	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ J1063			AP2NT	Pass
Vul: None	♥ AK92	♥ 654				
North HCP: 20	♦ A654	♦ 102	Pass	Pass		
South HCP: 4	♣ K2	♣ QJ64				
Contract: 2N N						

Board: 53	North:	South:	West	North	East	South
Dealer: W	♠ 1075	♠ AQ6	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 1062	♥ AK84	Pass	Pass		
North HCP: 8	♦ AJ76	♦ 108				
South HCP: 20	♣ K103	♣ AQJ5				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: E	♠ AKQ8	♠ 962			AP2NT	Pass
Vul: Both	♥ A762	♥ Q5	Pass	Pass		
North HCP: 21	♦ KQ3	♦ J10962				
South HCP: 3	♣ K9	♣ 875				
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ K983	♠ AJ5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q105	♥ A9863	3♥	Pass	3NT	Pass
North HCP: 7	♦ Q42	♦ K7	Pass	Pass		
South HCP: 20	♣ 732	♣ AKJ				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 56      ♠ 94  
Dealer: E      ♥ AKQ  
Vul: NS      ♦ AK73  
HCP: 20      ♣ A943

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 57      ♠ KJ93  
Dealer: W      ♥ A64  
Vul: EW      ♦ J642  
HCP: 10      ♣ J5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 58      ♠ KQ7  
Dealer: E      ♥ Q963  
Vul: NS      ♦ AK10  
HCP: 20      ♣ AQ4

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 59      ♠ K87  
Dealer: W      ♥ J6  
Vul: Both      ♦ 97653  
HCP: 8      ♣ A87

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 60      ♠ AK42  
Dealer: E      ♥ Q97  
Vul: NS      ♦ AQ63  
HCP: 20      ♣ AJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ A876			AP2NT	Pass
Vul: NS	♥ AKQ	♥ 973	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK73	♦ 108	3NT	Pass	Pass	Pass
South HCP: 5	♣ A943	♣ J1052	1. Stayman			
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ KJ93	♠ A85	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A64	♥ QJ853	3♥	Pass	3NT	Pass
North HCP: 10	♦ J642	♦ AQ	Pass	Pass		
South HCP: 20	♣ J5	♣ AK9	1. Stayman			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ KQ7	♠ AJ642			AP2NT	Pass
Vul: NS	♥ Q963	♥ J4	3♥	Pass	3♠	Pass
North HCP: 20	♦ AK10	♦ J976	3NT	Pass	4♠	Pass
South HCP: 10	♣ AQ4	♣ K7	Pass	Pass		
Contract: 4♠ N						

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ K87	♠ AQJ	AP2NT	Pass	3NT	Pass
Vul: Both	♥ J6	♥ AK109	Pass	Pass		
North HCP: 8	♦ 97653	♦ AQ8				
South HCP: 20	♣ A87	♣ 1092				
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ AK42	♠ QJ107			AP2NT	Pass
Vul: NS	♥ Q97	♥ K643	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ63	♦ J4	4♠	Pass	Pass	Pass
South HCP: 9	♣ AJ	♣ Q53	1. Stayman			
Contract: 4♠ N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 56      ♠ A876  
Dealer: E      ♥ 973  
Vul: NS      ♦ 108  
HCP: 5      ♣ J1052

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 57      ♠ A85  
Dealer: W      ♥ QJ853  
Vul: EW      ♦ AQ  
HCP: 20      ♣ AK9

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 58      ♠ AJ642  
Dealer: E      ♥ J4  
Vul: NS      ♦ J976  
HCP: 10      ♣ K7

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 59      ♠ AQJ  
Dealer: W      ♥ AK109  
Vul: Both      ♦ AQ8  
HCP: 20      ♣ 1092

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 60      ♠ QJ107  
Dealer: E      ♥ K643  
Vul: NS      ♦ J4  
HCP: 9      ♣ Q53

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ A876			AP2NT	Pass
Vul: NS	♥ AKQ	♥ 973	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK73	♦ 108	3NT	Pass	Pass	Pass
South HCP: 5	♣ A943	♣ J1052	1. Stayman			
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ KJ93	♠ A85	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A64	♥ QJ853	3♥	Pass	3NT	Pass
North HCP: 10	♦ J642	♦ AQ	Pass	Pass		
South HCP: 20	♣ J5	♣ AK9	1. Stayman			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ KQ7	♠ AJ642			AP2NT	Pass
Vul: NS	♥ Q963	♥ J4	3♥	Pass	3♠	Pass
North HCP: 20	♦ AK10	♦ J976	3NT	Pass	4♠	Pass
South HCP: 10	♣ AQ4	♣ K7	Pass	Pass		
Contract: 4♠ N						

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ K87	♠ AQJ	AP2NT	Pass	3NT	Pass
Vul: Both	♥ J6	♥ AK109	Pass	Pass		
North HCP: 8	♦ 97653	♦ AQ8				
South HCP: 20	♣ A87	♣ 1092				
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ AK42	♠ QJ107			AP2NT	Pass
Vul: NS	♥ Q97	♥ K643	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ63	♦ J4	4♠	Pass	Pass	Pass
South HCP: 9	♣ AJ	♣ Q53	1. Stayman			
Contract: 4♠ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 61      ♠ 1072  
Dealer: W      ♥ Q8762  
Vul: EW      ♦ 4  
HCP: 4      ♣ Q942

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
  
You bid first.

Board: 62      ♠ J96  
Dealer: E      ♥ A85  
Vul: Both      ♦ AKJ  
HCP: 20      ♣ AQJ5

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 63      ♠ K10987  
Dealer: W      ♥ K1076  
Vul: None      ♦ 72  
HCP: 7      ♣ J8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 4♠ if possible.  
  
You bid first.

Board: 64      ♠ AQ53  
Dealer: E      ♥ 764  
Vul: EW      ♦ AK5  
HCP: 20      ♣ AQJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
  
Partner bids first.

Board: 65      ♠ K10872  
Dealer: W      ♥ 1062  
Vul: Both      ♦ Q53  
HCP: 5      ♣ 82

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ AKJ9	AP2NT	Pass	3♦	Pass
Vul: EW	♥ Q8762	♥ A5	3♥	Pass	Pass	Pass
North HCP: 4	♦ 4	♦ A63				
South HCP: 20	♣ Q942	♣ A875				
Contract: 3♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: E	♠ J96	♠ K			AP2NT	Pass
Vul: Both	♥ A85	♥ K42	3NT	Pass	Pass	Pass
North HCP: 20	♦ AKJ	♦ Q642				
South HCP: 8	♣ AQJ5	♣ 98632				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: W	♠ K10987	♠ AQ5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ K1076	♥ 985	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 7	♦ 72	♦ AK94	4♠	Pass	Pass	Pass
South HCP: 20	♣ J8	♣ AK10				
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

Board: 64	North:	South:	West	North	East	South
Dealer: E	♠ AQ53	♠ K942			AP2NT	Pass
Vul: EW	♥ 764	♥ A532	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AK5	♦ 73	4♠	Pass	Pass	Pass
South HCP: 10	♣ AQJ	♣ K85				
Contract: 4♠ N			1. Stayman			

Board: 65	North:	South:	West	North	East	South
Dealer: W	♠ K10872	♠ AQ93	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 1062	♥ AJ4	3♠	Pass	3NT	Pass
North HCP: 5	♦ Q53	♦ A76	4♠	Pass	Pass	Pass
South HCP: 21	♣ 82	♣ AQ4				
Contract: 4♠ S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 61      ♠ AKJ9  
Dealer: W      ♥ A5  
Vul: EW      ♦ A63  
HCP: 20      ♣ A875

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 62      ♠ K  
Dealer: E      ♥ K42  
Vul: Both      ♦ Q642  
HCP: 8      ♣ 98632

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 63      ♠ AQ5  
Dealer: W      ♥ 985  
Vul: None      ♦ AK94  
HCP: 20      ♣ AK10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 64      ♠ K942  
Dealer: E      ♥ A532  
Vul: EW      ♦ 73  
HCP: 10      ♣ K85

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 65      ♠ AQ93  
Dealer: W      ♥ AJ4  
Vul: Both      ♦ A76  
HCP: 21      ♣ AQ4

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ AKJ9	AP2NT	Pass	3♦	Pass
Vul: EW	♥ Q8762	♥ A5	3♥	Pass	Pass	Pass
North HCP: 4	♦ 4	♦ A63				
South HCP: 20	♣ Q942	♣ A875				
Contract: 3♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: E	♠ J96	♠ K			AP2NT	Pass
Vul: Both	♥ A85	♥ K42	3NT	Pass	Pass	Pass
North HCP: 20	♦ AKJ	♦ Q642				
South HCP: 8	♣ AQJ5	♣ 98632				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: W	♠ K10987	♠ AQ5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ K1076	♥ 985	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 7	♦ 72	♦ AK94	4♠	Pass	Pass	Pass
South HCP: 20	♣ J8	♣ AK10				
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

Board: 64	North:	South:	West	North	East	South
Dealer: E	♠ AQ53	♠ K942			AP2NT	Pass
Vul: EW	♥ 764	♥ A532	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AK5	♦ 73	4♠	Pass	Pass	Pass
South HCP: 10	♣ AQJ	♣ K85				
Contract: 4♠ N			1. Stayman			

Board: 65	North:	South:	West	North	East	South
Dealer: W	♠ K10872	♠ AQ93	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 1062	♥ AJ4	3♠	Pass	3NT	Pass
North HCP: 5	♦ Q53	♦ A76	4♠	Pass	Pass	Pass
South HCP: 21	♣ 82	♣ AQ4				
Contract: 4♠ S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 66	♠ AKQ104	East Opens AP2NT.
Dealer: E	♥ A10	West Bids 3NT if possible.
Vul: None	♦ AK106	
HCP: 20	♣ 92	Partner bids first.

Board: 67	♠ A842	West Opens AP2NT.
Dealer: W	♥ J96	East Bids 3♣ if possible.
Vul: NS	♦ A98	West Bids 3♦ if possible.
HCP: 11	♣ Q62	East Bids 4NT if possible.
		You bid first.

Board: 68	♠ AKQ85	East Opens AP2NT.
Dealer: E	♥ 95	West Bids 3♦ if possible.
Vul: Both	♦ AJ7	East Bids 3♥ if possible.
HCP: 20	♣ AQ3	West Bids 3NT if possible.
		Partner bids first.

Board: 69	♠ J9	West Opens AP2NT.
Dealer: W	♥ K109	East Bids 3NT if possible.
Vul: None	♦ Q84	
HCP: 8	♣ Q10983	You bid first.

Board: 70	♠ A10	East Opens AP2NT.
Dealer: E	♥ AQJ8	West Bids 3♣ if possible.
Vul: NS	♦ K765	East Bids 3♥ if possible.
HCP: 20	♣ AQ3	West Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 66  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AKQ104  
 ♥ A10  
 ♦ AK106  
 ♣ 92

South:  
 ♠ 86  
 ♥ Q83  
 ♦ Q52  
 ♣ AQ865

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 67  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ A842  
 ♥ J96  
 ♦ A98  
 ♣ Q62

South:  
 ♠ KQ  
 ♥ A83  
 ♦ K64  
 ♣ AKJ53

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman  
 2. Quantitative 4NT

Board: 68  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ AKQ85  
 ♥ 95  
 ♦ AJ7  
 ♣ AQ3

South:  
 ♠ 109  
 ♥ KQJ104  
 ♦ K1093  
 ♣ 105

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	Pass	Pass

Board: 69  
 Dealer: W  
 Vul: None  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J9  
 ♥ K109  
 ♦ Q84  
 ♣ Q10983

South:  
 ♠ AK65  
 ♥ J8  
 ♦ AK52  
 ♣ AJ5

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 70  
 Dealer: E  
 Vul: NS  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ A10  
 ♥ AQJ8  
 ♦ K765  
 ♣ AQ3

South:  
 ♠ 9864  
 ♥ 105  
 ♦ AJ82  
 ♣ KJ10

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass

1. Stayman



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 66	♠ 86	East Opens AP2NT.
Dealer: E	♥ Q83	West Bids 3NT if possible.
Vul: None	♦ Q52	
HCP: 10	♣ AQ865	You bid first.

Board: 67	♠ KQ	West Opens AP2NT.
Dealer: W	♥ A83	East Bids 3♣ if possible.
Vul: NS	♦ K64	West Bids 3♦ if possible.
HCP: 20	♣ AKJ53	East Bids 4NT if possible.
		Partner bids first.

Board: 68	♠ 109	East Opens AP2NT.
Dealer: E	♥ KQJ104	West Bids 3♦ if possible.
Vul: Both	♦ K1093	East Bids 3♥ if possible.
HCP: 9	♣ 105	West Bids 3NT if possible.
		You bid first.

Board: 69	♠ AK65	West Opens AP2NT.
Dealer: W	♥ J8	East Bids 3NT if possible.
Vul: None	♦ AK52	
HCP: 20	♣ AJ5	Partner bids first.

Board: 70	♠ 9864	East Opens AP2NT.
Dealer: E	♥ 105	West Bids 3♣ if possible.
Vul: NS	♦ AJ82	East Bids 3♥ if possible.
HCP: 9	♣ KJ10	West Bids 3NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 66  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AKQ104  
 ♥ A10  
 ♦ AK106  
 ♣ 92

South:  
 ♠ 86  
 ♥ Q83  
 ♦ Q52  
 ♣ AQ865

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 67  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ A842  
 ♥ J96  
 ♦ A98  
 ♣ Q62

South:  
 ♠ KQ  
 ♥ A83  
 ♦ K64  
 ♣ AKJ53

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman  
 2. Quantitative 4NT

Board: 68  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ AKQ85  
 ♥ 95  
 ♦ AJ7  
 ♣ AQ3

South:  
 ♠ 109  
 ♥ KQJ104  
 ♦ K1093  
 ♣ 105

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	Pass	Pass

Board: 69  
 Dealer: W  
 Vul: None  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J9  
 ♥ K109  
 ♦ Q84  
 ♣ Q10983

South:  
 ♠ AK65  
 ♥ J8  
 ♦ AK52  
 ♣ AJ5

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 70  
 Dealer: E  
 Vul: NS  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ A10  
 ♥ AQJ8  
 ♦ K765  
 ♣ AQ3

South:  
 ♠ 9864  
 ♥ 105  
 ♦ AJ82  
 ♣ KJ10

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 71      ♠ J52  
Dealer: W      ♥ A1097  
Vul: EW      ♦ Q53  
HCP: 8      ♣ J43

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 72      ♠ 1063  
Dealer: E      ♥ AK2  
Vul: None      ♦ AKQ98  
HCP: 21      ♣ KQ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 4NT if possible.

Partner bids first.

Board: 73      ♠ 1053  
Dealer: W      ♥ A84  
Vul: NS      ♦ J5  
HCP: 7      ♣ Q10952

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 74      ♠ AK9  
Dealer: E      ♥ AK5  
Vul: EW      ♦ 72  
HCP: 20      ♣ AQ1064

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 75      ♠ J6  
Dealer: W      ♥ K632  
Vul: Both      ♦ Q9762  
HCP: 6      ♣ 87

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ J52	♠ A4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1097	♥ KQJ85	3♥	Pass	4♥	Pass
North HCP: 8	♦ Q53	♦ AK106	Pass	Pass		
South HCP: 20	♣ J43	♣ K5				
Contract: 4♥ S			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ KJ8			AP2NT	Pass
Vul: None	♥ AK2	♥ Q1043	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQ98	♦ J	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ KQ	♣ A8763				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ 1053	♠ AK96	AP2NT	Pass	3NT	Pass
Vul: NS	♥ A84	♥ K10	Pass	Pass		
North HCP: 7	♦ J5	♦ AQ96				
South HCP: 21	♣ Q10952	♣ AJ4				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ Q42			AP2NT	Pass
Vul: EW	♥ AK5	♥ 76432	3♦	Pass	3♥	Pass
North HCP: 20	♦ 72	♦ J863	Pass	Pass		
South HCP: 3	♣ AQ1064	♣ 5				
Contract: 3♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K632	♥ 9754	3♥	Pass	4♥	Pass
North HCP: 6	♦ Q9762	♦ AK3	Pass	Pass		
South HCP: 21	♣ 87	♣ AK3				
Contract: 4♥ S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 71	♠ A4	West Opens AP2NT.
Dealer: W	♥ KQJ85	East Bids 3♣ if possible.
Vul: EW	♦ AK106	West Bids 3♥ if possible.
HCP: 20	♣ K5	East Bids 4♥ if possible.

Partner bids first.

Board: 72	♠ KJ8	East Opens AP2NT.
Dealer: E	♥ Q1043	West Bids 3♣ if possible.
Vul: None	♦ J	East Bids 3♦ if possible.
HCP: 11	♣ A8763	West Bids 4NT if possible.

You bid first.

Board: 73	♠ AK96	West Opens AP2NT.
Dealer: W	♥ K10	East Bids 3NT if possible.
Vul: NS	♦ AQ96	
HCP: 21	♣ AJ4	Partner bids first.

Board: 74	♠ Q42	East Opens AP2NT.
Dealer: E	♥ 76432	West Bids 3♦ if possible.
Vul: EW	♦ J863	East Bids 3♥ if possible.

HCP: 3	♣ 5	You bid first.
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Board: 75	♠ AK4	West Opens AP2NT.
Dealer: W	♥ 9754	East Bids 3♣ if possible.
Vul: Both	♦ AK3	West Bids 3♥ if possible.
HCP: 21	♣ AK3	East Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ J52	♠ A4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1097	♥ KQJ85	3♥	Pass	4♥	Pass
North HCP: 8	♦ Q53	♦ AK106	Pass	Pass		
South HCP: 20	♣ J43	♣ K5				
Contract: 4♥ S			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ KJ8			AP2NT	Pass
Vul: None	♥ AK2	♥ Q1043	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQ98	♦ J	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ KQ	♣ A8763				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ 1053	♠ AK96	AP2NT	Pass	3NT	Pass
Vul: NS	♥ A84	♥ K10	Pass	Pass		
North HCP: 7	♦ J5	♦ AQ96				
South HCP: 21	♣ Q10952	♣ AJ4				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ Q42			AP2NT	Pass
Vul: EW	♥ AK5	♥ 76432	3♦	Pass	3♥	Pass
North HCP: 20	♦ 72	♦ J863	Pass	Pass		
South HCP: 3	♣ AQ1064	♣ 5				
Contract: 3♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K632	♥ 9754	3♥	Pass	4♥	Pass
North HCP: 6	♦ Q9762	♦ AK3	Pass	Pass		
South HCP: 21	♣ 87	♣ AK3				
Contract: 4♥ S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 76      ♠ A85  
Dealer: E      ♥ AQ5  
Vul: NS      ♦ KQJ62  
HCP: 20      ♣ A7

East Opens AP2NT.

Partner bids first.

Board: 77      ♠ A105  
Dealer: W      ♥ 10865  
Vul: EW      ♦ 953  
HCP: 6      ♣ Q97

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 78      ♠ AKQ  
Dealer: E      ♥ 85  
Vul: Both      ♦ AQ102  
HCP: 20      ♣ AJ105

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 79      ♠ A963  
Dealer: W      ♥ K93  
Vul: EW      ♦ 964  
HCP: 7      ♣ 1075

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 80      ♠ AKQ9  
Dealer: E      ♥ 76  
Vul: Both      ♦ KQ652  
HCP: 21      ♣ AK

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ A85	♠ 10642			AP2NT	Pass
Vul: NS	♥ AQ5	♥ 83				
North HCP: 20	♦ KQJ62	♦ 43	Pass	Pass		
South HCP: 0	♣ A7	♣ 109632				
Contract: 2N N						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ QJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10865	♥ AJ7	3♦	Pass	3NT	Pass
North HCP: 6	♦ 953	♦ AJ10	Pass	Pass		
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 1098			AP2NT	Pass
Vul: Both	♥ 85	♥ KJ106	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ102	♦ K76	3NT	Pass	Pass	Pass
South HCP: 7	♣ AJ105	♣ 976				
Contract: 3N N			1. Stayman			

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ A963	♠ Q52	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K93	♥ QJ	3♦	Pass	3NT	Pass
North HCP: 7	♦ 964	♦ AKQJ5	Pass	Pass		
South HCP: 20	♣ 1075	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ AKQ9	♠ 1075			AP2NT	Pass
Vul: Both	♥ 76	♥ AJ92	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ KQ652	♦ AJ843	4♠	Pass	Pass	Pass
South HCP: 10	♣ AK	♣ 2				
Contract: 4♠ N			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 76      ♠ 10642  
Dealer: E      ♥ 83  
Vul: NS      ♦ 43  
HCP: 0      ♣ 109632

East Opens AP2NT.

You bid first.

Board: 77      ♠ QJ2  
Dealer: W      ♥ AJ7  
Vul: EW      ♦ AJ10  
HCP: 20      ♣ AK65

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 78      ♠ 1098  
Dealer: E      ♥ KJ106  
Vul: Both      ♦ K76  
HCP: 7      ♣ 976

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 79      ♠ Q52  
Dealer: W      ♥ QJ  
Vul: EW      ♦ AKQJ5  
HCP: 20      ♣ KQ4

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 80      ♠ 1075  
Dealer: E      ♥ AJ92  
Vul: Both      ♦ AJ843  
HCP: 10      ♣ 2

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ A85	♠ 10642			AP2NT	Pass
Vul: NS	♥ AQ5	♥ 83				
North HCP: 20	♦ KQJ62	♦ 43	Pass	Pass		
South HCP: 0	♣ A7	♣ 109632				
Contract: 2N N						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ QJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10865	♥ AJ7	3♦	Pass	3NT	Pass
North HCP: 6	♦ 953	♦ AJ10	Pass	Pass		
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 1098			AP2NT	Pass
Vul: Both	♥ 85	♥ KJ106	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ102	♦ K76	3NT	Pass	Pass	Pass
South HCP: 7	♣ AJ105	♣ 976				
Contract: 3N N			1. Stayman			

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ A963	♠ Q52	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K93	♥ QJ	3♦	Pass	3NT	Pass
North HCP: 7	♦ 964	♦ AKQJ5	Pass	Pass		
South HCP: 20	♣ 1075	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ AKQ9	♠ 1075			AP2NT	Pass
Vul: Both	♥ 76	♥ AJ92	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ KQ652	♦ AJ843	4♠	Pass	Pass	Pass
South HCP: 10	♣ AK	♣ 2				
Contract: 4♠ N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 81      ♠ J1087  
Dealer: W      ♥ 106  
Vul: None      ♦ AK5  
HCP: 8      ♣ 10754

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 82      ♠ KQ3  
Dealer: E      ♥ AQ10  
Vul: NS      ♦ Q8632  
HCP: 20      ♣ AK

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 83      ♠ A953  
Dealer: W      ♥ Q974  
Vul: Both      ♦ 75  
HCP: 11      ♣ KQ7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.  
West Bids 6NT if possible.  
  
You bid first.

Board: 84      ♠ KQ  
Dealer: E      ♥ AJ74  
Vul: EW      ♦ AQJ74  
HCP: 20      ♣ K3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♣ if possible.  
East Bids 4♦ if possible.  
West Bids 6NT if possible.  
  
Partner bids first.

Board: 85      ♠ J8652  
Dealer: W      ♥ A65  
Vul: None    ♦ 872  
HCP: 6       ♣ J5

West Opens AP2NT.

East Bids 3♥ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ J1087	♠ AQ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 106	♥ AKQ7	3♥	Pass	3NT	Pass
North HCP: 8	♦ AK5	♦ 92	Pass	Pass		
South HCP: 20	♣ 10754	♣ AJ63				
Contract: 3N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 74			AP2NT	Pass
Vul: NS	♥ AQ10	♥ J94				
North HCP: 20	♦ Q8632	♦ A105	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK	♣ QJ1085				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ A953	♠ Q104	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q974	♥ AK10	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ 75	♦ AK108	6NT	Pass	Pass	Pass
South HCP: 21	♣ KQ7	♣ AJ5				
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ A986			AP2NT	Pass
Vul: EW	♥ AJ74	♥ KQ10	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQJ74	♦ 5	4♣	Pass	4♦	Pass
South HCP: 10	♣ K3	♣ J8542	6NT	Pass	Pass	Pass
Contract: 6N N			1. Stayman			

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ J8652	♠ KQ7	AP2NT	Pass	3♥	Pass
Vul: None	♥ A65	♥ KQ8	3♠	Pass	3NT	Pass
North HCP: 6	♦ 872	♦ AQ	4♠	Pass	Pass	Pass
South HCP: 20	♣ J5	♣ A9743				
Contract: 4♠ S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 81      ♠ AQ9  
Dealer: W      ♥ AKQ7  
Vul: None     ♦ 92  
HCP: 20      ♣ AJ63

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 82      ♠ 74  
Dealer: E      ♥ J94  
Vul: NS       ♦ A105  
HCP: 8       ♣ QJ1085

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 83      ♠ Q104  
Dealer: W      ♥ AK10  
Vul: Both     ♦ AK108  
HCP: 21      ♣ AJ5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.  
West Bids 6NT if possible.

Partner bids first.

Board: 84      ♠ A986  
Dealer: E      ♥ KQ10  
Vul: EW       ♦ 5  
HCP: 10      ♣ J8542

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♣ if possible.  
East Bids 4♦ if possible.  
West Bids 6NT if possible.

You bid first.

Board: 85  
Dealer: W  
Vul: None  
HCP: 20

♠ KQ7  
♥ KQ8  
♦ AQ  
♣ A9743

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ J1087	♠ AQ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 106	♥ AKQ7	3♥	Pass	3NT	Pass
North HCP: 8	♦ AK5	♦ 92	Pass	Pass		
South HCP: 20	♣ 10754	♣ AJ63				
Contract: 3N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 74			AP2NT	Pass
Vul: NS	♥ AQ10	♥ J94				
North HCP: 20	♦ Q8632	♦ A105	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK	♣ QJ1085				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ A953	♠ Q104	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q974	♥ AK10	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ 75	♦ AK108	6NT	Pass	Pass	Pass
South HCP: 21	♣ KQ7	♣ AJ5				
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ A986			AP2NT	Pass
Vul: EW	♥ AJ74	♥ KQ10	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQJ74	♦ 5	4♣	Pass	4♦	Pass
South HCP: 10	♣ K3	♣ J8542	6NT	Pass	Pass	Pass
Contract: 6N N			1. Stayman			

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ J8652	♠ KQ7	AP2NT	Pass	3♥	Pass
Vul: None	♥ A65	♥ KQ8	3♠	Pass	3NT	Pass
North HCP: 6	♦ 872	♦ AQ	4♠	Pass	Pass	Pass
South HCP: 20	♣ J5	♣ A9743				
Contract: 4♠ S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 86      ♠ QJ109  
Dealer: E      ♥ AQ  
Vul: NS      ♦ KQJ  
HCP: 20      ♣ AJ106

East Opens AP2NT.

Partner bids first.

Board: 87      ♠ A54  
Dealer: W      ♥ A1092  
Vul: EW      ♦ 7543  
HCP: 8      ♣ 53

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 88      ♠ AK82  
Dealer: E      ♥ 843  
Vul: Both      ♦ AK  
HCP: 21      ♣ AK65

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 89      ♠ KJ542  
Dealer: W      ♥ J82  
Vul: NS      ♦ 962  
HCP: 7      ♣ Q5

West Opens AP2NT.

East Bids 3♥ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

You bid first.

Board: 90      ♠ A102  
Dealer: E      ♥ A104  
Vul: EW      ♦ AK9  
HCP: 21      ♣ KQJ4

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: E	♠ QJ109	♠ 63				
Vul: NS	♥ AQ	♥ 10876			AP2NT	Pass
North HCP: 20	♦ KQJ	♦ 1063	Pass	Pass		
South HCP: 0	♣ AJ106	♣ 8754				
Contract: 2N N						

Board: 87	North:	South:	West	North	East	South
Dealer: W	♠ A54	♠ KJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1092	♥ 76	3♦	Pass	3NT	Pass
North HCP: 8	♦ 7543	♦ AK82	Pass	Pass		
South HCP: 20	♣ 53	♣ AKQ62				
Contract: 3N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: E	♠ AK82	♠ Q543			AP2NT	Pass
Vul: Both	♥ 843	♥ Q92	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK	♦ J73	4♠	Pass	Pass	Pass
South HCP: 5	♣ AK65	♣ 1032				
Contract: 4♠ N			1. Stayman			

Board: 89	North:	South:	West	North	East	South
Dealer: W	♠ KJ542	♠ Q107	AP2NT	Pass	3♥	Pass
Vul: NS	♥ J82	♥ AK95	3♠	Pass	3NT	Pass
North HCP: 7	♦ 962	♦ AKJ8	4♠	Pass	Pass	Pass
South HCP: 21	♣ Q5	♣ A6				
Contract: 4♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ A102	♠ 73			AP2NT	Pass
Vul: EW	♥ A104	♥ KJ93	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK9	♦ 543	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQJ4	♣ A1083				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 86      ♠ 63  
Dealer: E      ♥ 10876  
Vul: NS      ♦ 1063  
HCP: 0      ♣ 8754

East Opens AP2NT.

You bid first.

Board: 87      ♠ KJ  
Dealer: W      ♥ 76  
Vul: EW      ♦ AK82  
HCP: 20      ♣ AKQ62

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 88      ♠ Q543  
Dealer: E      ♥ Q92  
Vul: Both      ♦ J73  
HCP: 5      ♣ 1032

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 89      ♠ Q107  
Dealer: W      ♥ AK95  
Vul: NS      ♦ AKJ8  
HCP: 21      ♣ A6

West Opens AP2NT.

East Bids 3♥ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 90      ♠ 73  
Dealer: E      ♥ KJ93  
Vul: EW      ♦ 543  
HCP: 8      ♣ A1083

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: E	♠ QJ109	♠ 63			AP2NT	Pass
Vul: NS	♥ AQ	♥ 10876				
North HCP: 20	♦ KQJ	♦ 1063	Pass	Pass		
South HCP: 0	♣ AJ106	♣ 8754				
Contract: 2N N						

Board: 87	North:	South:	West	North	East	South
Dealer: W	♠ A54	♠ KJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1092	♥ 76	3♦	Pass	3NT	Pass
North HCP: 8	♦ 7543	♦ AK82	Pass	Pass		
South HCP: 20	♣ 53	♣ AKQ62				
Contract: 3N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: E	♠ AK82	♠ Q543			AP2NT	Pass
Vul: Both	♥ 843	♥ Q92	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK	♦ J73	4♠	Pass	Pass	Pass
South HCP: 5	♣ AK65	♣ 1032				
Contract: 4♠ N			1. Stayman			

Board: 89	North:	South:	West	North	East	South
Dealer: W	♠ KJ542	♠ Q107	AP2NT	Pass	3♥	Pass
Vul: NS	♥ J82	♥ AK95	3♠	Pass	3NT	Pass
North HCP: 7	♦ 962	♦ AKJ8	4♠	Pass	Pass	Pass
South HCP: 21	♣ Q5	♣ A6				
Contract: 4♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ A102	♠ 73			AP2NT	Pass
Vul: EW	♥ A104	♥ KJ93	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK9	♦ 543	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQJ4	♣ A1083				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 91      ♠ 8742  
Dealer: W      ♥ J32  
Vul: Both      ♦ KJ5  
HCP: 5      ♣ 753

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 92      ♠ K3  
Dealer: E      ♥ QJ953  
Vul: None      ♦ AK3  
HCP: 20      ♣ AK6

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 93      ♠ KJ102  
Dealer: W      ♥ 108742  
Vul: EW      ♦ 1072  
HCP: 4      ♣ 10

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 94      ♠ AK3  
Dealer: E      ♥ A2  
Vul: Both      ♦ Q6432  
HCP: 20      ♣ AK5

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 95      ♠ J94  
Dealer: W      ♥ K2  
Vul: None      ♦ 1092  
HCP: 5      ♣ J10732

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ 8742	♠ J93	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J32	♥ AK10	3♦	Pass	3NT	Pass
North HCP: 5	♦ KJ5	♦ AQ87	Pass	Pass		
South HCP: 21	♣ 753	♣ AK2				
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ A10982			AP2NT	Pass
Vul: None	♥ QJ953	♥ 10642	3♥	Pass	3♠	Pass
North HCP: 20	♦ AK3	♦ 74	Pass	Pass		
South HCP: 4	♣ AK6	♣ 54				
Contract: 3♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ KJ102	♠ Q9	AP2NT	Pass	3♦	Pass
Vul: EW	♥ 108742	♥ AK53	3NT <sup>1</sup>	Pass	4♥	Pass
North HCP: 4	♦ 1072	♦ A96	Pass	Pass		
South HCP: 20	♣ 10	♣ AK97				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 764			AP2NT	Pass
Vul: Both	♥ A2	♥ KQ	3NT	Pass	Pass	Pass
North HCP: 20	♦ Q6432	♦ A85				
South HCP: 10	♣ AK5	♣ J8642				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ A7	AP2NT	Pass	3NT	Pass
Vul: None	♥ K2	♥ AQ108	Pass	Pass		
North HCP: 5	♦ 1092	♦ KJ53				
South HCP: 21	♣ J10732	♣ AK6				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 91      ♠ J93  
Dealer: W      ♥ AK10  
Vul: Both     ♦ AQ87  
HCP: 21      ♣ AK2

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 92      ♠ A10982  
Dealer: E      ♥ 10642  
Vul: None     ♦ 74  
HCP: 4      ♣ 54

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 93      ♠ Q9  
Dealer: W      ♥ AK53  
Vul: EW      ♦ A96  
HCP: 20      ♣ AK97

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 94      ♠ 764  
Dealer: E      ♥ KQ  
Vul: Both     ♦ A85  
HCP: 10      ♣ J8642

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 95      ♠ A7  
Dealer: W      ♥ AQ108  
Vul: None     ♦ KJ53  
HCP: 21      ♣ AK6

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ 8742	♠ J93	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J32	♥ AK10	3♦	Pass	3NT	Pass
North HCP: 5	♦ KJ5	♦ AQ87	Pass	Pass		
South HCP: 21	♣ 753	♣ AK2				
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ A10982			AP2NT	Pass
Vul: None	♥ QJ953	♥ 10642	3♥	Pass	3♠	Pass
North HCP: 20	♦ AK3	♦ 74	Pass	Pass		
South HCP: 4	♣ AK6	♣ 54				
Contract: 3♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ KJ102	♠ Q9	AP2NT	Pass	3♦	Pass
Vul: EW	♥ 108742	♥ AK53	3NT <sup>1</sup>	Pass	4♥	Pass
North HCP: 4	♦ 1072	♦ A96	Pass	Pass		
South HCP: 20	♣ 10	♣ AK97				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 764			AP2NT	Pass
Vul: Both	♥ A2	♥ KQ	3NT	Pass	Pass	Pass
North HCP: 20	♦ Q6432	♦ A85				
South HCP: 10	♣ AK5	♣ J8642				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ A7	AP2NT	Pass	3NT	Pass
Vul: None	♥ K2	♥ AQ108	Pass	Pass		
North HCP: 5	♦ 1092	♦ KJ53				
South HCP: 21	♣ J10732	♣ AK6				
Contract: 3N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 96      ♠ KJ5  
Dealer: E      ♥ A103  
Vul: NS      ♦ AQJ4  
HCP: 20      ♣ KQ7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 97      ♠ K9843  
Dealer: W      ♥ 3  
Vul: Both      ♦ Q653  
HCP: 7      ♣ Q65

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 98      ♠ AKQ  
Dealer: E      ♥ A1053  
Vul: None      ♦ A74  
HCP: 20      ♣ K103

East Opens AP2NT.  
West Bids 4NT if possible.

Partner bids first.

Board: 99      ♠ 964  
Dealer: W      ♥ K542  
Vul: None      ♦ 4  
HCP: 5      ♣ Q9875

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 100      ♠ A9  
Dealer: E      ♥ AQ93  
Vul: NS      ♦ A763  
HCP: 21      ♣ AK3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 6NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ KJ5	♠ Q87			AP2NT	Pass
Vul: NS	♥ A103	♥ 9764	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ4	♦ 65	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ7	♣ A1043	1. Stayman			
Contract: 3N N						

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ K9843	♠ QJ7	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 3	♥ AQ6	3♠	Pass	3NT	Pass
North HCP: 7	♦ Q653	♦ A9	4♠	Pass	Pass	Pass
South HCP: 20	♣ Q65	♣ AK1032				
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 975			AP2NT	Pass
Vul: None	♥ A1053	♥ Q4	4NT <sup>1</sup>	Pass	Pass	Pass
North HCP: 20	♦ A74	♦ Q53	1. Quantitative 4NT			
South HCP: 11	♣ K103	♣ AQJ54				
Contract: 4N N						

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ 964	♠ QJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ K542	♥ AQ3	3♦	Pass	3NT	Pass
North HCP: 5	♦ 4	♦ AKJ76	Pass	Pass		
South HCP: 20	♣ Q9875	♣ K6	1. Stayman			
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KQ42			AP2NT	Pass
Vul: NS	♥ AQ93	♥ K642	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ A763	♦ Q1098	6NT	Pass	Pass	Pass
South HCP: 10	♣ AK3	♣ 5	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 96      ♠ Q87  
Dealer: E      ♥ 9764  
Vul: NS      ♦ 65  
HCP: 6      ♣ A1043

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 97      ♠ QJ7  
Dealer: W      ♥ AQ6  
Vul: Both      ♦ A9  
HCP: 20      ♣ AK1032

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 98      ♠ 975  
Dealer: E      ♥ Q4  
Vul: None      ♦ Q53  
HCP: 11      ♣ AQJ54

East Opens AP2NT.  
West Bids 4NT if possible.

You bid first.

Board: 99      ♠ QJ2  
Dealer: W      ♥ AQ3  
Vul: None      ♦ AKJ76  
HCP: 20      ♣ K6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 100      ♠ KQ42  
Dealer: E      ♥ K642  
Vul: NS      ♦ Q1098  
HCP: 10      ♣ 5

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 6NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ KJ5	♠ Q87			AP2NT	Pass
Vul: NS	♥ A103	♥ 9764	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ4	♦ 65	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ7	♣ A1043	1. Stayman			
Contract: 3N N						

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ K9843	♠ QJ7	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 3	♥ AQ6	3♠	Pass	3NT	Pass
North HCP: 7	♦ Q653	♦ A9	4♠	Pass	Pass	Pass
South HCP: 20	♣ Q65	♣ AK1032				
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 975			AP2NT	Pass
Vul: None	♥ A1053	♥ Q4	4NT <sup>1</sup>	Pass	Pass	Pass
North HCP: 20	♦ A74	♦ Q53	1. Quantitative 4NT			
South HCP: 11	♣ K103	♣ AQJ54				
Contract: 4N N						

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ 964	♠ QJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ K542	♥ AQ3	3♦	Pass	3NT	Pass
North HCP: 5	♦ 4	♦ AKJ76	Pass	Pass		
South HCP: 20	♣ Q9875	♣ K6	1. Stayman			
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KQ42			AP2NT	Pass
Vul: NS	♥ AQ93	♥ K642	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ A763	♦ Q1098	6NT	Pass	Pass	Pass
South HCP: 10	♣ AK3	♣ 5	1. Stayman			
Contract: 6N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 101      ♠ J104  
Dealer: W        ♥ Q842  
Vul: EW         ♦ K653  
HCP: 6           ♣ 75

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 102      ♠ AQ9  
Dealer: E        ♥ QJ  
Vul: Both       ♦ AQJ75  
HCP: 21         ♣ KQ4

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 103      ♠ A873  
Dealer: W        ♥ K7  
Vul: NS         ♦ 1052  
HCP: 10         ♣ QJ98

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 104      ♠ A942  
Dealer: E        ♥ AQJ4  
Vul: EW         ♦ AK  
HCP: 20         ♣ Q76

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 105      ♠ 109842  
Dealer: W        ♥ 10854  
Vul: None       ♦ A7  
HCP: 5           ♣ J4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: W	♠ J104	♠ AK7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q842	♥ AK76	3♥	Pass	4♥	Pass
North HCP: 6	♦ K653	♦ A84	Pass	Pass		
South HCP: 20	♣ 75	♣ Q94				
Contract: 4♥ S			1. Stayman			

Board: 102	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ K7			AP2NT	Pass
Vul: Both	♥ QJ	♥ K764	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQJ75	♦ 86	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ4	♣ 108763				
Contract: 3N N			1. Stayman			

Board: 103	North:	South:	West	North	East	South
Dealer: W	♠ A873	♠ K104	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K7	♥ AQ109	3♥	Pass	3NT	Pass
North HCP: 10	♦ 1052	♦ AK	Pass	Pass		
South HCP: 20	♣ QJ98	♣ A762				
Contract: 3N S			1. Stayman			

Board: 104	North:	South:	West	North	East	South
Dealer: E	♠ A942	♠ 1076				
Vul: EW	♥ AQJ4	♥ K86			AP2NT	Pass
North HCP: 20	♦ AK	♦ Q1052	3NT	Pass	Pass	Pass
South HCP: 6	♣ Q76	♣ J85				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: W	♠ 109842	♠ QJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 10854	♥ AK9	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 5	♦ A7	♦ KQ98	3NT	Pass	Pass	Pass
South HCP: 21	♣ J4	♣ AQ65				
Contract: 3N S			1. Stayman			
			2. SMOLEN			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 101      ♠ AK7  
Dealer: W        ♥ AK76  
Vul: EW         ♦ A84  
HCP: 20         ♣ Q94

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 102      ♠ K7  
Dealer: E        ♥ K764  
Vul: Both       ♦ 86  
HCP: 6          ♣ 108763

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 103      ♠ K104  
Dealer: W        ♥ AQ109  
Vul: NS         ♦ AK  
HCP: 20         ♣ A762

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 104      ♠ 1076  
Dealer: E        ♥ K86  
Vul: EW         ♦ Q1052  
HCP: 6          ♣ J85

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 105      ♠ QJ  
Dealer: W        ♥ AK9  
Vul: None       ♦ KQ98  
HCP: 21         ♣ AQ65

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: W	♠ J104	♠ AK7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q842	♥ AK76	3♥	Pass	4♥	Pass
North HCP: 6	♦ K653	♦ A84	Pass	Pass		
South HCP: 20	♣ 75	♣ Q94				
Contract: 4♥ S			1. Stayman			

Board: 102	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ K7			AP2NT	Pass
Vul: Both	♥ QJ	♥ K764	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQJ75	♦ 86	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ4	♣ 108763				
Contract: 3N N			1. Stayman			

Board: 103	North:	South:	West	North	East	South
Dealer: W	♠ A873	♠ K104	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K7	♥ AQ109	3♥	Pass	3NT	Pass
North HCP: 10	♦ 1052	♦ AK	Pass	Pass		
South HCP: 20	♣ QJ98	♣ A762				
Contract: 3N S			1. Stayman			

Board: 104	North:	South:	West	North	East	South
Dealer: E	♠ A942	♠ 1076			AP2NT	Pass
Vul: EW	♥ AQJ4	♥ K86	3NT	Pass	Pass	Pass
North HCP: 20	♦ AK	♦ Q1052				
South HCP: 6	♣ Q76	♣ J85				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: W	♠ 109842	♠ QJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 10854	♥ AK9	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 5	♦ A7	♦ KQ98	3NT	Pass	Pass	Pass
South HCP: 21	♣ J4	♣ AQ65				
Contract: 3N S			1. Stayman			
			2. SMOLEN			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 106      ♠ A107  
Dealer: E        ♥ AQ  
Vul: EW        ♦ KJ109  
HCP: 20        ♣ AQ62

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 107      ♠ 1086  
Dealer: W        ♥ KQ76  
Vul: Both      ♦ Q64  
HCP: 9        ♣ Q63

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 108      ♠ AQ108  
Dealer: E        ♥ AJ5  
Vul: None      ♦ KQ106  
HCP: 20        ♣ A10

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 109      ♠ 98643  
Dealer: W        ♥ 9642  
Vul: NS        ♦ 43  
HCP: 0        ♣ 62

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.

You bid first.

Board: 110      ♠ Q8  
Dealer: E        ♥ AK107  
Vul: None      ♦ AJ7  
HCP: 21        ♣ AK109

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: E	♠ A107	♠ K543			AP2NT	Pass
Vul: EW	♥ AQ	♥ 109873	3♦	Pass	3♥	Pass
North HCP: 20	♦ KJ109	♦ 86	Pass	Pass		
South HCP: 3	♣ AQ62	♣ 84				
Contract: 3♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: W	♠ 1086	♠ AQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ KQ76	♥ J4	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q64	♦ AK53	Pass	Pass		
South HCP: 21	♣ Q63	♣ AK82				
Contract: 3N S			1. Stayman			

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ AQ108	♠ 9			AP2NT	Pass
Vul: None	♥ AJ5	♥ K10963	3♦	Pass	3♥	Pass
North HCP: 20	♦ KQ106	♦ 832	Pass	Pass		
South HCP: 4	♣ A10	♣ J943				
Contract: 3♥ N						

Board: 109	North:	South:	West	North	East	South
Dealer: W	♠ 98643	♠ AJ5	AP2NT	Pass	3♥	Pass
Vul: NS	♥ 9642	♥ AKQ	3♠	Pass	Pass	Pass
North HCP: 0	♦ 43	♦ AQ106				
South HCP: 21	♣ 62	♣ J103				
Contract: 3♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ 954			AP2NT	Pass
Vul: None	♥ AK107	♥ J86	3NT	Pass	Pass	Pass
North HCP: 21	♦ AJ7	♦ KQ832				
South HCP: 6	♣ AK109	♣ 72				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 106      ♠ K543  
Dealer: E        ♥ 109873  
Vul: EW         ♦ 86  
HCP: 3          ♣ 84

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
  
You bid first.

Board: 107      ♠ AQ7  
Dealer: W        ♥ J4  
Vul: Both       ♦ AK53  
HCP: 21         ♣ AK82

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 108      ♠ 9  
Dealer: E        ♥ K10963  
Vul: None       ♦ 832  
HCP: 4          ♣ J943

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
  
You bid first.

Board: 109      ♠ AJ5  
Dealer: W        ♥ AKQ  
Vul: NS         ♦ AQ106  
HCP: 21         ♣ J103

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
  
Partner bids first.

Board: 110      ♠ 954  
Dealer: E        ♥ J86  
Vul: None       ♦ KQ832  
HCP: 6          ♣ 72

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: E	♠ A107	♠ K543			AP2NT	Pass
Vul: EW	♥ AQ	♥ 109873	3♦	Pass	3♥	Pass
North HCP: 20	♦ KJ109	♦ 86	Pass	Pass		
South HCP: 3	♣ AQ62	♣ 84				
Contract: 3♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: W	♠ 1086	♠ AQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ KQ76	♥ J4	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q64	♦ AK53	Pass	Pass		
South HCP: 21	♣ Q63	♣ AK82				
Contract: 3N S			1. Stayman			

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ AQ108	♠ 9			AP2NT	Pass
Vul: None	♥ AJ5	♥ K10963	3♦	Pass	3♥	Pass
North HCP: 20	♦ KQ106	♦ 832	Pass	Pass		
South HCP: 4	♣ A10	♣ J943				
Contract: 3♥ N						

Board: 109	North:	South:	West	North	East	South
Dealer: W	♠ 98643	♠ AJ5	AP2NT	Pass	3♥	Pass
Vul: NS	♥ 9642	♥ AKQ	3♠	Pass	Pass	Pass
North HCP: 0	♦ 43	♦ AQ106				
South HCP: 21	♣ 62	♣ J103				
Contract: 3♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ 954			AP2NT	Pass
Vul: None	♥ AK107	♥ J86	3NT	Pass	Pass	Pass
North HCP: 21	♦ AJ7	♦ KQ832				
South HCP: 6	♣ AK109	♣ 72				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 111      ♠ J653  
Dealer: W        ♥ 1092  
Vul: NS         ♦ 954  
HCP: 1          ♣ 1053

West Opens AP2NT.

You bid first.

Board: 112      ♠ AK9  
Dealer: E        ♥ 1054  
Vul: EW         ♦ AK82  
HCP: 20        ♣ AQ4

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

East Bids 4♥ if possible.

West Bids 4NT if possible.

East Bids 5♣ if possible.

West Bids 6♥ if possible.

Partner bids first.

Board: 113      ♠ 10643  
Dealer: W        ♥ 652  
Vul: None       ♦ Q1096  
HCP: 6          ♣ A7

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 114      ♠ AK8  
Dealer: E        ♥ KJ7  
Vul: NS         ♦ AQ84  
HCP: 21        ♣ KJ3

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 115

Dealer: W

Vul: EW

HCP: 8

♠ AQ109

♥ 972

♦ 65

♣ Q1073

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 111  
 Dealer: W  
 Vul: NS  
 North HCP: 1  
 South HCP: 21  
 Contract: 2N S

North:  
 ♠ J653  
 ♥ 1092  
 ♦ 954  
 ♣ 1053

South:  
 ♠ A104  
 ♥ AJ5  
 ♦ AK83  
 ♣ KQ9

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 112  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♥ N

North:  
 ♠ AK9  
 ♥ 1054  
 ♦ AK82  
 ♣ AQ4

South:  
 ♠ J105  
 ♥ A9876  
 ♦ 6  
 ♣ KJ108

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	4♥	Pass
4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>	Pass
6♥	Pass	Pass	Pass

1. Blackwood 0314, for ♥
2. A=0/5 or 3/5

Board: 113  
 Dealer: W  
 Vul: None  
 North HCP: 6  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 10643  
 ♥ 652  
 ♦ Q1096  
 ♣ A7

South:  
 ♠ AQ7  
 ♥ AQ4  
 ♦ AJ8  
 ♣ K853

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 114  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ AK8  
 ♥ KJ7  
 ♦ AQ84  
 ♣ KJ3

South:  
 ♠ Q75  
 ♥ Q1065  
 ♦ K72  
 ♣ Q52

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 115  
 Dealer: W  
 Vul: EW  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ AQ109  
 ♥ 972  
 ♦ 65  
 ♣ Q1073

South:  
 ♠ 85  
 ♥ KQJ  
 ♦ AKQ2  
 ♣ AJ62

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 111      ♠ A104  
Dealer: W        ♥ AJ5  
Vul: NS         ♦ AK83  
HCP: 21        ♣ KQ9

West Opens AP2NT.

Partner bids first.

Board: 112      ♠ J105  
Dealer: E        ♥ A9876  
Vul: EW         ♦ 6  
HCP: 9         ♣ KJ108

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

East Bids 4♥ if possible.

West Bids 4NT if possible.

East Bids 5♣ if possible.

West Bids 6♥ if possible.

You bid first.

Board: 113      ♠ AQ7  
Dealer: W        ♥ AQ4  
Vul: None       ♦ AJ8  
HCP: 20        ♣ K853

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 114      ♠ Q75  
Dealer: E        ♥ Q1065  
Vul: NS         ♦ K72  
HCP: 9         ♣ Q52

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.



Board: 115

Dealer: W

Vul: EW

HCP: 20

♠ 85

♥ KQJ

♦ AKQ2

♣ AJ62

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 111  
 Dealer: W  
 Vul: NS  
 North HCP: 1  
 South HCP: 21  
 Contract: 2N S

North:	South:
♠ J653	♠ A104
♥ 1092	♥ AJ5
♦ 954	♦ AK83
♣ 1053	♣ KQ9

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 112  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♥ N

North:	South:
♠ AK9	♠ J105
♥ 1054	♥ A9876
♦ AK82	♦ 6
♣ AQ4	♣ KJ108

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	4♥	Pass
4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>	Pass
6♥	Pass	Pass	Pass

1. Blackwood 0314, for ♥
2. A=0/5 or 3/5

Board: 113  
 Dealer: W  
 Vul: None  
 North HCP: 6  
 South HCP: 20  
 Contract: 3N S

North:	South:
♠ 10643	♠ AQ7
♥ 652	♥ AQ4
♦ Q1096	♦ AJ8
♣ A7	♣ K853

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 114  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 9  
 Contract: 3N N

North:	South:
♠ AK8	♠ Q75
♥ KJ7	♥ Q1065
♦ AQ84	♦ K72
♣ KJ3	♣ Q52

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 115  
 Dealer: W  
 Vul: EW  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:	South:
♠ AQ109	♠ 85
♥ 972	♥ KQJ
♦ 65	♦ AKQ2
♣ Q1073	♣ AJ62

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 116      ♠ AKQ5  
Dealer: E        ♥ A3  
Vul: Both        ♦ AK965  
HCP: 20         ♣ 95

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♣ if possible.  
East Bids 4♦ if possible.  
West Bids 6♦ if possible.

Partner bids first.

Board: 117      ♠ A752  
Dealer: W        ♥ 107543  
Vul: NS         ♦ 53  
HCP: 9          ♣ KQ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♥ if possible.

You bid first.

Board: 118      ♠ AK  
Dealer: E        ♥ A107  
Vul: EW         ♦ KQJ95  
HCP: 21         ♣ A42

East Opens AP2NT.

Partner bids first.

Board: 119      ♠ Q64  
Dealer: W        ♥ AQ  
Vul: Both        ♦ Q642  
HCP: 11         ♣ J862

West Opens AP2NT.  
East Bids 4NT if possible.

You bid first.

Board: 120

Dealer: E

Vul: None

HCP: 20

♠ QJ73

♥ Q4

♦ AKJ10

♣ AK7

East Opens AP2NT.

West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 116  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 6♦ N

North:  
♠ AKQ5  
♥ A3  
♦ AK965  
♣ 95

South:  
♠ 2  
♥ KJ75  
♦ QJ3  
♣ J8642

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
4♣	Pass	4♦	Pass
6♦	Pass	Pass	Pass

1. Stayman

Board: 117  
Dealer: W  
Vul: NS  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ A752  
♥ 107543  
♦ 53  
♣ KQ

South:  
♠ KQ  
♥ A82  
♦ AQJ104  
♣ AJ5

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3♠ <sup>2</sup>	Pass
4♥	Pass	4NT <sup>3</sup>	Pass
5♣ <sup>4</sup>	Pass	6♥	Pass
Pass	Pass		

1. Stayman  
2. SMOLEN  
3. Blackwood 0314, for ♥  
4. A=0/5 or 3/5

Board: 118  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 3  
Contract: 2N N

North:  
♠ AK  
♥ A107  
♦ KQJ95  
♣ A42

South:  
♠ 7542  
♥ J83  
♦ 6  
♣ Q10873

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 119  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ Q64  
♥ AQ  
♦ Q642  
♣ J862

South:  
♠ A93  
♥ J94  
♦ AKJ10  
♣ AK3

West	North	East	South
AP2NT	Pass	4NT <sup>1</sup>	Pass
Pass	Pass		

1. Quantitative 4NT

Board: 120  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ QJ73  
♥ Q4  
♦ AKJ10  
♣ AK7

South:  
♠ 852  
♥ A97  
♦ Q97  
♣ Q982

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 116      ♠ 2  
Dealer: E        ♥ KJ75  
Vul: Both        ♦ QJ3  
HCP: 8           ♣ J8642

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♣ if possible.  
East Bids 4♦ if possible.  
West Bids 6♦ if possible.

You bid first.

Board: 117      ♠ KQ  
Dealer: W        ♥ A82  
Vul: NS          ♦ AQJ104  
HCP: 21          ♣ AJ5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♥ if possible.

Partner bids first.

Board: 118      ♠ 7542  
Dealer: E        ♥ J83  
Vul: EW         ♦ 6  
HCP: 3           ♣ Q10873

East Opens AP2NT.

You bid first.

Board: 119      ♠ A93  
Dealer: W        ♥ J94  
Vul: Both        ♦ AKJ10  
HCP: 20          ♣ AK3

West Opens AP2NT.  
East Bids 4NT if possible.

Partner bids first.

Board: 120

Dealer: E

Vul: None

HCP: 8

♠ 852

♥ A97

♦ Q97

♣ Q982

East Opens AP2NT.

West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 116  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 6♦ N

North:  
♠ AKQ5  
♥ A3  
♦ AK965  
♣ 95

South:  
♠ 2  
♥ KJ75  
♦ QJ3  
♣ J8642

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
4♣	Pass	4♦	Pass
6♦	Pass	Pass	Pass

1. Stayman

Board: 117  
Dealer: W  
Vul: NS  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ A752  
♥ 107543  
♦ 53  
♣ KQ

South:  
♠ KQ  
♥ A82  
♦ AQJ104  
♣ AJ5

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3♠ <sup>2</sup>	Pass
4♥	Pass	4NT <sup>3</sup>	Pass
5♣ <sup>4</sup>	Pass	6♥	Pass
Pass	Pass		

1. Stayman  
2. SMOLEN  
3. Blackwood 0314, for ♥  
4. A=0/5 or 3/5

Board: 118  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 3  
Contract: 2N N

North:  
♠ AK  
♥ A107  
♦ KQJ95  
♣ A42

South:  
♠ 7542  
♥ J83  
♦ 6  
♣ Q10873

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 119  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ Q64  
♥ AQ  
♦ Q642  
♣ J862

South:  
♠ A93  
♥ J94  
♦ AKJ10  
♣ AK3

West	North	East	South
AP2NT	Pass	4NT <sup>1</sup>	Pass
Pass	Pass		

1. Quantitative 4NT

Board: 120  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ QJ73  
♥ Q4  
♦ AKJ10  
♣ AK7

South:  
♠ 852  
♥ A97  
♦ Q97  
♣ Q982

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 121  
Dealer: W  
Vul: EW  
HCP: 8

♠ AJ  
♥ J76  
♦ 643  
♣ Q10832

West Opens AP2NT.  
East Bids 3NT if possible.  
You bid first.

Board: 122  
Dealer: E  
Vul: Both  
HCP: 21

♠ K86  
♥ AQ7  
♦ AQ6  
♣ AQ102

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 123  
Dealer: W  
Vul: None  
HCP: 10

♠ 75  
♥ A65  
♦ KJ1072  
♣ Q85

West Opens AP2NT.  
East Bids 3NT if possible.  
You bid first.

Board: 124  
Dealer: E  
Vul: NS  
HCP: 20

♠ K2  
♥ AJ6  
♦ AKJ65  
♣ A103

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 125  
Dealer: W  
Vul: Both  
HCP: 7

♠ K9642  
♥ Q98  
♦ 9  
♣ Q1082

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 121  
 Dealer: W  
 Vul: EW  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ AJ  
 ♥ J76  
 ♦ 643  
 ♣ Q10832

South:  
 ♠ K752  
 ♥ KQ108  
 ♦ AJ  
 ♣ AK9

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 122  
 Dealer: E  
 Vul: Both  
 North HCP: 21  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ K86  
 ♥ AQ7  
 ♦ AQ6  
 ♣ AQ102

South:  
 ♠ AJ95  
 ♥ J10543  
 ♦ 95  
 ♣ J7

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3♠ <sup>2</sup>	Pass	4♥	Pass
Pass	Pass		

1. Stayman  
 2. SMOLEN

Board: 123  
 Dealer: W  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 75  
 ♥ A65  
 ♦ KJ1072  
 ♣ Q85

South:  
 ♠ AKQ3  
 ♥ KJ104  
 ♦ A98  
 ♣ K10

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 124  
 Dealer: E  
 Vul: NS  
 North HCP: 20  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ K2  
 ♥ AJ6  
 ♦ AKJ65  
 ♣ A103

South:  
 ♠ A7  
 ♥ Q9752  
 ♦ 72  
 ♣ Q752

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	4♥	Pass
Pass	Pass		

Board: 125  
 Dealer: W  
 Vul: Both  
 North HCP: 7  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ K9642  
 ♥ Q98  
 ♦ 9  
 ♣ Q1082

South:  
 ♠ AQ  
 ♥ A743  
 ♦ AQ74  
 ♣ A63

West	North	East	South
AP2NT	Pass	3♥	Pass
3♠	Pass	3NT	Pass
Pass	Pass		

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 121  
Dealer: W  
Vul: EW  
HCP: 20

♠ K752  
♥ KQ108  
♦ AJ  
♣ AK9

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 122  
Dealer: E  
Vul: Both  
HCP: 7

♠ AJ95  
♥ J10543  
♦ 95  
♣ J7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 123  
Dealer: W  
Vul: None  
HCP: 20

♠ AKQ3  
♥ KJ104  
♦ A98  
♣ K10

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 124  
Dealer: E  
Vul: NS  
HCP: 8

♠ A7  
♥ Q9752  
♦ 72  
♣ Q752

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 125  
Dealer: W  
Vul: Both  
HCP: 20

♠ AQ  
♥ A743  
♦ AQ74  
♣ A63

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 121  
 Dealer: W  
 Vul: EW  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ AJ  
 ♥ J76  
 ♦ 643  
 ♣ Q10832

South:  
 ♠ K752  
 ♥ KQ108  
 ♦ AJ  
 ♣ AK9

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 122  
 Dealer: E  
 Vul: Both  
 North HCP: 21  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ K86  
 ♥ AQ7  
 ♦ AQ6  
 ♣ AQ102

South:  
 ♠ AJ95  
 ♥ J10543  
 ♦ 95  
 ♣ J7

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3♠ <sup>2</sup>	Pass	4♥	Pass
Pass	Pass		

1. Stayman  
 2. SMOLEN

Board: 123  
 Dealer: W  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 75  
 ♥ A65  
 ♦ KJ1072  
 ♣ Q85

South:  
 ♠ AKQ3  
 ♥ KJ104  
 ♦ A98  
 ♣ K10

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 124  
 Dealer: E  
 Vul: NS  
 North HCP: 20  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ K2  
 ♥ AJ6  
 ♦ AKJ65  
 ♣ A103

South:  
 ♠ A7  
 ♥ Q9752  
 ♦ 72  
 ♣ Q752

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	4♥	Pass
Pass	Pass		

Board: 125  
 Dealer: W  
 Vul: Both  
 North HCP: 7  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ K9642  
 ♥ Q98  
 ♦ 9  
 ♣ Q1082

South:  
 ♠ AQ  
 ♥ A743  
 ♦ AQ74  
 ♣ A63

West	North	East	South
AP2NT	Pass	3♥	Pass
3♠	Pass	3NT	Pass
Pass	Pass		

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 126	♠ A2	East Opens AP2NT.
Dealer: E	♥ AQ107	West Bids 3♥ if possible.
Vul: None	♦ AK6	East Bids 3♠ if possible.
HCP: 20	♣ QJ53	West Bids 3NT if possible.
		Partner bids first.
Board: 127	♠ 96	West Opens AP2NT.
Dealer: W	♥ 10843	
Vul: NS	♦ J1032	You bid first.
HCP: 1	♣ 1092	
Board: 128	♠ AKJ72	East Opens AP2NT.
Dealer: E	♥ Q5	West Bids 3♣ if possible.
Vul: EW	♦ AQ54	East Bids 3♠ if possible.
HCP: 20	♣ A5	West Bids 3NT if possible.
		Partner bids first.
Board: 129	♠ KQ3	West Opens AP2NT.
Dealer: W	♥ 42	East Bids 3NT if possible.
Vul: None	♦ KQ752	
HCP: 10	♣ 1054	You bid first.
Board: 130	♠ A972	East Opens AP2NT.
Dealer: E	♥ AKJ10	West Bids 3NT if possible.
Vul: NS	♦ A103	
HCP: 20	♣ A8	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ QJ875			AP2NT	Pass
Vul: None	♥ AQ107	♥ 94	3♥	Pass	3♠	Pass
North HCP: 20	♦ AK6	♦ J842	3NT	Pass	Pass	Pass
South HCP: 7	♣ QJ53	♣ K8				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ AQ102	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 10843	♥ A5				
North HCP: 1	♦ J1032	♦ AKQ8				
South HCP: 21	♣ 1092	♣ Q63				
Contract: 2N S						

Board: 128	North:	South:	West	North	East	South
Dealer: E	♠ AKJ72	♠ 63			AP2NT	Pass
Vul: EW	♥ Q5	♥ KJ76	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ54	♦ 1063	3NT	Pass	Pass	Pass
South HCP: 7	♣ A5	♣ K1042				
Contract: 3N N			1. Stayman			

Board: 129	North:	South:	West	North	East	South
Dealer: W	♠ KQ3	♠ A54	AP2NT	Pass	3NT	Pass
Vul: None	♥ 42	♥ AK106	Pass	Pass		
North HCP: 10	♦ KQ752	♦ A10				
South HCP: 20	♣ 1054	♣ KQ92				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: E	♠ A972	♠ QJ6			AP2NT	Pass
Vul: NS	♥ AKJ10	♥ 6	3NT	Pass	Pass	Pass
North HCP: 20	♦ A103	♦ J865				
South HCP: 5	♣ A8	♣ J9743				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 126	♠ QJ875	East Opens AP2NT.
Dealer: E	♥ 94	West Bids 3♥ if possible.
Vul: None	♦ J842	East Bids 3♠ if possible.
HCP: 7	♣ K8	West Bids 3NT if possible.
		You bid first.
Board: 127	♠ AQ102	West Opens AP2NT.
Dealer: W	♥ A5	
Vul: NS	♦ AKQ8	Partner bids first.
HCP: 21	♣ Q63	
Board: 128	♠ 63	East Opens AP2NT.
Dealer: E	♥ KJ76	West Bids 3♣ if possible.
Vul: EW	♦ 1063	East Bids 3♠ if possible.
HCP: 7	♣ K1042	West Bids 3NT if possible.
		You bid first.
Board: 129	♠ A54	West Opens AP2NT.
Dealer: W	♥ AK106	East Bids 3NT if possible.
Vul: None	♦ A10	
HCP: 20	♣ KQ92	Partner bids first.
Board: 130	♠ QJ6	East Opens AP2NT.
Dealer: E	♥ 6	West Bids 3NT if possible.
Vul: NS	♦ J865	
HCP: 5	♣ J9743	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ QJ875			AP2NT	Pass
Vul: None	♥ AQ107	♥ 94	3♥	Pass	3♠	Pass
North HCP: 20	♦ AK6	♦ J842	3NT	Pass	Pass	Pass
South HCP: 7	♣ QJ53	♣ K8				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ AQ102	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 10843	♥ A5				
North HCP: 1	♦ J1032	♦ AKQ8				
South HCP: 21	♣ 1092	♣ Q63				
Contract: 2N S						

Board: 128	North:	South:	West	North	East	South
Dealer: E	♠ AKJ72	♠ 63			AP2NT	Pass
Vul: EW	♥ Q5	♥ KJ76	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ54	♦ 1063	3NT	Pass	Pass	Pass
South HCP: 7	♣ A5	♣ K1042				
Contract: 3N N			1. Stayman			

Board: 129	North:	South:	West	North	East	South
Dealer: W	♠ KQ3	♠ A54	AP2NT	Pass	3NT	Pass
Vul: None	♥ 42	♥ AK106	Pass	Pass		
North HCP: 10	♦ KQ752	♦ A10				
South HCP: 20	♣ 1054	♣ KQ92				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: E	♠ A972	♠ QJ6			AP2NT	Pass
Vul: NS	♥ AKJ10	♥ 6	3NT	Pass	Pass	Pass
North HCP: 20	♦ A103	♦ J865				
South HCP: 5	♣ A8	♣ J9743				
Contract: 3N N						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 131      ♠ 3  
Dealer: W        ♥ A1087  
Vul: EW         ♦ J1095  
HCP: 10         ♣ KQ32

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 132      ♠ A8  
Dealer: E        ♥ AKJ109  
Vul: Both       ♦ Q6  
HCP: 20         ♣ AQ52

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 133      ♠ AJ6  
Dealer: W        ♥ 1075  
Vul: EW         ♦ 64  
HCP: 8          ♣ K7432

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 134      ♠ KQ  
Dealer: E        ♥ AQJ96  
Vul: Both       ♦ KJ84  
HCP: 20         ♣ A3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 135      ♠ K10  
Dealer: W        ♥ 872  
Vul: None       ♦ K10872  
HCP: 7          ♣ J97

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ AK72	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1087	♥ KJ6	3♠	Pass	3NT	Pass
North HCP: 10	♦ J1095	♦ KQ	Pass	Pass		
South HCP: 20	♣ KQ32	♣ A1086	1. Stayman			
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ K10964			AP2NT	Pass
Vul: Both	♥ AKJ109	♥ 4	3♥	Pass	3♠	Pass
North HCP: 20	♦ Q6	♦ K983	3NT	Pass	Pass	Pass
South HCP: 9	♣ AQ52	♣ K98				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ 85	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 1075	♥ AK8	Pass	Pass		
North HCP: 8	♦ 64	♦ AK72				
South HCP: 20	♣ K7432	♣ AQ98				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ J865			AP2NT	Pass
Vul: Both	♥ AQJ96	♥ K	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ84	♦ 10952	3NT	Pass	Pass	Pass
South HCP: 6	♣ A3	♣ Q1086	1. Stayman			
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AJ2	AP2NT	Pass	3NT	Pass
Vul: None	♥ 872	♥ AJ6	Pass	Pass		
North HCP: 7	♦ K10872	♦ A95				
South HCP: 20	♣ J97	♣ AQ64				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 131	♠ AK72	West Opens AP2NT.
Dealer: W	♥ KJ6	East Bids 3♣ if possible.
Vul: EW	♦ KQ	West Bids 3♠ if possible.
HCP: 20	♣ A1086	East Bids 3NT if possible.
		Partner bids first.
Board: 132	♠ K10964	East Opens AP2NT.
Dealer: E	♥ 4	West Bids 3♥ if possible.
Vul: Both	♦ K983	East Bids 3♠ if possible.
HCP: 9	♣ K98	West Bids 3NT if possible.
		You bid first.
Board: 133	♠ 85	West Opens AP2NT.
Dealer: W	♥ AK8	East Bids 3NT if possible.
Vul: EW	♦ AK72	Partner bids first.
HCP: 20	♣ AQ98	
Board: 134	♠ J865	East Opens AP2NT.
Dealer: E	♥ K	West Bids 3♣ if possible.
Vul: Both	♦ 10952	East Bids 3♥ if possible.
HCP: 6	♣ Q1086	West Bids 3NT if possible.
		You bid first.
Board: 135	♠ AJ2	West Opens AP2NT.
Dealer: W	♥ AJ6	East Bids 3NT if possible.
Vul: None	♦ A95	Partner bids first.
HCP: 20	♣ AQ64	

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ AK72	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1087	♥ KJ6	3♠	Pass	3NT	Pass
North HCP: 10	♦ J1095	♦ KQ	Pass	Pass		
South HCP: 20	♣ KQ32	♣ A1086	1. Stayman			
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ K10964			AP2NT	Pass
Vul: Both	♥ AKJ109	♥ 4	3♥	Pass	3♠	Pass
North HCP: 20	♦ Q6	♦ K983	3NT	Pass	Pass	Pass
South HCP: 9	♣ AQ52	♣ K98				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ 85	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 1075	♥ AK8	Pass	Pass		
North HCP: 8	♦ 64	♦ AK72				
South HCP: 20	♣ K7432	♣ AQ98				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ J865			AP2NT	Pass
Vul: Both	♥ AQJ96	♥ K	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ84	♦ 10952	3NT	Pass	Pass	Pass
South HCP: 6	♣ A3	♣ Q1086	1. Stayman			
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AJ2	AP2NT	Pass	3NT	Pass
Vul: None	♥ 872	♥ AJ6	Pass	Pass		
North HCP: 7	♦ K10872	♦ A95				
South HCP: 20	♣ J97	♣ AQ64				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 136	♠ AKQJ6	East Opens AP2NT.
Dealer: E	♥ K52	
Vul: EW	♦ QJ	Partner bids first.
HCP: 20	♣ A103	

Board: 137	♠ K94	West Opens AP2NT.
Dealer: W	♥ 9875	
Vul: Both	♦ 62	You bid first.
HCP: 3	♣ 10643	

Board: 138	♠ A5	East Opens AP2NT.
Dealer: E	♥ AK765	West Bids 3♣ if possible.
Vul: None	♦ AQ64	East Bids 3♥ if possible.
HCP: 21	♣ A3	West Bids 3NT if possible.
		Partner bids first.

Board: 139	♠ 763	West Opens AP2NT.
Dealer: W	♥ Q7	
Vul: NS	♦ 10854	You bid first.
HCP: 3	♣ J864	

Board: 140	♠ KQ3	East Opens AP2NT.
Dealer: E	♥ AKQ	West Bids 3♣ if possible.
Vul: Both	♦ A83	East Bids 3♦ if possible.
HCP: 20	♣ Q1087	West Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ6	♠ 8			AP2NT	Pass
Vul: EW	♥ K52	♥ J1097				
North HCP: 20	♦ QJ	♦ 10853	Pass	Pass		
South HCP: 3	♣ A103	♣ Q642				
Contract: 2N N						

Board: 137	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ AQ2				
Vul: Both	♥ 9875	♥ A432	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ 62	♦ AQ5				
South HCP: 20	♣ 10643	♣ A75				
Contract: 2N S						

Board: 138	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ K742			AP2NT	Pass
Vul: None	♥ AK765	♥ 9	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ64	♦ 7532	3NT	Pass	Pass	Pass
South HCP: 8	♣ A3	♣ KQ108				
Contract: 3N N			1. Stayman			

Board: 139	North:	South:	West	North	East	South
Dealer: W	♠ 763	♠ A109				
Vul: NS	♥ Q7	♥ K5	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ 10854	♦ AK973				
South HCP: 21	♣ J864	♣ AK2				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 9764			AP2NT	Pass
Vul: Both	♥ AKQ	♥ 102	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A83	♦ K10	3NT	Pass	Pass	Pass
South HCP: 7	♣ Q1087	♣ KJ642				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 136	♠ 8	East Opens AP2NT.
Dealer: E	♥ J1097	
Vul: EW	♦ 10853	You bid first.
HCP: 3	♣ Q642	

Board: 137	♠ AQ2	West Opens AP2NT.
Dealer: W	♥ A432	
Vul: Both	♦ AQ5	Partner bids first.
HCP: 20	♣ A75	

Board: 138	♠ K742	East Opens AP2NT.
Dealer: E	♥ 9	West Bids 3♣ if possible.
Vul: None	♦ 7532	East Bids 3♥ if possible.
HCP: 8	♣ KQ108	West Bids 3NT if possible.
		You bid first.

Board: 139	♠ A109	West Opens AP2NT.
Dealer: W	♥ K5	
Vul: NS	♦ AK973	Partner bids first.
HCP: 21	♣ AK2	

Board: 140	♠ 9764	East Opens AP2NT.
Dealer: E	♥ 102	West Bids 3♣ if possible.
Vul: Both	♦ K10	East Bids 3♦ if possible.
HCP: 7	♣ KJ642	West Bids 3NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ6	♠ 8			AP2NT	Pass
Vul: EW	♥ K52	♥ J1097				
North HCP: 20	♦ QJ	♦ 10853	Pass	Pass		
South HCP: 3	♣ A103	♣ Q642				
Contract: 2N N						

Board: 137	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ AQ2				
Vul: Both	♥ 9875	♥ A432	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ 62	♦ AQ5				
South HCP: 20	♣ 10643	♣ A75				
Contract: 2N S						

Board: 138	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ K742			AP2NT	Pass
Vul: None	♥ AK765	♥ 9	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ64	♦ 7532	3NT	Pass	Pass	Pass
South HCP: 8	♣ A3	♣ KQ108				
Contract: 3N N			1. Stayman			

Board: 139	North:	South:	West	North	East	South
Dealer: W	♠ 763	♠ A109				
Vul: NS	♥ Q7	♥ K5	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ 10854	♦ AK973				
South HCP: 21	♣ J864	♣ AK2				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 9764			AP2NT	Pass
Vul: Both	♥ AKQ	♥ 102	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A83	♦ K10	3NT	Pass	Pass	Pass
South HCP: 7	♣ Q1087	♣ KJ642				
Contract: 3N N			1. Stayman			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 141      ♠ K976  
Dealer: W        ♥ QJ85  
Vul: None        ♦ 94  
HCP: 9           ♣ K52

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 142      ♠ A2  
Dealer: E        ♥ AKQ6  
Vul: NS         ♦ KJ10  
HCP: 20        ♣ QJ92

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 143      ♠ A6  
Dealer: W        ♥ KQ73  
Vul: EW         ♦ 42  
HCP: 9           ♣ 109432

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 6♥ if possible.

You bid first.

Board: 144      ♠ AK1095  
Dealer: E        ♥ AK9  
Vul: None        ♦ K10  
HCP: 20        ♣ K103

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 145      ♠ KJ98  
Dealer: W        ♥ K6  
Vul: EW         ♦ Q754  
HCP: 9           ♣ 1096

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: W	♠ K976	♠ A8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ QJ85	♥ AK92	3♥	Pass	4♥	Pass
North HCP: 9	♦ 94	♦ KQ106	Pass	Pass		
South HCP: 21	♣ K52	♣ AJ8				
Contract: 4♥ S			1. Stayman			

Board: 142	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ KJ853			AP2NT	Pass
Vul: NS	♥ AKQ6	♥ 54	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ10	♦ A94	3NT	Pass	Pass	Pass
South HCP: 8	♣ QJ92	♣ 753				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ Q108	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ73	♥ A984	3♥	Pass	6♥	Pass
North HCP: 9	♦ 42	♦ AKQJ	Pass	Pass		
South HCP: 20	♣ 109432	♣ A5				
Contract: 6♥ S			1. Stayman			

Board: 144	North:	South:	West	North	East	South
Dealer: E	♠ AK1095	♠ J			AP2NT	Pass
Vul: None	♥ AK9	♥ J1083	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K10	♦ Q9872	3NT	Pass	Pass	Pass
South HCP: 8	♣ K103	♣ A42				
Contract: 3N N			1. Stayman			

Board: 145	North:	South:	West	North	East	South
Dealer: W	♠ KJ98	♠ Q3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K6	♥ AJ3	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q754	♦ AK962	Pass	Pass		
South HCP: 21	♣ 1096	♣ AK8				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 141      ♠ A8  
Dealer: W        ♥ AK92  
Vul: None        ♦ KQ106  
HCP: 21          ♣ AJ8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 142      ♠ KJ853  
Dealer: E        ♥ 54  
Vul: NS          ♦ A94  
HCP: 8           ♣ 753

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 143      ♠ Q108  
Dealer: W        ♥ A984  
Vul: EW          ♦ AKQJ  
HCP: 20          ♣ A5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 6♥ if possible.

Partner bids first.

Board: 144      ♠ J  
Dealer: E        ♥ J1083  
Vul: None        ♦ Q9872  
HCP: 8           ♣ A42

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 145      ♠ Q3  
Dealer: W        ♥ AJ3  
Vul: EW          ♦ AK962  
HCP: 21          ♣ AK8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: W	♠ K976	♠ A8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ QJ85	♥ AK92	3♥	Pass	4♥	Pass
North HCP: 9	♦ 94	♦ KQ106	Pass	Pass		
South HCP: 21	♣ K52	♣ AJ8				
Contract: 4♥ S			1. Stayman			

Board: 142	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ KJ853			AP2NT	Pass
Vul: NS	♥ AKQ6	♥ 54	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ10	♦ A94	3NT	Pass	Pass	Pass
South HCP: 8	♣ QJ92	♣ 753				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ Q108	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ73	♥ A984	3♥	Pass	6♥	Pass
North HCP: 9	♦ 42	♦ AKQJ	Pass	Pass		
South HCP: 20	♣ 109432	♣ A5				
Contract: 6♥ S			1. Stayman			

Board: 144	North:	South:	West	North	East	South
Dealer: E	♠ AK1095	♠ J			AP2NT	Pass
Vul: None	♥ AK9	♥ J1083	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K10	♦ Q9872	3NT	Pass	Pass	Pass
South HCP: 8	♣ K103	♣ A42				
Contract: 3N N			1. Stayman			

Board: 145	North:	South:	West	North	East	South
Dealer: W	♠ KJ98	♠ Q3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K6	♥ AJ3	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q754	♦ AK962	Pass	Pass		
South HCP: 21	♣ 1096	♣ AK8				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 146      ♠ K3  
Dealer: E        ♥ AK63  
Vul: Both        ♦ QJ9  
HCP: 20         ♣ AK105

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.

Partner bids first.

Board: 147      ♠ J943  
Dealer: W        ♥ K984  
Vul: Both        ♦ K6  
HCP: 7          ♣ 862

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 148      ♠ KQ2  
Dealer: E        ♥ AQ10  
Vul: None        ♦ A74  
HCP: 20         ♣ AJ72

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 149      ♠ 1074  
Dealer: W        ♥ A984  
Vul: EW         ♦ 3  
HCP: 10         ♣ AQ762

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 150

Dealer: E

Vul: Both

HCP: 21

♠ J98

♥ AKQ

♦ A108

♣ AQJ5

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 146  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 11  
 Contract: 4N N

North:  
 ♠ K3  
 ♥ AK63  
 ♦ QJ9  
 ♣ AK105

South:  
 ♠ QJ5  
 ♥ QJ98  
 ♦ K43  
 ♣ Q98

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4NT <sup>2</sup>	Pass	Pass	Pass
1. Stayman			
2. Quantitative 4NT			

Board: 147  
 Dealer: W  
 Vul: Both  
 North HCP: 7  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ J943  
 ♥ K984  
 ♦ K6  
 ♣ 862

South:  
 ♠ AK  
 ♥ AJ532  
 ♦ AQ9  
 ♣ QJ10

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	4♥	Pass
Pass	Pass		
1. Stayman			

Board: 148  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ KQ2  
 ♥ AQ10  
 ♦ A74  
 ♣ AJ72

South:  
 ♠ 109875  
 ♥ K865  
 ♦ 32  
 ♣ K6

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3♥ <sup>2</sup>	Pass	4♠	Pass
Pass	Pass		
1. Stayman			
2. SMOLEN			

Board: 149  
 Dealer: W  
 Vul: EW  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 1074  
 ♥ A984  
 ♦ 3  
 ♣ AQ762

South:  
 ♠ AQ3  
 ♥ KQ2  
 ♦ AKQ72  
 ♣ 84

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		
1. Stayman			

Board: 150  
 Dealer: E  
 Vul: Both  
 North HCP: 21  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ J98  
 ♥ AKQ  
 ♦ A108  
 ♣ AQJ5

South:  
 ♠ Q103  
 ♥ J876  
 ♦ QJ92  
 ♣ K7

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass
1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 146      ♠ QJ5  
Dealer: E        ♥ QJ98  
Vul: Both        ♦ K43  
HCP: 11          ♣ Q98

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.  
  
You bid first.

Board: 147      ♠ AK  
Dealer: W        ♥ AJ532  
Vul: Both        ♦ AQ9  
HCP: 21          ♣ QJ10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

Board: 148      ♠ 109875  
Dealer: E        ♥ K865  
Vul: None        ♦ 32  
HCP: 6           ♣ K6

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

Board: 149      ♠ AQ3  
Dealer: W        ♥ KQ2  
Vul: EW         ♦ AKQ72  
HCP: 20          ♣ 84

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.



Board: 150      ♠ Q103  
Dealer: E        ♥ J876  
Vul: Both       ♦ QJ92  
HCP: 9           ♣ K7

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 146  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 11  
 Contract: 4N N

North:  
 ♠ K3  
 ♥ AK63  
 ♦ QJ9  
 ♣ AK105

South:  
 ♠ QJ5  
 ♥ QJ98  
 ♦ K43  
 ♣ Q98

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4NT <sup>2</sup>	Pass	Pass	Pass
1. Stayman			
2. Quantitative 4NT			

Board: 147  
 Dealer: W  
 Vul: Both  
 North HCP: 7  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ J943  
 ♥ K984  
 ♦ K6  
 ♣ 862

South:  
 ♠ AK  
 ♥ AJ532  
 ♦ AQ9  
 ♣ QJ10

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	4♥	Pass
Pass	Pass		
1. Stayman			

Board: 148  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ KQ2  
 ♥ AQ10  
 ♦ A74  
 ♣ AJ72

South:  
 ♠ 109875  
 ♥ K865  
 ♦ 32  
 ♣ K6

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3♥ <sup>2</sup>	Pass	4♠	Pass
Pass	Pass		
1. Stayman			
2. SMOLEN			

Board: 149  
 Dealer: W  
 Vul: EW  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 1074  
 ♥ A984  
 ♦ 3  
 ♣ AQ762

South:  
 ♠ AQ3  
 ♥ KQ2  
 ♦ AKQ72  
 ♣ 84

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		
1. Stayman			

Board: 150  
 Dealer: E  
 Vul: Both  
 North HCP: 21  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ J98  
 ♥ AKQ  
 ♦ A108  
 ♣ AQJ5

South:  
 ♠ Q103  
 ♥ J876  
 ♦ QJ92  
 ♣ K7

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass
1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 151      ♠ J74  
Dealer: W        ♥ 84  
Vul: None        ♦ QJ83  
HCP: 8           ♣ A952

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 152      ♠ AQJ10  
Dealer: E        ♥ J8  
Vul: Both        ♦ A97  
HCP: 21          ♣ AKQ10

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 153      ♠ J9  
Dealer: W        ♥ 10952  
Vul: None        ♦ KQ965  
HCP: 8           ♣ Q7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♦ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♦ if possible.

You bid first.

Board: 154      ♠ KQJ  
Dealer: E        ♥ K72  
Vul: NS          ♦ AJ6  
HCP: 21          ♣ AK43

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 4NT if possible.

Partner bids first.

Board: 155      ♠ J10  
Dealer: W        ♥ AJ82  
Vul: EW          ♦ 743  
HCP: 11          ♣ KQ105

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 151

Dealer: W

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ J74

♥ 84

♦ QJ83

♣ A952

South:

♠ AKQ

♥ AQJ102

♦ A95

♣ 107

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 152

Dealer: E

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AQJ10

♥ J8

♦ A97

♣ AKQ10

South:

♠ K8

♥ AQ7

♦ 652

♣ 87432

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 153

Dealer: W

Vul: None

North HCP: 8

South HCP: 21

Contract: 6♦ N

North:

♠ J9

♥ 10952

♦ KQ965

♣ Q7

South:

♠ AK62

♥ KQ

♦ A104

♣ AJ93

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♦	Pass
4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>	Pass
6♦	Pass	Pass	Pass

1. Stayman
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5

Board: 154

Dealer: E

Vul: NS

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ KQJ

♥ K72

♦ AJ6

♣ AK43

South:

♠ 87

♥ AJ43

♦ KQ5

♣ J865

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
4NT <sup>2</sup>	Pass	Pass	Pass

1. Stayman
2. Quantitative 4NT

Board: 155

Dealer: W

Vul: EW

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ J10

♥ AJ82

♦ 743

♣ KQ105

South:

♠ AQ2

♥ KQ10

♦ A982

♣ AJ6

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman
2. Quantitative 4NT

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 151	♠ AKQ	West Opens AP2NT.
Dealer: W	♥ AQJ102	East Bids 3NT if possible.
Vul: None	♦ A95	
HCP: 20	♣ 107	Partner bids first.

Board: 152	♠ K8	East Opens AP2NT.
Dealer: E	♥ AQ7	West Bids 3NT if possible.
Vul: Both	♦ 652	
HCP: 9	♣ 87432	You bid first.

Board: 153	♠ AK62	West Opens AP2NT.
Dealer: W	♥ KQ	East Bids 3♣ if possible.
Vul: None	♦ A104	West Bids 3♠ if possible.
HCP: 21	♣ AJ93	East Bids 4♦ if possible.
		West Bids 4NT if possible.
		East Bids 5♦ if possible.
		West Bids 6♦ if possible.

Partner bids first.

Board: 154	♠ 87	East Opens AP2NT.
Dealer: E	♥ AJ43	West Bids 3♣ if possible.
Vul: NS	♦ KQ5	East Bids 3♦ if possible.
HCP: 11	♣ J865	West Bids 4NT if possible.

You bid first.

Board: 155	♠ AQ2	West Opens AP2NT.
Dealer: W	♥ KQ10	East Bids 3♣ if possible.
Vul: EW	♦ A982	West Bids 3♦ if possible.
HCP: 20	♣ AJ6	East Bids 4NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 151

Dealer: W

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ J74

♥ 84

♦ QJ83

♣ A952

South:

♠ AKQ

♥ AQJ102

♦ A95

♣ 107

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 152

Dealer: E

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AQJ10

♥ J8

♦ A97

♣ AKQ10

South:

♠ K8

♥ AQ7

♦ 652

♣ 87432

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 153

Dealer: W

Vul: None

North HCP: 8

South HCP: 21

Contract: 6♦ N

North:

♠ J9

♥ 10952

♦ KQ965

♣ Q7

South:

♠ AK62

♥ KQ

♦ A104

♣ AJ93

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♦	Pass
4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>	Pass
6♦	Pass	Pass	Pass

1. Stayman
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5

Board: 154

Dealer: E

Vul: NS

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ KQJ

♥ K72

♦ AJ6

♣ AK43

South:

♠ 87

♥ AJ43

♦ KQ5

♣ J865

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
4NT <sup>2</sup>	Pass	Pass	Pass

1. Stayman
2. Quantitative 4NT

Board: 155

Dealer: W

Vul: EW

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ J10

♥ AJ82

♦ 743

♣ KQ105

South:

♠ AQ2

♥ KQ10

♦ A982

♣ AJ6

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman
2. Quantitative 4NT

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 156      ♠ K4  
Dealer: E        ♥ AQ654  
Vul: None       ♦ KJ93  
HCP: 20         ♣ AK

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 157      ♠ J9432  
Dealer: W        ♥ AQ3  
Vul: NS         ♦ 965  
HCP: 8          ♣ J7

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 158      ♠ A8  
Dealer: E        ♥ AK7  
Vul: EW         ♦ AKJ53  
HCP: 21         ♣ Q82

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 159      ♠ A86  
Dealer: W        ♥ A1065  
Vul: Both       ♦ Q104  
HCP: 11         ♣ J82

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

You bid first.

Board: 160      ♠ KQ4  
Dealer: E        ♥ KQ5  
Vul: NS         ♦ K3  
HCP: 20         ♣ AK1062

East Opens AP2NT.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ A7632			AP2NT	Pass
Vul: None	♥ AQ654	♥ 1098	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ93	♦ Q8	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK	♣ 1087				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: W	♠ J9432	♠ AK10	AP2NT	Pass	3♥	Pass
Vul: NS	♥ AQ3	♥ K87	3♠	Pass	3NT	Pass
North HCP: 8	♦ 965	♦ KQ32	4♠	Pass	Pass	Pass
South HCP: 20	♣ J7	♣ KQ10				
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ Q53			AP2NT	Pass
Vul: EW	♥ AK7	♥ J1053	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKJ53	♦ Q	3NT	Pass	Pass	Pass
South HCP: 9	♣ Q82	♣ A9753				
Contract: 3N N			1. Stayman			

Board: 159	North:	South:	West	North	East	South
Dealer: W	♠ A86	♠ KQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ A1065	♥ K98	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ Q104	♦ AJ2	Pass	Pass		
South HCP: 20	♣ J82	♣ AQ104				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 160	North:	South:	West	North	East	South
Dealer: E	♠ KQ4	♠ 98			AP2NT	Pass
Vul: NS	♥ KQ5	♥ 10987				
North HCP: 20	♦ K3	♦ 10962	Pass	Pass		
South HCP: 1	♣ AK1062	♣ J53				
Contract: 2N N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 156      ♠ A7632  
Dealer: E        ♥ 1098  
Vul: None        ♦ Q8  
HCP: 6           ♣ 1087

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 157      ♠ AK10  
Dealer: W        ♥ K87  
Vul: NS          ♦ KQ32  
HCP: 20          ♣ KQ10

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 158      ♠ Q53  
Dealer: E        ♥ J1053  
Vul: EW         ♦ Q  
HCP: 9           ♣ A9753

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 159      ♠ KQJ  
Dealer: W        ♥ K98  
Vul: Both        ♦ AJ2  
HCP: 20          ♣ AQ104

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

Partner bids first.

Board: 160      ♠ 98  
Dealer: E        ♥ 10987  
Vul: NS          ♦ 10962  
HCP: 1           ♣ J53

East Opens AP2NT.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ A7632			AP2NT	Pass
Vul: None	♥ AQ654	♥ 1098	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ93	♦ Q8	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK	♣ 1087				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: W	♠ J9432	♠ AK10	AP2NT	Pass	3♥	Pass
Vul: NS	♥ AQ3	♥ K87	3♠	Pass	3NT	Pass
North HCP: 8	♦ 965	♦ KQ32	4♠	Pass	Pass	Pass
South HCP: 20	♣ J7	♣ KQ10				
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ Q53			AP2NT	Pass
Vul: EW	♥ AK7	♥ J1053	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKJ53	♦ Q	3NT	Pass	Pass	Pass
South HCP: 9	♣ Q82	♣ A9753				
Contract: 3N N			1. Stayman			

Board: 159	North:	South:	West	North	East	South
Dealer: W	♠ A86	♠ KQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ A1065	♥ K98	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ Q104	♦ AJ2	Pass	Pass		
South HCP: 20	♣ J82	♣ AQ104				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 160	North:	South:	West	North	East	South
Dealer: E	♠ KQ4	♠ 98			AP2NT	Pass
Vul: NS	♥ KQ5	♥ 10987				
North HCP: 20	♦ K3	♦ 10962	Pass	Pass		
South HCP: 1	♣ AK1062	♣ J53				
Contract: 2N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 161      ♠ KJ72  
Dealer: W        ♥ A96  
Vul: EW         ♦ 974  
HCP: 8           ♣ 972

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 162      ♠ Q9  
Dealer: E        ♥ AQ2  
Vul: Both       ♦ AKQJ5  
HCP: 20         ♣ Q62

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 163      ♠ K964  
Dealer: W        ♥ 107  
Vul: None       ♦ 1075  
HCP: 11         ♣ AKJ7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4NT if possible.

You bid first.

Board: 164      ♠ A9  
Dealer: E        ♥ AK104  
Vul: EW         ♦ KJ74  
HCP: 20         ♣ KQ4

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 165

Dealer: W

Vul: Both

HCP: 11

♠ K104

♥ Q1097

♦ AQ8

♣ 1073

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: W	♠ KJ72	♠ A6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A96	♥ K83	3♦	Pass	3NT	Pass
North HCP: 8	♦ 974	♦ KQ10	Pass	Pass		
South HCP: 20	♣ 972	♣ AKJ105				
Contract: 3N S			1. Stayman			

Board: 162	North:	South:	West	North	East	South
Dealer: E	♠ Q9	♠ A876			AP2NT	Pass
Vul: Both	♥ AQ2	♥ J10954	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQJ5	♦ 8	3♠ <sup>2</sup>	Pass	4♥	Pass
South HCP: 5	♣ Q62	♣ 1084	Pass	Pass		
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 163	North:	South:	West	North	East	South
Dealer: W	♠ K964	♠ A102	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 107	♥ AKQJ8	3♥	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ 1075	♦ A93	Pass	Pass		
South HCP: 20	♣ AKJ7	♣ Q8				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 164	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ K6542			AP2NT	Pass
Vul: EW	♥ AK104	♥ Q75	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ74	♦ A5	3NT	Pass	Pass	Pass
South HCP: 9	♣ KQ4	♣ 1085				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ K104	♠ A72	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q1097	♥ AK652	3♥	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ AQ8	♦ K32	Pass	Pass		
South HCP: 20	♣ 1073	♣ AQ				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 161      ♠ A6  
Dealer: W        ♥ K83  
Vul: EW         ♦ KQ10  
HCP: 20         ♣ AKJ105

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 162      ♠ A876  
Dealer: E        ♥ J10954  
Vul: Both       ♦ 8  
HCP: 5          ♣ 1084

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 163      ♠ A102  
Dealer: W        ♥ AKQJ8  
Vul: None       ♦ A93  
HCP: 20         ♣ Q8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4NT if possible.

Partner bids first.

Board: 164      ♠ K6542  
Dealer: E        ♥ Q75  
Vul: EW         ♦ A5  
HCP: 9          ♣ 1085

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 165

Dealer: W

Vul: Both

HCP: 20

♠ A72

♥ AK652

♦ K32

♣ AQ

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: W	♠ KJ72	♠ A6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A96	♥ K83	3♦	Pass	3NT	Pass
North HCP: 8	♦ 974	♦ KQ10	Pass	Pass		
South HCP: 20	♣ 972	♣ AKJ105				
Contract: 3N S			1. Stayman			

Board: 162	North:	South:	West	North	East	South
Dealer: E	♠ Q9	♠ A876			AP2NT	Pass
Vul: Both	♥ AQ2	♥ J10954	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQJ5	♦ 8	3♠ <sup>2</sup>	Pass	4♥	Pass
South HCP: 5	♣ Q62	♣ 1084	Pass	Pass		
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 163	North:	South:	West	North	East	South
Dealer: W	♠ K964	♠ A102	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 107	♥ AKQJ8	3♥	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ 1075	♦ A93	Pass	Pass		
South HCP: 20	♣ AKJ7	♣ Q8				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 164	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ K6542			AP2NT	Pass
Vul: EW	♥ AK104	♥ Q75	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ74	♦ A5	3NT	Pass	Pass	Pass
South HCP: 9	♣ KQ4	♣ 1085				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ K104	♠ A72	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q1097	♥ AK652	3♥	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ AQ8	♦ K32	Pass	Pass		
South HCP: 20	♣ 1073	♣ AQ				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 166      ♠ AJ  
Dealer: E        ♥ K9  
Vul: None       ♦ AKQ104  
HCP: 20         ♣ QJ104

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 167      ♠ 1072  
Dealer: W        ♥ KJ1097  
Vul: NS         ♦ 1084  
HCP: 4         ♣ 106

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.

You bid first.

Board: 168      ♠ A7  
Dealer: E        ♥ AJ96  
Vul: Both       ♦ AK73  
HCP: 20         ♣ KJ7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 169      ♠ 983  
Dealer: W        ♥ Q8642  
Vul: None       ♦ 10  
HCP: 9         ♣ AK42

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 170      ♠ AJ10  
Dealer: E        ♥ A73  
Vul: NS         ♦ AK9  
HCP: 21         ♣ KQ93

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ Q52			AP2NT	Pass
Vul: None	♥ K9	♥ AJ75	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQ104	♦ 96	3NT	Pass	Pass	Pass
South HCP: 10	♣ QJ104	♣ K753	1. Stayman			
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ AKJ	AP2NT	Pass	3♦	Pass
Vul: NS	♥ KJ1097	♥ Q3	3♥	Pass	Pass	Pass
North HCP: 4	♦ 1084	♦ K63				
South HCP: 21	♣ 106	♣ AKJ82				
Contract: 3♥ S						

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J1043			AP2NT	Pass
Vul: Both	♥ AJ96	♥ 42	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK73	♦ J854	3NT	Pass	Pass	Pass
South HCP: 6	♣ KJ7	♣ A62	1. Stayman			
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ A10	AP2NT	Pass	3♦	Pass
Vul: None	♥ Q8642	♥ A9	3♥	Pass	3NT	Pass
North HCP: 9	♦ 10	♦ AKQ83	Pass	Pass		
South HCP: 20	♣ AK42	♣ QJ105				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: E	♠ AJ10	♠ 94			AP2NT	Pass
Vul: NS	♥ A73	♥ QJ10	3NT	Pass	Pass	Pass
North HCP: 21	♦ AK9	♦ Q654				
South HCP: 9	♣ KQ93	♣ A754				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 166      ♠ Q52  
Dealer: E        ♥ AJ75  
Vul: None        ♦ 96  
HCP: 10          ♣ K753

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 167      ♠ AKJ  
Dealer: W        ♥ Q3  
Vul: NS          ♦ K63  
HCP: 21          ♣ AKJ82

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
  
Partner bids first.

Board: 168      ♠ J1043  
Dealer: E        ♥ 42  
Vul: Both        ♦ J854  
HCP: 6           ♣ A62

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 169      ♠ A10  
Dealer: W        ♥ A9  
Vul: None        ♦ AKQ83  
HCP: 20          ♣ QJ105

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 170      ♠ 94  
Dealer: E        ♥ QJ10  
Vul: NS          ♦ Q654  
HCP: 9           ♣ A754

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ Q52			AP2NT	Pass
Vul: None	♥ K9	♥ AJ75	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQ104	♦ 96	3NT	Pass	Pass	Pass
South HCP: 10	♣ QJ104	♣ K753	1. Stayman			
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ AKJ	AP2NT	Pass	3♦	Pass
Vul: NS	♥ KJ1097	♥ Q3	3♥	Pass	Pass	Pass
North HCP: 4	♦ 1084	♦ K63				
South HCP: 21	♣ 106	♣ AKJ82				
Contract: 3♥ S						

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J1043			AP2NT	Pass
Vul: Both	♥ AJ96	♥ 42	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK73	♦ J854	3NT	Pass	Pass	Pass
South HCP: 6	♣ KJ7	♣ A62	1. Stayman			
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ A10	AP2NT	Pass	3♦	Pass
Vul: None	♥ Q8642	♥ A9	3♥	Pass	3NT	Pass
North HCP: 9	♦ 10	♦ AKQ83	Pass	Pass		
South HCP: 20	♣ AK42	♣ QJ105				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: E	♠ AJ10	♠ 94			AP2NT	Pass
Vul: NS	♥ A73	♥ QJ10	3NT	Pass	Pass	Pass
North HCP: 21	♦ AK9	♦ Q654				
South HCP: 9	♣ KQ93	♣ A754				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 171  
Dealer: W  
Vul: EW  
HCP: 4

♠ 743  
♥ Q982  
♦ Q742  
♣ 43

West Opens AP2NT.

You bid first.

Board: 172  
Dealer: E  
Vul: None  
HCP: 21

♠ A72  
♥ AQ86  
♦ AK9  
♣ A42

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 173  
Dealer: W  
Vul: NS  
HCP: 9

♠ 6542  
♥ Q986  
♦ Q95  
♣ KQ

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 174  
Dealer: E  
Vul: EW  
HCP: 21

♠ AKQ105  
♥ AQ10  
♦ QJ  
♣ QJ8

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 175  
Dealer: W  
Vul: Both  
HCP: 8

♠ K75  
♥ K97  
♦ 1086  
♣ Q853

West Opens AP2NT.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: W	♠ 743	♠ KJ	AP2NT	Pass	Pass	Pass
Vul: EW	♥ Q982	♥ AJ				
North HCP: 4	♦ Q742	♦ A10986				
South HCP: 20	♣ 43	♣ AK96				
Contract: 2N S						

Board: 172	North:	South:	West	North	East	South
Dealer: E	♠ A72	♠ KJ9			AP2NT	Pass
Vul: None	♥ AQ86	♥ K973	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AK9	♦ 8642	4♥	Pass	Pass	Pass
South HCP: 7	♣ A42	♣ 107				
Contract: 4♥ N			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: W	♠ 6542	♠ KQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q986	♥ AKJ73	3♥	Pass	4♥	Pass
North HCP: 9	♦ Q95	♦ AK7	Pass	Pass		
South HCP: 20	♣ KQ	♣ 52				
Contract: 4♥ S			1. Stayman			

Board: 174	North:	South:	West	North	East	South
Dealer: E	♠ AKQ105	♠ 94			AP2NT	Pass
Vul: EW	♥ AQ10	♥ KJ72	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ QJ	♦ 852	3NT	Pass	Pass	Pass
South HCP: 8	♣ QJ8	♣ A1095				
Contract: 3N N			1. Stayman			

Board: 175	North:	South:	West	North	East	South
Dealer: W	♠ K75	♠ AJ943	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K97	♥ AJ2	Pass	Pass		
North HCP: 8	♦ 1086	♦ AQ				
South HCP: 20	♣ Q853	♣ A94				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 171  
Dealer: W  
Vul: EW  
HCP: 20

♠ KJ  
♥ AJ  
♦ A10986  
♣ AK96

West Opens AP2NT.

Partner bids first.

Board: 172  
Dealer: E  
Vul: None  
HCP: 7

♠ KJ9  
♥ K973  
♦ 8642  
♣ 107

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 173  
Dealer: W  
Vul: NS  
HCP: 20

♠ KQ7  
♥ AKJ73  
♦ AK7  
♣ 52

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 174  
Dealer: E  
Vul: EW  
HCP: 8

♠ 94  
♥ KJ72  
♦ 852  
♣ A1095

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

You bid first.

Board: 175  
Dealer: W  
Vul: Both  
HCP: 20

♠ AJ943  
♥ AJ2  
♦ AQ  
♣ A94

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 171	North:	South:	
Dealer: W	♠ 743	♠ KJ	West North East South
Vul: EW	♥ Q982	♥ AJ	AP2NT Pass Pass Pass
North HCP: 4	♦ Q742	♦ A10986	
South HCP: 20	♣ 43	♣ AK96	
Contract: 2N S			

Board: 172	North:	South:	West North East South
Dealer: E	♠ A72	♠ KJ9	AP2NT Pass
Vul: None	♥ AQ86	♥ K973	3♣ <sup>1</sup> Pass 3♥ Pass
North HCP: 21	♦ AK9	♦ 8642	4♥ Pass Pass Pass
South HCP: 7	♣ A42	♣ 107	
Contract: 4♥ N			1. Stayman

Board: 173	North:	South:	West North East South
Dealer: W	♠ 6542	♠ KQ7	AP2NT Pass 3♣ <sup>1</sup> Pass
Vul: NS	♥ Q986	♥ AKJ73	3♥ Pass 4♥ Pass
North HCP: 9	♦ Q95	♦ AK7	Pass Pass
South HCP: 20	♣ KQ	♣ 52	
Contract: 4♥ S			1. Stayman

Board: 174	North:	South:	West North East South
Dealer: E	♠ AKQ105	♠ 94	AP2NT Pass
Vul: EW	♥ AQ10	♥ KJ72	3♣ <sup>1</sup> Pass 3♠ Pass
North HCP: 21	♦ QJ	♦ 852	3NT Pass Pass Pass
South HCP: 8	♣ QJ8	♣ A1095	
Contract: 3N N			1. Stayman

Board: 175	North:	South:	West North East South
Dealer: W	♠ K75	♠ AJ943	AP2NT Pass 3NT Pass
Vul: Both	♥ K97	♥ AJ2	Pass Pass
North HCP: 8	♦ 1086	♦ AQ	
South HCP: 20	♣ Q853	♣ A94	
Contract: 3N S			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 176      ♠ 108  
Dealer: E        ♥ AKQ2  
Vul: NS         ♦ AK64  
HCP: 20         ♣ A62

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 177      ♠ Q109  
Dealer: W        ♥ J986  
Vul: EW         ♦ J7  
HCP: 7           ♣ QJ87

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 178      ♠ AKQ104  
Dealer: E        ♥ A4  
Vul: None       ♦ AJ7  
HCP: 21         ♣ K62

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 179      ♠ 108432  
Dealer: W        ♥ Q8  
Vul: EW         ♦ K54  
HCP: 6           ♣ J94

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.  
  
You bid first.

Board: 180      ♠ A6  
Dealer: E        ♥ AKQ10  
Vul: Both       ♦ KQ102  
HCP: 21         ♣ K106

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ KJ9			AP2NT	Pass
Vul: NS	♥ AKQ2	♥ 854				
North HCP: 20	♦ AK64	♦ 1032	3NT	Pass	Pass	Pass
South HCP: 7	♣ A62	♣ K943				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: W	♠ Q109	♠ AKJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J986	♥ AQ7	3♣	Pass	3NT	Pass
North HCP: 7	♦ J7	♦ A85	Pass	Pass		
South HCP: 21	♣ QJ87	♣ K93				
Contract: 3N S			1. Stayman			

Board: 178	North:	South:	West	North	East	South
Dealer: E	♠ AKQ104	♠ 86			AP2NT	Pass
Vul: None	♥ A4	♥ Q632	3♣ <sup>1</sup>	Pass	3♣	Pass
North HCP: 21	♦ AJ7	♦ Q985	3NT	Pass	Pass	Pass
South HCP: 6	♣ K62	♣ Q93				
Contract: 3N N			1. Stayman			

Board: 179	North:	South:	West	North	East	South
Dealer: W	♠ 108432	♠ AQJ5	AP2NT	Pass	3♥	Pass
Vul: EW	♥ Q8	♥ AJ63	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 6	♦ K54	♦ AJ2	Pass	Pass		
South HCP: 21	♣ J94	♣ A10				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 180	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ J10543			AP2NT	Pass
Vul: Both	♥ AKQ10	♥ 95	3♥	Pass	3♠	Pass
North HCP: 21	♦ KQ102	♦ A975	3NT	Pass	Pass	Pass
South HCP: 5	♣ K106	♣ 75				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 176      ♠ KJ9  
Dealer: E        ♥ 854  
Vul: NS         ♦ 1032  
HCP: 7          ♣ K943

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 177      ♠ AKJ4  
Dealer: W        ♥ AQ7  
Vul: EW         ♦ A85  
HCP: 21        ♣ K93

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 178      ♠ 86  
Dealer: E        ♥ Q632  
Vul: None       ♦ Q985  
HCP: 6          ♣ Q93

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 179      ♠ AQJ5  
Dealer: W        ♥ AJ63  
Vul: EW         ♦ AJ2  
HCP: 21        ♣ A10

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 180      ♠ J10543  
Dealer: E        ♥ 95  
Vul: Both       ♦ A975  
HCP: 5          ♣ 75

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ KJ9			AP2NT	Pass
Vul: NS	♥ AKQ2	♥ 854				
North HCP: 20	♦ AK64	♦ 1032	3NT	Pass	Pass	Pass
South HCP: 7	♣ A62	♣ K943				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: W	♠ Q109	♠ AKJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J986	♥ AQ7	3♣	Pass	3NT	Pass
North HCP: 7	♦ J7	♦ A85	Pass	Pass		
South HCP: 21	♣ QJ87	♣ K93				
Contract: 3N S			1. Stayman			

Board: 178	North:	South:	West	North	East	South
Dealer: E	♠ AKQ104	♠ 86			AP2NT	Pass
Vul: None	♥ A4	♥ Q632	3♣ <sup>1</sup>	Pass	3♣	Pass
North HCP: 21	♦ AJ7	♦ Q985	3NT	Pass	Pass	Pass
South HCP: 6	♣ K62	♣ Q93				
Contract: 3N N			1. Stayman			

Board: 179	North:	South:	West	North	East	South
Dealer: W	♠ 108432	♠ AQJ5	AP2NT	Pass	3♥	Pass
Vul: EW	♥ Q8	♥ AJ63	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 6	♦ K54	♦ AJ2	Pass	Pass		
South HCP: 21	♣ J94	♣ A10				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 180	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ J10543			AP2NT	Pass
Vul: Both	♥ AKQ10	♥ 95	3♥	Pass	3♠	Pass
North HCP: 21	♦ KQ102	♦ A975	3NT	Pass	Pass	Pass
South HCP: 5	♣ K106	♣ 75				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 181	♠ J5	West Opens AP2NT.
Dealer: W	♥ Q64	East Bids 3NT if possible.
Vul: None	♦ AJ1098	
HCP: 8	♣ 874	You bid first.
Board: 182	♠ A10	East Opens AP2NT.
Dealer: E	♥ AK1052	West Bids 3♥ if possible.
Vul: NS	♦ A4	East Bids 3♠ if possible.
HCP: 20	♣ AJ43	Partner bids first.
Board: 183	♠ 107542	West Opens AP2NT.
Dealer: W	♥ 654	East Bids 3♥ if possible.
Vul: Both	♦ 8	West Bids 3♠ if possible.
HCP: 1	♣ J763	You bid first.
Board: 184	♠ AQ3	East Opens AP2NT.
Dealer: E	♥ A982	
Vul: None	♦ A4	Partner bids first.
HCP: 21	♣ AQJ4	
Board: 185	♠ AJ7	West Opens AP2NT.
Dealer: W	♥ 8763	East Bids 3♣ if possible.
Vul: NS	♦ J832	West Bids 3♥ if possible.
HCP: 10	♣ A5	East Bids 4♥ if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 181  
 Dealer: W  
 Vul: None  
 North HCP: 8  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ J5  
 ♥ Q64  
 ♦ AJ1098  
 ♣ 874

South:  
 ♠ AQ93  
 ♥ AK93  
 ♦ K5  
 ♣ KQ6

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 182  
 Dealer: E  
 Vul: NS  
 North HCP: 20  
 South HCP: 4  
 Contract: 3♠ N

North:  
 ♠ A10  
 ♥ AK1052  
 ♦ A4  
 ♣ AJ43

South:  
 ♠ J9652  
 ♥ 83  
 ♦ K762  
 ♣ 65

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
Pass	Pass		

Board: 183  
 Dealer: W  
 Vul: Both  
 North HCP: 1  
 South HCP: 21  
 Contract: 3♠ S

North:  
 ♠ 107542  
 ♥ 654  
 ♦ 8  
 ♣ J763

South:  
 ♠ AQ3  
 ♥ Q32  
 ♦ KJ76  
 ♣ AKQ

West	North	East	South
AP2NT	Pass	3♥	Pass
3♠	Pass	Pass	Pass

Board: 184  
 Dealer: E  
 Vul: None  
 North HCP: 21  
 South HCP: 2  
 Contract: 2N N

North:  
 ♠ AQ3  
 ♥ A982  
 ♦ A4  
 ♣ AQJ4

South:  
 ♠ 954  
 ♥ Q654  
 ♦ 98653  
 ♣ 9

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 185  
 Dealer: W  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ AJ7  
 ♥ 8763  
 ♦ J832  
 ♣ A5

South:  
 ♠ KQ  
 ♥ AQJ2  
 ♦ AK105  
 ♣ J84

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	4♥	Pass
Pass	Pass		

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 181	♠ AQ93	West Opens AP2NT.
Dealer: W	♥ AK93	East Bids 3NT if possible.
Vul: None	♦ K5	
HCP: 21	♣ KQ6	Partner bids first.

Board: 182	♠ J9652	East Opens AP2NT.
Dealer: E	♥ 83	West Bids 3♥ if possible.
Vul: NS	♦ K762	East Bids 3♠ if possible.
HCP: 4	♣ 65	You bid first.

Board: 183	♠ AQ3	West Opens AP2NT.
Dealer: W	♥ Q32	East Bids 3♥ if possible.
Vul: Both	♦ KJ76	West Bids 3♠ if possible.
HCP: 21	♣ AKQ	Partner bids first.

Board: 184	♠ 954	East Opens AP2NT.
Dealer: E	♥ Q654	
Vul: None	♦ 98653	You bid first.
HCP: 2	♣ 9	

Board: 185	♠ KQ	West Opens AP2NT.
Dealer: W	♥ AQJ2	East Bids 3♣ if possible.
Vul: NS	♦ AK105	West Bids 3♥ if possible.
HCP: 20	♣ J84	East Bids 4♥ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 181  
Dealer: W  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ J5  
♥ Q64  
♦ AJ1098  
♣ 874

South:  
♠ AQ93  
♥ AK93  
♦ K5  
♣ KQ6

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 182  
Dealer: E  
Vul: NS  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ A10  
♥ AK1052  
♦ A4  
♣ AJ43

South:  
♠ J9652  
♥ 83  
♦ K762  
♣ 65

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
Pass	Pass		

Board: 183  
Dealer: W  
Vul: Both  
North HCP: 1  
South HCP: 21  
Contract: 3♠ S

North:  
♠ 107542  
♥ 654  
♦ 8  
♣ J763

South:  
♠ AQ3  
♥ Q32  
♦ KJ76  
♣ AKQ

West	North	East	South
AP2NT	Pass	3♥	Pass
3♠	Pass	Pass	Pass

Board: 184  
Dealer: E  
Vul: None  
North HCP: 21  
South HCP: 2  
Contract: 2N N

North:  
♠ AQ3  
♥ A982  
♦ A4  
♣ AQJ4

South:  
♠ 954  
♥ Q654  
♦ 98653  
♣ 9

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 185  
Dealer: W  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 4♥ S

North:  
♠ AJ7  
♥ 8763  
♦ J832  
♣ A5

South:  
♠ KQ  
♥ AQJ2  
♦ AK105  
♣ J84

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	4♥	Pass
Pass	Pass		

1. Stayman



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 186      ♠ AKJ  
Dealer: E        ♥ K97  
Vul: EW        ♦ AQ108  
HCP: 21        ♣ A75

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 187      ♠ AQ  
Dealer: W        ♥ 975  
Vul: None      ♦ Q9854  
HCP: 9        ♣ J87

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 188      ♠ KQJ85  
Dealer: E        ♥ AQ  
Vul: NS        ♦ A1086  
HCP: 20        ♣ A6

East Opens AP2NT.  
West Bids 4NT if possible.

Partner bids first.

Board: 189      ♠ 963  
Dealer: W        ♥ K85  
Vul: EW        ♦ AQ83  
HCP: 9        ♣ 874

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 190      ♠ AQ9  
Dealer: E        ♥ KQ4  
Vul: Both      ♦ A53  
HCP: 20        ♣ KQ74

East Opens AP2NT.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 186

Dealer: E

Vul: EW

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ AKJ

♥ K97

♦ AQ108

♣ A75

South:

♠ 10942

♥ J10865

♦ 5

♣ KJ2

West North East South

AP2NT

Pass

3♣<sup>1</sup> Pass 3♦ Pass

3♠<sup>2</sup> Pass 4♥ Pass

Pass Pass

1. Stayman

2. SMOLEN

Board: 187

Dealer: W

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ AQ

♥ 975

♦ Q9854

♣ J87

South:

♠ KJ3

♥ AQ10

♦ AK10

♣ K1054

West North East South

AP2NT Pass 3NT Pass

Pass Pass

Board: 188

Dealer: E

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ KQJ85

♥ AQ

♦ A1086

♣ A6

South:

♠ 93

♥ J4

♦ KQJ97

♣ KJ103

West North East South

AP2NT

Pass

4NT<sup>1</sup> Pass Pass Pass

1. Quantitative 4NT

Board: 189

Dealer: W

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 963

♥ K85

♦ AQ83

♣ 874

South:

♠ AK

♥ AJ2

♦ K654

♣ AJ65

West North East South

AP2NT Pass 3NT Pass

Pass Pass

Board: 190

Dealer: E

Vul: Both

North HCP: 20

South HCP: 2

Contract: 2N N

North:

♠ AQ9

♥ KQ4

♦ A53

♣ KQ74

South:

♠ J5

♥ 10853

♦ J106

♣ 9532

West North East South

AP2NT

Pass

Pass Pass

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 186      ♠ 10942  
Dealer: E        ♥ J10865  
Vul: EW        ♦ 5  
HCP: 5         ♣ KJ2

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 187      ♠ KJ3  
Dealer: W        ♥ AQ10  
Vul: None       ♦ AK10  
HCP: 20        ♣ K1054

West Opens AP2NT.  
East Bids 3NT if possible.  
Partner bids first.

Board: 188      ♠ 93  
Dealer: E        ♥ J4  
Vul: NS        ♦ KQJ97  
HCP: 11        ♣ KJ103

East Opens AP2NT.  
West Bids 4NT if possible.  
You bid first.

Board: 189      ♠ AK  
Dealer: W        ♥ AJ2  
Vul: EW        ♦ K654  
HCP: 20        ♣ AJ65

West Opens AP2NT.  
East Bids 3NT if possible.  
Partner bids first.

Board: 190      ♠ J5  
Dealer: E        ♥ 10853  
Vul: Both       ♦ J106  
HCP: 2         ♣ 9532

East Opens AP2NT.  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 186

Dealer: E

Vul: EW

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ AKJ

♥ K97

♦ AQ108

♣ A75

South:

♠ 10942

♥ J10865

♦ 5

♣ KJ2

West North East South

AP2NT

Pass

3♣<sup>1</sup> Pass 3♦ Pass

3♠<sup>2</sup> Pass 4♥ Pass

Pass Pass

1. Stayman

2. SMOLEN

Board: 187

Dealer: W

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ AQ

♥ 975

♦ Q9854

♣ J87

South:

♠ KJ3

♥ AQ10

♦ AK10

♣ K1054

West North East South

AP2NT Pass 3NT Pass

Pass Pass

Board: 188

Dealer: E

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ KQJ85

♥ AQ

♦ A1086

♣ A6

South:

♠ 93

♥ J4

♦ KQJ97

♣ KJ103

West North East South

AP2NT

Pass

4NT<sup>1</sup> Pass Pass Pass

1. Quantitative 4NT

Board: 189

Dealer: W

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 963

♥ K85

♦ AQ83

♣ 874

South:

♠ AK

♥ AJ2

♦ K654

♣ AJ65

West North East South

AP2NT Pass 3NT Pass

Pass Pass

Board: 190

Dealer: E

Vul: Both

North HCP: 20

South HCP: 2

Contract: 2N N

North:

♠ AQ9

♥ KQ4

♦ A53

♣ KQ74

South:

♠ J5

♥ 10853

♦ J106

♣ 9532

West North East South

AP2NT

Pass

Pass Pass

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 191      ♠ A2  
Dealer: W        ♥ Q10  
Vul: NS         ♦ AJ82  
HCP: 11        ♣ 87653

West Opens AP2NT.  
East Bids 4NT if possible.  
  
You bid first.

Board: 192      ♠ A62  
Dealer: E        ♥ AKQ  
Vul: EW         ♦ AJ54  
HCP: 21        ♣ QJ2

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 193      ♠ 9762  
Dealer: W        ♥ AKQ10  
Vul: Both       ♦ 6532  
HCP: 9         ♣ 2

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 194      ♠ Q4  
Dealer: E        ♥ AQ5  
Vul: None       ♦ AQ532  
HCP: 21        ♣ AK7

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 195      ♠ J1052  
Dealer: W        ♥ 10  
Vul: EW         ♦ QJ42  
HCP: 8         ♣ KJ54

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ Q85	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: NS	♥ Q10	♥ AK965	Pass	Pass		
North HCP: 11	♦ AJ82	♦ K5				
South HCP: 21	♣ 87653	♣ AKQ	1. Quantitative 4NT			
Contract: 4N S						

Board: 192	North:	South:	West	North	East	South
Dealer: E	♠ A62	♠ Q8			AP2NT	Pass
Vul: EW	♥ AKQ	♥ 84				
North HCP: 21	♦ AJ54	♦ K872	3NT	Pass	Pass	Pass
South HCP: 8	♣ QJ2	♣ K9875				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: W	♠ 9762	♠ A54	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AKQ10	♥ 53	3♦	Pass	3NT	Pass
North HCP: 9	♦ 6532	♦ AQ8	Pass	Pass		
South HCP: 20	♣ 2	♣ AKQJ3	1. Stayman			
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ KJ985			AP2NT	Pass
Vul: None	♥ AQ5	♥ K107	3♥	Pass	3♠	Pass
North HCP: 21	♦ AQ532	♦ J109	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK7	♣ 62				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: W	♠ J1052	♠ Q94	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10	♥ AK863	3♥	Pass	3NT	Pass
North HCP: 8	♦ QJ42	♦ AK	Pass	Pass		
South HCP: 20	♣ KJ54	♣ A86	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 191	♠ Q85	West Opens AP2NT.
Dealer: W	♥ AK965	East Bids 4NT if possible.
Vul: NS	♦ K5	
HCP: 21	♣ AKQ	Partner bids first.
Board: 192	♠ Q8	East Opens AP2NT.
Dealer: E	♥ 84	West Bids 3NT if possible.
Vul: EW	♦ K872	
HCP: 8	♣ K9875	You bid first.
Board: 193	♠ A54	West Opens AP2NT.
Dealer: W	♥ 53	East Bids 3♣ if possible.
Vul: Both	♦ AQ8	West Bids 3♦ if possible.
HCP: 20	♣ AKQJ3	East Bids 3NT if possible.
		Partner bids first.
Board: 194	♠ KJ985	East Opens AP2NT.
Dealer: E	♥ K107	West Bids 3♥ if possible.
Vul: None	♦ J109	East Bids 3♠ if possible.
HCP: 8	♣ 62	West Bids 3NT if possible.
		You bid first.
Board: 195	♠ Q94	West Opens AP2NT.
Dealer: W	♥ AK863	East Bids 3♣ if possible.
Vul: EW	♦ AK	West Bids 3♥ if possible.
HCP: 20	♣ A86	East Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ Q85	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: NS	♥ Q10	♥ AK965	Pass	Pass		
North HCP: 11	♦ AJ82	♦ K5				
South HCP: 21	♣ 87653	♣ AKQ	1. Quantitative 4NT			
Contract: 4N S						

Board: 192	North:	South:	West	North	East	South
Dealer: E	♠ A62	♠ Q8			AP2NT	Pass
Vul: EW	♥ AKQ	♥ 84				
North HCP: 21	♦ AJ54	♦ K872	3NT	Pass	Pass	Pass
South HCP: 8	♣ QJ2	♣ K9875				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: W	♠ 9762	♠ A54	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AKQ10	♥ 53	3♦	Pass	3NT	Pass
North HCP: 9	♦ 6532	♦ AQ8	Pass	Pass		
South HCP: 20	♣ 2	♣ AKQJ3	1. Stayman			
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ KJ985			AP2NT	Pass
Vul: None	♥ AQ5	♥ K107	3♥	Pass	3♠	Pass
North HCP: 21	♦ AQ532	♦ J109	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK7	♣ 62				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: W	♠ J1052	♠ Q94	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10	♥ AK863	3♥	Pass	3NT	Pass
North HCP: 8	♦ QJ42	♦ AK	Pass	Pass		
South HCP: 20	♣ KJ54	♣ A86	1. Stayman			
Contract: 3N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 196     ♠ A1042  
Dealer: E       ♥ A64  
Vul: Both      ♦ KJ3  
HCP: 21        ♣ AKQ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 197     ♠ 7653  
Dealer: W       ♥ 94  
Vul: None      ♦ KJ9  
HCP: 4         ♣ 8752

West Opens AP2NT.  
  
You bid first.

Board: 198     ♠ Q2  
Dealer: E       ♥ AKQJ2  
Vul: NS        ♦ AJ73  
HCP: 20        ♣ K9

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 199     ♠ J109  
Dealer: W       ♥ K1054  
Vul: Both      ♦ A53  
HCP: 8         ♣ 984

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 200     ♠ AKQ  
Dealer: E       ♥ AQ10  
Vul: None      ♦ 75  
HCP: 21        ♣ KQJ95

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: E	♠ A1042	♠ 73			AP2NT	Pass
Vul: Both	♥ A64	♥ KQJ10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ KJ3	♦ 972	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ	♣ 7654	1. Stayman			
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: W	♠ 7653	♠ KQ1042	AP2NT	Pass	Pass	Pass
Vul: None	♥ 94	♥ K32				
North HCP: 4	♦ KJ9	♦ AQ10				
South HCP: 20	♣ 8752	♣ AQ				
Contract: 2N S						

Board: 198	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ KJ4	3NT	Pass	Pass	Pass
Vul: NS	♥ AKQJ2	♥ 43			AP2NT	Pass
North HCP: 20	♦ AJ73	♦ 10852				
South HCP: 10	♣ K9	♣ AQ52				
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: W	♠ J109	♠ AKQ73	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K1054	♥ AJ2	3♠	Pass	3NT	Pass
North HCP: 8	♦ A53	♦ J7	Pass	Pass		
South HCP: 21	♣ 984	♣ AQ3	1. Stayman			
Contract: 3N S						

Board: 200	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J94			AP2NT	Pass
Vul: None	♥ AQ10	♥ K6432	3♦	Pass	3♥	Pass
North HCP: 21	♦ 75	♦ A642	3NT	Pass	4♥	Pass
South HCP: 8	♣ KQJ95	♣ 8	Pass	Pass		
Contract: 4♥ N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 196      ♠ 73  
Dealer: E        ♥ KQJ10  
Vul: Both       ♦ 972  
HCP: 6           ♣ 7654

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 197      ♠ KQ1042  
Dealer: W        ♥ K32  
Vul: None       ♦ AQ10  
HCP: 20          ♣ AQ

West Opens AP2NT.

Partner bids first.

Board: 198      ♠ KJ4  
Dealer: E        ♥ 43  
Vul: NS          ♦ 10852  
HCP: 10          ♣ AQ52

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 199      ♠ AKQ73  
Dealer: W        ♥ AJ2  
Vul: Both       ♦ J7  
HCP: 21          ♣ AQ3

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 200      ♠ J94  
Dealer: E        ♥ K6432  
Vul: None       ♦ A642  
HCP: 8           ♣ 8

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: E	♠ A1042	♠ 73			AP2NT	Pass
Vul: Both	♥ A64	♥ KQJ10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ KJ3	♦ 972	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ	♣ 7654	1. Stayman			
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: W	♠ 7653	♠ KQ1042	AP2NT	Pass	Pass	Pass
Vul: None	♥ 94	♥ K32				
North HCP: 4	♦ KJ9	♦ AQ10				
South HCP: 20	♣ 8752	♣ AQ				
Contract: 2N S						

Board: 198	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ KJ4	3NT	Pass	Pass	Pass
Vul: NS	♥ AKQJ2	♥ 43			AP2NT	Pass
North HCP: 20	♦ AJ73	♦ 10852				
South HCP: 10	♣ K9	♣ AQ52				
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: W	♠ J109	♠ AKQ73	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K1054	♥ AJ2	3♠	Pass	3NT	Pass
North HCP: 8	♦ A53	♦ J7	Pass	Pass		
South HCP: 21	♣ 984	♣ AQ3	1. Stayman			
Contract: 3N S						

Board: 200	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J94			AP2NT	Pass
Vul: None	♥ AQ10	♥ K6432	3♦	Pass	3♥	Pass
North HCP: 21	♦ 75	♦ A642	3NT	Pass	4♥	Pass
South HCP: 8	♣ KQJ95	♣ 8	Pass	Pass		
Contract: 4♥ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 201      ♠ J983  
Dealer: W        ♥ K75  
Vul: NS         ♦ KJ1094  
HCP: 8          ♣ 10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

You bid first.

Board: 202      ♠ AQ102  
Dealer: E        ♥ Q532  
Vul: EW         ♦ A2  
HCP: 20         ♣ AKJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.

Partner bids first.

Board: 203      ♠ J7  
Dealer: W        ♥ KQ95  
Vul: None       ♦ 1054  
HCP: 8          ♣ Q875

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 204      ♠ A6  
Dealer: E        ♥ A65  
Vul: NS         ♦ AK10  
HCP: 21         ♣ KQJ75

East Opens AP2NT.

Partner bids first.

Board: 205      ♠ KJ542  
Dealer: W        ♥ Q972  
Vul: EW         ♦ K2  
HCP: 11         ♣ Q10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: W	♠ J983	♠ AKQ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K75	♥ AJ4	3♠	Pass	6♠	Pass
North HCP: 8	♦ KJ1094	♦ 75	Pass	Pass		
South HCP: 21	♣ 10	♣ AK86				
Contract: 6♠ S			1. Stayman			

Board: 202	North:	South:	West	North	East	South
Dealer: E	♠ AQ102	♠ KJ54			AP2NT	Pass
Vul: EW	♥ Q532	♥ A6	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A2	♦ K43	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AKJ	♣ 10974				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 203	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ KQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ KQ95	♥ J4	3♦	Pass	3NT	Pass
North HCP: 8	♦ 1054	♦ AQ2	Pass	Pass		
South HCP: 20	♣ Q875	♣ AKJ96				
Contract: 3N S			1. Stayman			

Board: 204	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ 10832				
Vul: NS	♥ A65	♥ J92			AP2NT	Pass
North HCP: 21	♦ AK10	♦ 973	Pass	Pass		
South HCP: 1	♣ KQJ75	♣ 643				
Contract: 2N N						

Board: 205	North:	South:	West	North	East	South
Dealer: W	♠ KJ542	♠ AQ109	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q972	♥ AK	3♠	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ K2	♦ QJ	Pass	Pass		
South HCP: 21	♣ Q10	♣ AJ743				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 201     ♠ AKQ10  
Dealer: W       ♥ AJ4  
Vul: NS         ♦ 75  
HCP: 21         ♣ AK86

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

Partner bids first.

Board: 202     ♠ KJ54  
Dealer: E       ♥ A6  
Vul: EW         ♦ K43  
HCP: 11         ♣ 10974

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.

You bid first.

Board: 203     ♠ KQ8  
Dealer: W       ♥ J4  
Vul: None       ♦ AQ2  
HCP: 20         ♣ AKJ96

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 204     ♠ 10832  
Dealer: E       ♥ J92  
Vul: NS         ♦ 973  
HCP: 1         ♣ 643

East Opens AP2NT.

You bid first.

Board: 205     ♠ AQ109  
Dealer: W       ♥ AK  
Vul: EW         ♦ QJ  
HCP: 21         ♣ AJ743

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: W	♠ J983	♠ AKQ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K75	♥ AJ4	3♠	Pass	6♠	Pass
North HCP: 8	♦ KJ1094	♦ 75	Pass	Pass		
South HCP: 21	♣ 10	♣ AK86				
Contract: 6♠ S			1. Stayman			

Board: 202	North:	South:	West	North	East	South
Dealer: E	♠ AQ102	♠ KJ54			AP2NT	Pass
Vul: EW	♥ Q532	♥ A6	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A2	♦ K43	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AKJ	♣ 10974				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 203	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ KQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ KQ95	♥ J4	3♦	Pass	3NT	Pass
North HCP: 8	♦ 1054	♦ AQ2	Pass	Pass		
South HCP: 20	♣ Q875	♣ AKJ96				
Contract: 3N S			1. Stayman			

Board: 204	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ 10832				
Vul: NS	♥ A65	♥ J92			AP2NT	Pass
North HCP: 21	♦ AK10	♦ 973	Pass	Pass		
South HCP: 1	♣ KQJ75	♣ 643				
Contract: 2N N						

Board: 205	North:	South:	West	North	East	South
Dealer: W	♠ KJ542	♠ AQ109	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q972	♥ AK	3♠	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ K2	♦ QJ	Pass	Pass		
South HCP: 21	♣ Q10	♣ AJ743				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 206	♠ AQ5	East Opens AP2NT.
Dealer: E	♥ A94	West Bids 3NT if possible.
Vul: Both	♦ AK32	
HCP: 20	♣ K106	Partner bids first.

Board: 207	♠ Q9	West Opens AP2NT.
Dealer: W	♥ 1093	East Bids 3NT if possible.
Vul: NS	♦ AJ106	
HCP: 9	♣ Q864	You bid first.

Board: 208	♠ A962	East Opens AP2NT.
Dealer: E	♥ AK10	West Bids 3♣ if possible.
Vul: EW	♦ A74	East Bids 3♠ if possible.
HCP: 20	♣ AJ5	West Bids 4♠ if possible.
		Partner bids first.

Board: 209	♠ QJ109	West Opens AP2NT.
Dealer: W	♥ 742	East Bids 3♣ if possible.
Vul: Both	♦ AJ5	West Bids 3♦ if possible.
HCP: 10	♣ Q62	East Bids 3NT if possible.
		You bid first.

Board: 210	♠ AQ7	East Opens AP2NT.
Dealer: E	♥ A42	West Bids 3♦ if possible.
Vul: None	♦ A432	East Bids 3♥ if possible.
HCP: 20	♣ AQ3	West Bids 3NT if possible.
		East Bids 4♥ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ 742			AP2NT	Pass
Vul: Both	♥ A94	♥ K85				
North HCP: 20	♦ AK32	♦ 10985	3NT	Pass	Pass	Pass
South HCP: 8	♣ K106	♣ AJ2				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ AK3	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 1093	♥ A652	Pass	Pass		
North HCP: 9	♦ AJ106	♦ K92				
South HCP: 21	♣ Q864	♣ AK9				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: E	♠ A962	♠ K543			AP2NT	Pass
Vul: EW	♥ AK10	♥ 93	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ A74	♦ Q83	4♠	Pass	Pass	Pass
South HCP: 10	♣ AJ5	♣ KQ97				
Contract: 4♠ N			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: W	♠ QJ109	♠ A74	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 742	♥ KJ9	3♦	Pass	3NT	Pass
North HCP: 10	♦ AJ5	♦ KQ9	Pass	Pass		
South HCP: 20	♣ Q62	♣ AK93				
Contract: 3N S			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 82			AP2NT	Pass
Vul: None	♥ A42	♥ KQJ83	3♦	Pass	3♥	Pass
North HCP: 20	♦ A432	♦ 85	3NT	Pass	4♥	Pass
South HCP: 9	♣ AQ3	♣ K862	Pass	Pass		
Contract: 4♥ N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 206      ♠ 742  
Dealer: E        ♥ K85  
Vul: Both        ♦ 10985  
HCP: 8           ♣ AJ2

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 207      ♠ AK3  
Dealer: W        ♥ A652  
Vul: NS          ♦ K92  
HCP: 21          ♣ AK9

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 208      ♠ K543  
Dealer: E        ♥ 93  
Vul: EW         ♦ Q83  
HCP: 10          ♣ KQ97

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
  
You bid first.

Board: 209      ♠ A74  
Dealer: W        ♥ KJ9  
Vul: Both        ♦ KQ9  
HCP: 20          ♣ AK93

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 210      ♠ 82  
Dealer: E        ♥ KQJ83  
Vul: None        ♦ 85  
HCP: 9           ♣ K862

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ 742			AP2NT	Pass
Vul: Both	♥ A94	♥ K85				
North HCP: 20	♦ AK32	♦ 10985	3NT	Pass	Pass	Pass
South HCP: 8	♣ K106	♣ AJ2				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ AK3				
Vul: NS	♥ 1093	♥ A652	AP2NT	Pass	3NT	Pass
North HCP: 9	♦ AJ106	♦ K92	Pass	Pass		
South HCP: 21	♣ Q864	♣ AK9				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: E	♠ A962	♠ K543			AP2NT	Pass
Vul: EW	♥ AK10	♥ 93	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ A74	♦ Q83	4♠	Pass	Pass	Pass
South HCP: 10	♣ AJ5	♣ KQ97				
Contract: 4♠ N			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: W	♠ QJ109	♠ A74				
Vul: Both	♥ 742	♥ KJ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 10	♦ AJ5	♦ KQ9	3♦	Pass	3NT	Pass
South HCP: 20	♣ Q62	♣ AK93	Pass	Pass		
Contract: 3N S			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 82			AP2NT	Pass
Vul: None	♥ A42	♥ KQJ83	3♦	Pass	3♥	Pass
North HCP: 20	♦ A432	♦ 85	3NT	Pass	4♥	Pass
South HCP: 9	♣ AQ3	♣ K862	Pass	Pass		
Contract: 4♥ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 211      ♠ J7  
Dealer: W        ♥ KJ1092  
Vul: Both        ♦ 982  
HCP: 5           ♣ 1072

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 212      ♠ K5  
Dealer: E        ♥ AKQ103  
Vul: None       ♦ A65  
HCP: 20        ♣ A32

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 213      ♠ K1082  
Dealer: W        ♥ K763  
Vul: NS          ♦ 1052  
HCP: 6           ♣ 73

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 214      ♠ K975  
Dealer: E        ♥ AK2  
Vul: Both       ♦ KJ8  
HCP: 20        ♣ AQ7

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 215      ♠ K10853  
Dealer: W        ♥ 983  
Vul: None       ♦ Q953  
HCP: 7           ♣ Q

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ KQ542	AP2NT	Pass	3♦	Pass
Vul: Both	♥ KJ1092	♥ A43	3♥	Pass	3NT	Pass
North HCP: 5	♦ 982	♦ A4	4♥	Pass	Pass	Pass
South HCP: 20	♣ 1072	♣ AQJ				
Contract: 4♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ K5	♠ J1084			AP2NT	Pass
Vul: None	♥ AKQ103	♥ 986	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A65	♦ QJ7	3NT	Pass	Pass	Pass
South HCP: 6	♣ A32	♣ Q65				
Contract: 3N N			1. Stayman			

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ K1082	♠ AJ65	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K763	♥ AQ8	3♠	Pass	4♠	Pass
North HCP: 6	♦ 1052	♦ AQ84	Pass	Pass		
South HCP: 21	♣ 73	♣ A6				
Contract: 4♠ S			1. Stayman			

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ K975	♠ Q64			AP2NT	Pass
Vul: Both	♥ AK2	♥ Q5	3NT	Pass	Pass	Pass
North HCP: 20	♦ KJ8	♦ Q753				
South HCP: 9	♣ AQ7	♣ K652				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: W	♠ K10853	♠ AJ	AP2NT	Pass	3♥	Pass
Vul: None	♥ 983	♥ AKJ6	3♠	Pass	3NT	Pass
North HCP: 7	♦ Q953	♦ A87	Pass	Pass		
South HCP: 20	♣ Q	♣ K754				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 211      ♠ KQ542  
Dealer: W        ♥ A43  
Vul: Both        ♦ A4  
HCP: 20         ♣ AQJ

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 212      ♠ J1084  
Dealer: E        ♥ 986  
Vul: None       ♦ QJ7  
HCP: 6          ♣ Q65

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 213      ♠ AJ65  
Dealer: W        ♥ AQ8  
Vul: NS          ♦ AQ84  
HCP: 21         ♣ A6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 214      ♠ Q64  
Dealer: E        ♥ Q5  
Vul: Both       ♦ Q753  
HCP: 9          ♣ K652

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 215      ♠ AJ  
Dealer: W        ♥ AKJ6  
Vul: None       ♦ A87  
HCP: 20         ♣ K754

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ KQ542	AP2NT	Pass	3♦	Pass
Vul: Both	♥ KJ1092	♥ A43	3♥	Pass	3NT	Pass
North HCP: 5	♦ 982	♦ A4	4♥	Pass	Pass	Pass
South HCP: 20	♣ 1072	♣ AQJ				
Contract: 4♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ K5	♠ J1084			AP2NT	Pass
Vul: None	♥ AKQ103	♥ 986	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A65	♦ QJ7	3NT	Pass	Pass	Pass
South HCP: 6	♣ A32	♣ Q65				
Contract: 3N N			1. Stayman			

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ K1082	♠ AJ65	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K763	♥ AQ8	3♠	Pass	4♠	Pass
North HCP: 6	♦ 1052	♦ AQ84	Pass	Pass		
South HCP: 21	♣ 73	♣ A6				
Contract: 4♠ S			1. Stayman			

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ K975	♠ Q64			AP2NT	Pass
Vul: Both	♥ AK2	♥ Q5	3NT	Pass	Pass	Pass
North HCP: 20	♦ KJ8	♦ Q753				
South HCP: 9	♣ AQ7	♣ K652				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: W	♠ K10853	♠ AJ	AP2NT	Pass	3♥	Pass
Vul: None	♥ 983	♥ AKJ6	3♠	Pass	3NT	Pass
North HCP: 7	♦ Q953	♦ A87	Pass	Pass		
South HCP: 20	♣ Q	♣ K754				
Contract: 3N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 216      ♠ AK4  
Dealer: E        ♥ A54  
Vul: NS         ♦ A103  
HCP: 21         ♣ AQ96

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 217      ♠ 105  
Dealer: W        ♥ AQ106  
Vul: EW         ♦ A106  
HCP: 11         ♣ J964

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 5♥ if possible.

You bid first.

Board: 218      ♠ 87  
Dealer: E        ♥ KJ7  
Vul: None       ♦ AK2  
HCP: 20         ♣ AKQ96

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 219      ♠ 43  
Dealer: W        ♥ QJ5  
Vul: NS         ♦ 10963  
HCP: 6         ♣ K754

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 220      ♠ A82  
Dealer: E        ♥ KQ42  
Vul: EW         ♦ AQ97  
HCP: 21         ♣ AQ

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ J87			AP2NT	Pass
Vul: NS	♥ A54	♥ KQ109	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ A103	♦ Q6	3NT	Pass	Pass	Pass
South HCP: 9	♣ AQ96	♣ J1074	1. Stayman			
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ AQ106	♥ K9754	3♥	Pass	5♥	Pass
North HCP: 11	♦ A106	♦ KQ	Pass	Pass		
South HCP: 21	♣ J964	♣ AK5	1. Stayman			
Contract: 5♥ S						

Board: 218	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ K1064			AP2NT	Pass
Vul: None	♥ KJ7	♥ 1093	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK2	♦ Q843	3NT	Pass	Pass	Pass
South HCP: 5	♣ AKQ96	♣ 105	1. Stayman			
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ A102	AP2NT	Pass	3NT	Pass
Vul: NS	♥ QJ5	♥ AK3	Pass	Pass		
North HCP: 6	♦ 10963	♦ AJ4				
South HCP: 21	♣ K754	♣ AJ109				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ A82	♠ 654			AP2NT	Pass
Vul: EW	♥ KQ42	♥ J97	3NT	Pass	Pass	Pass
North HCP: 21	♦ AQ97	♦ KJ2				
South HCP: 6	♣ AQ	♣ J874				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 216      ♠ J87  
Dealer: E        ♥ KQ109  
Vul: NS         ♦ Q6  
HCP: 9          ♣ J1074

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 217      ♠ AQ2  
Dealer: W        ♥ K9754  
Vul: EW         ♦ KQ  
HCP: 21        ♣ AK5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 5♥ if possible.  
  
Partner bids first.

Board: 218      ♠ K1064  
Dealer: E        ♥ 1093  
Vul: None       ♦ Q843  
HCP: 5          ♣ 105

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 219      ♠ A102  
Dealer: W        ♥ AK3  
Vul: NS         ♦ AJ4  
HCP: 21        ♣ AJ109

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 220      ♠ 654  
Dealer: E        ♥ J97  
Vul: EW         ♦ KJ2  
HCP: 6          ♣ J874

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ J87			AP2NT	Pass
Vul: NS	♥ A54	♥ KQ109	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ A103	♦ Q6	3NT	Pass	Pass	Pass
South HCP: 9	♣ AQ96	♣ J1074	1. Stayman			
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ AQ106	♥ K9754	3♥	Pass	5♥	Pass
North HCP: 11	♦ A106	♦ KQ	Pass	Pass		
South HCP: 21	♣ J964	♣ AK5	1. Stayman			
Contract: 5♥ S						

Board: 218	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ K1064			AP2NT	Pass
Vul: None	♥ KJ7	♥ 1093	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK2	♦ Q843	3NT	Pass	Pass	Pass
South HCP: 5	♣ AKQ96	♣ 105	1. Stayman			
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ A102	AP2NT	Pass	3NT	Pass
Vul: NS	♥ QJ5	♥ AK3	Pass	Pass		
North HCP: 6	♦ 10963	♦ AJ4				
South HCP: 21	♣ K754	♣ AJ109				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ A82	♠ 654			AP2NT	Pass
Vul: EW	♥ KQ42	♥ J97	3NT	Pass	Pass	Pass
North HCP: 21	♦ AQ97	♦ KJ2				
South HCP: 6	♣ AQ	♣ J874				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 221      ♠ AJ8  
Dealer: W        ♥ J73  
Vul: Both        ♦ 974  
HCP: 7           ♣ J654

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 222      ♠ KQ92  
Dealer: E        ♥ AK  
Vul: NS         ♦ A43  
HCP: 20         ♣ A1032

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 223      ♠ AK5  
Dealer: W        ♥ Q85  
Vul: EW         ♦ 974  
HCP: 9           ♣ 10842

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 224      ♠ A84  
Dealer: E        ♥ A72  
Vul: Both        ♦ KQ105  
HCP: 20         ♣ AK10

East Opens AP2NT.  
  
Partner bids first.

Board: 225      ♠ 632  
Dealer: W        ♥ KQ54  
Vul: EW         ♦ J1042  
HCP: 9           ♣ QJ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ Q9	AP2NT	Pass	3NT	Pass
Vul: Both	♥ J73	♥ AK109	Pass	Pass		
North HCP: 7	♦ 974	♦ KQ62				
South HCP: 21	♣ J654	♣ AK7				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ KQ92	♠ 4			AP2NT	Pass
Vul: NS	♥ AK	♥ Q10842	3♦	Pass	3♥	Pass
North HCP: 20	♦ A43	♦ J76	3NT	Pass	Pass	Pass
South HCP: 6	♣ A1032	♣ QJ85				
Contract: 3N N						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ AK5	♠ QJ3	AP2NT	Pass	3NT	Pass
Vul: EW	♥ Q85	♥ AJ43	Pass	Pass		
North HCP: 9	♦ 974	♦ AJ				
South HCP: 20	♣ 10842	♣ AQJ5				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ A84	♠ 1032			AP2NT	Pass
Vul: Both	♥ A72	♥ J1093	Pass	Pass		
North HCP: 20	♦ KQ105	♦ J2				
South HCP: 4	♣ AK10	♣ Q987				
Contract: 2N N						

Board: 225	North:	South:	West	North	East	South
Dealer: W	♠ 632	♠ AQ109	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ54	♥ A10	3♠	Pass	3NT	Pass
North HCP: 9	♦ J1042	♦ K7	Pass	Pass		
South HCP: 20	♣ QJ	♣ AK532				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 221	♠ Q9	West Opens AP2NT.
Dealer: W	♥ AK109	East Bids 3NT if possible.
Vul: Both	♦ KQ62	
HCP: 21	♣ AK7	Partner bids first.

Board: 222	♠ 4	East Opens AP2NT.
Dealer: E	♥ Q10842	West Bids 3♦ if possible.
Vul: NS	♦ J76	East Bids 3♥ if possible.
HCP: 6	♣ QJ85	West Bids 3NT if possible.
		You bid first.

Board: 223	♠ QJ3	West Opens AP2NT.
Dealer: W	♥ AJ43	East Bids 3NT if possible.
Vul: EW	♦ AJ	
HCP: 20	♣ AQJ5	Partner bids first.

Board: 224	♠ 1032	East Opens AP2NT.
Dealer: E	♥ J1093	
Vul: Both	♦ J2	You bid first.
HCP: 4	♣ Q987	

Board: 225	♠ AQ109	West Opens AP2NT.
Dealer: W	♥ A10	East Bids 3♣ if possible.
Vul: EW	♦ K7	West Bids 3♠ if possible.
HCP: 20	♣ AK532	East Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ Q9	AP2NT	Pass	3NT	Pass
Vul: Both	♥ J73	♥ AK109	Pass	Pass		
North HCP: 7	♦ 974	♦ KQ62				
South HCP: 21	♣ J654	♣ AK7				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ KQ92	♠ 4			AP2NT	Pass
Vul: NS	♥ AK	♥ Q10842	3♦	Pass	3♥	Pass
North HCP: 20	♦ A43	♦ J76	3NT	Pass	Pass	Pass
South HCP: 6	♣ A1032	♣ QJ85				
Contract: 3N N						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ AK5	♠ QJ3	AP2NT	Pass	3NT	Pass
Vul: EW	♥ Q85	♥ AJ43	Pass	Pass		
North HCP: 9	♦ 974	♦ AJ				
South HCP: 20	♣ 10842	♣ AQJ5				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ A84	♠ 1032			AP2NT	Pass
Vul: Both	♥ A72	♥ J1093	Pass	Pass		
North HCP: 20	♦ KQ105	♦ J2				
South HCP: 4	♣ AK10	♣ Q987				
Contract: 2N N						

Board: 225	North:	South:	West	North	East	South
Dealer: W	♠ 632	♠ AQ109	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ54	♥ A10	3♠	Pass	3NT	Pass
North HCP: 9	♦ J1042	♦ K7	Pass	Pass		
South HCP: 20	♣ QJ	♣ AK532				
Contract: 3N S			1. Stayman			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 226	♠ AK92	East Opens AP2NT.
Dealer: E	♥ AKJ	West Bids 3NT if possible.
Vul: Both	♦ J105	
HCP: 20	♣ A98	Partner bids first.

Board: 227	♠ K95	West Opens AP2NT.
Dealer: W	♥ Q109	East Bids 3NT if possible.
Vul: None	♦ 9762	
HCP: 9	♣ A98	You bid first.

Board: 228	♠ AKQ	East Opens AP2NT.
Dealer: E	♥ A65	West Bids 3♣ if possible.
Vul: NS	♦ AQ74	East Bids 3♦ if possible.
HCP: 21	♣ Q108	West Bids 3NT if possible.
		Partner bids first.

Board: 229	♠ J3	West Opens AP2NT.
Dealer: W	♥ 652	East Bids 3NT if possible.
Vul: Both	♦ J1063	
HCP: 6	♣ KJ95	You bid first.

Board: 230	♠ AJ2	East Opens AP2NT.
Dealer: E	♥ AQ8	West Bids 3♣ if possible.
Vul: None	♦ KQJ105	East Bids 3♦ if possible.
HCP: 20	♣ K4	West Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: E	♠ AK92	♠ Q87			AP2NT	Pass
Vul: Both	♥ AKJ	♥ 943				
North HCP: 20	♦ J105	♦ AQ87	3NT	Pass	Pass	Pass
South HCP: 8	♣ A98	♣ 643				
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ 762				
Vul: None	♥ Q109	♥ AKJ	AP2NT	Pass	3NT	Pass
North HCP: 9	♦ 9762	♦ AKJ108	Pass	Pass		
South HCP: 20	♣ A98	♣ KJ				
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J954			AP2NT	Pass
Vul: NS	♥ A65	♥ J7	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ74	♦ 862	3NT	Pass	Pass	Pass
South HCP: 6	♣ Q108	♣ KJ74				
Contract: 3N N			1. Stayman			

Board: 229	North:	South:	West	North	East	South
Dealer: W	♠ J3	♠ 862				
Vul: Both	♥ 652	♥ AKQ98	AP2NT	Pass	3NT	Pass
North HCP: 6	♦ J1063	♦ AK7	Pass	Pass		
South HCP: 20	♣ KJ95	♣ A10				
Contract: 3N S						

Board: 230	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ 10963			AP2NT	Pass
Vul: None	♥ AQ8	♥ 7542	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ KQJ105	♦ A	3NT	Pass	Pass	Pass
South HCP: 6	♣ K4	♣ Q765				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 226	♠ Q87	East Opens AP2NT.
Dealer: E	♥ 943	West Bids 3NT if possible.
Vul: Both	♦ AQ87	
HCP: 8	♣ 643	You bid first.

Board: 227	♠ 762	West Opens AP2NT.
Dealer: W	♥ AKJ	East Bids 3NT if possible.
Vul: None	♦ AKJ108	
HCP: 20	♣ KJ	Partner bids first.

Board: 228	♠ J954	East Opens AP2NT.
Dealer: E	♥ J7	West Bids 3♣ if possible.
Vul: NS	♦ 862	East Bids 3♦ if possible.
HCP: 6	♣ KJ74	West Bids 3NT if possible.
		You bid first.

Board: 229	♠ 862	West Opens AP2NT.
Dealer: W	♥ AKQ98	East Bids 3NT if possible.
Vul: Both	♦ AK7	
HCP: 20	♣ A10	Partner bids first.

Board: 230	♠ 10963	East Opens AP2NT.
Dealer: E	♥ 7542	West Bids 3♣ if possible.
Vul: None	♦ A	East Bids 3♦ if possible.
HCP: 6	♣ Q765	West Bids 3NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: E	♠ AK92	♠ Q87			AP2NT	Pass
Vul: Both	♥ AKJ	♥ 943				
North HCP: 20	♦ J105	♦ AQ87	3NT	Pass	Pass	Pass
South HCP: 8	♣ A98	♣ 643				
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ 762				
Vul: None	♥ Q109	♥ AKJ	AP2NT	Pass	3NT	Pass
North HCP: 9	♦ 9762	♦ AKJ108	Pass	Pass		
South HCP: 20	♣ A98	♣ KJ				
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J954			AP2NT	Pass
Vul: NS	♥ A65	♥ J7	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ74	♦ 862	3NT	Pass	Pass	Pass
South HCP: 6	♣ Q108	♣ KJ74				
Contract: 3N N			1. Stayman			

Board: 229	North:	South:	West	North	East	South
Dealer: W	♠ J3	♠ 862				
Vul: Both	♥ 652	♥ AKQ98	AP2NT	Pass	3NT	Pass
North HCP: 6	♦ J1063	♦ AK7	Pass	Pass		
South HCP: 20	♣ KJ95	♣ A10				
Contract: 3N S						

Board: 230	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ 10963			AP2NT	Pass
Vul: None	♥ AQ8	♥ 7542	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ KQJ105	♦ A	3NT	Pass	Pass	Pass
South HCP: 6	♣ K4	♣ Q765				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 231      ♠ K64  
Dealer: W        ♥ J875  
Vul: NS         ♦ 1053  
HCP: 5          ♣ J85

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 232      ♠ KQ  
Dealer: E        ♥ AQJ  
Vul: None       ♦ KQ764  
HCP: 21         ♣ A32

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 233      ♠ K7542  
Dealer: W        ♥ Q3  
Vul: NS         ♦ A932  
HCP: 9          ♣ 53

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
East Bids 4NT if possible.  
West Bids 5♠ if possible.

You bid first.

Board: 234      ♠ A74  
Dealer: E        ♥ AJ5  
Vul: EW         ♦ A2  
HCP: 20         ♣ AQJ83

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 235

Dealer: W

Vul: Both

HCP: 6

♠ 75

♥ QJ103

♦ 932

♣ QJ93

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: W	♠ K64	♠ AJ53	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J875	♥ AKQ4	3♥	Pass	4♥	Pass
North HCP: 5	♦ 1053	♦ K84	Pass	Pass		
South HCP: 20	♣ J85	♣ K2				
Contract: 4♥ S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ A1082			AP2NT	Pass
Vul: None	♥ AQJ	♥ K63	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQ764	♦ 108	3NT	Pass	Pass	Pass
South HCP: 9	♣ A32	♣ Q974				
Contract: 3N N			1. Stayman			

Board: 233	North:	South:	West	North	East	South
Dealer: W	♠ K7542	♠ AQ109	AP2NT	Pass	3♥	Pass
Vul: NS	♥ Q3	♥ AK108	3♠	Pass	3NT	Pass
North HCP: 9	♦ A932	♦ KQ6	4♠	Pass	4NT <sup>1</sup>	Pass
South HCP: 20	♣ 53	♣ Q10	5♠ <sup>2</sup>	Pass	Pass	Pass
Contract: 5♠ S			1. Blackwood 0314, for ♠			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ KJ93			AP2NT	Pass
Vul: EW	♥ AJ5	♥ 872	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A2	♦ KQJ105	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQJ83	♣ 5				
Contract: 3N N			1. Stayman			

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ A63	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ QJ103	♥ AK5	3♦	Pass	3NT	Pass
North HCP: 6	♦ 932	♦ AJ6	Pass	Pass		
South HCP: 20	♣ QJ93	♣ A1082				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 231      ♠ AJ53  
Dealer: W        ♥ AKQ4  
Vul: NS         ♦ K84  
HCP: 20         ♣ K2

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 232      ♠ A1082  
Dealer: E        ♥ K63  
Vul: None       ♦ 108  
HCP: 9          ♣ Q974

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 233      ♠ AQ109  
Dealer: W        ♥ AK108  
Vul: NS         ♦ KQ6  
HCP: 20         ♣ Q10

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
East Bids 4NT if possible.  
West Bids 5♠ if possible.

Partner bids first.

Board: 234      ♠ KJ93  
Dealer: E        ♥ 872  
Vul: EW         ♦ KQJ105  
HCP: 10         ♣ 5

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.



Board: 235

Dealer: W

Vul: Both

HCP: 20

♠ A63

♥ AK5

♦ AJ6

♣ A1082

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: W	♠ K64	♠ AJ53	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J875	♥ AKQ4	3♥	Pass	4♥	Pass
North HCP: 5	♦ 1053	♦ K84	Pass	Pass		
South HCP: 20	♣ J85	♣ K2				
Contract: 4♥ S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ A1082			AP2NT	Pass
Vul: None	♥ AQJ	♥ K63	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQ764	♦ 108	3NT	Pass	Pass	Pass
South HCP: 9	♣ A32	♣ Q974				
Contract: 3N N			1. Stayman			

Board: 233	North:	South:	West	North	East	South
Dealer: W	♠ K7542	♠ AQ109	AP2NT	Pass	3♥	Pass
Vul: NS	♥ Q3	♥ AK108	3♠	Pass	3NT	Pass
North HCP: 9	♦ A932	♦ KQ6	4♠	Pass	4NT <sup>1</sup>	Pass
South HCP: 20	♣ 53	♣ Q10	5♠ <sup>2</sup>	Pass	Pass	Pass
Contract: 5♠ S			1. Blackwood 0314, for ♠			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ KJ93			AP2NT	Pass
Vul: EW	♥ AJ5	♥ 872	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A2	♦ KQJ105	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQJ83	♣ 5				
Contract: 3N N			1. Stayman			

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ A63	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ QJ103	♥ AK5	3♦	Pass	3NT	Pass
North HCP: 6	♦ 932	♦ AJ6	Pass	Pass		
South HCP: 20	♣ QJ93	♣ A1082				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 236	♠ KJ5	East Opens AP2NT.
Dealer: E	♥ Q8	
Vul: NS	♦ AJ52	Partner bids first.
HCP: 20	♣ AKQ6	
Board: 237	♠ 52	West Opens AP2NT.
Dealer: W	♥ QJ6	East Bids 3NT if possible.
Vul: EW	♦ Q9843	
HCP: 8	♣ K76	You bid first.
Board: 238	♠ A53	East Opens AP2NT.
Dealer: E	♥ QJ74	West Bids 3NT if possible.
Vul: Both	♦ AKQ10	
HCP: 21	♣ KQ	Partner bids first.
Board: 239	♠ Q1093	West Opens AP2NT.
Dealer: W	♥ J7	East Bids 3♣ if possible.
Vul: EW	♦ QJ542	West Bids 3♠ if possible.
HCP: 10	♣ KJ	East Bids 4♠ if possible.
		You bid first.
Board: 240	♠ AKQ108	East Opens AP2NT.
Dealer: E	♥ AKJ	West Bids 3NT if possible.
Vul: Both	♦ J64	
HCP: 21	♣ K10	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ KJ5	♠ Q9			AP2NT	Pass
Vul: NS	♥ Q8	♥ 10642				
North HCP: 20	♦ AJ52	♦ Q10963	Pass	Pass		
South HCP: 4	♣ AKQ6	♣ 97				
Contract: 2N N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ AK73	AP2NT	Pass	3NT	Pass
Vul: EW	♥ QJ6	♥ K973	Pass	Pass		
North HCP: 8	♦ Q9843	♦ AK				
South HCP: 21	♣ K76	♣ A108				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ A53	♠ QJ4	3NT	Pass	AP2NT	Pass
Vul: Both	♥ QJ74	♥ 986			Pass	Pass
North HCP: 21	♦ AKQ10	♦ J53				
South HCP: 5	♣ KQ	♣ J1093				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ Q1093	♠ AKJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J7	♥ Q32	3♠	Pass	4♠	Pass
North HCP: 10	♦ QJ542	♦ AK108	Pass	Pass		
South HCP: 21	♣ KJ	♣ A10				
Contract: 4♠ S			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: E	♠ AKQ108	♠ 42	3NT	Pass	AP2NT	Pass
Vul: Both	♥ AKJ	♥ 754			Pass	Pass
North HCP: 21	♦ J64	♦ A83				
South HCP: 9	♣ K10	♣ AJ853				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 236	♠ Q9	East Opens AP2NT.
Dealer: E	♥ 10642	
Vul: NS	♦ Q10963	You bid first.
HCP: 4	♣ 97	
Board: 237	♠ AK73	West Opens AP2NT.
Dealer: W	♥ K973	East Bids 3NT if possible.
Vul: EW	♦ AK	
HCP: 21	♣ A108	Partner bids first.
Board: 238	♠ QJ4	East Opens AP2NT.
Dealer: E	♥ 986	West Bids 3NT if possible.
Vul: Both	♦ J53	
HCP: 5	♣ J1093	You bid first.
Board: 239	♠ AKJ4	West Opens AP2NT.
Dealer: W	♥ Q32	East Bids 3♣ if possible.
Vul: EW	♦ AK108	West Bids 3♠ if possible.
HCP: 21	♣ A10	East Bids 4♠ if possible.
		Partner bids first.
Board: 240	♠ 42	East Opens AP2NT.
Dealer: E	♥ 754	West Bids 3NT if possible.
Vul: Both	♦ A83	
HCP: 9	♣ AJ853	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ KJ5	♠ Q9			AP2NT	Pass
Vul: NS	♥ Q8	♥ 10642				
North HCP: 20	♦ AJ52	♦ Q10963	Pass	Pass		
South HCP: 4	♣ AKQ6	♣ 97				
Contract: 2N N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ AK73	AP2NT	Pass	3NT	Pass
Vul: EW	♥ QJ6	♥ K973	Pass	Pass		
North HCP: 8	♦ Q9843	♦ AK				
South HCP: 21	♣ K76	♣ A108				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ A53	♠ QJ4	3NT	Pass	AP2NT	Pass
Vul: Both	♥ QJ74	♥ 986			Pass	Pass
North HCP: 21	♦ AKQ10	♦ J53				
South HCP: 5	♣ KQ	♣ J1093				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ Q1093	♠ AKJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J7	♥ Q32	3♠	Pass	4♠	Pass
North HCP: 10	♦ QJ542	♦ AK108	Pass	Pass		
South HCP: 21	♣ KJ	♣ A10				
Contract: 4♠ S			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: E	♠ AKQ108	♠ 42	3NT	Pass	AP2NT	Pass
Vul: Both	♥ AKJ	♥ 754				
North HCP: 21	♦ J64	♦ A83				
South HCP: 9	♣ K10	♣ AJ853				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 241	♠ J972	West Opens AP2NT.
Dealer: W	♥ Q1096	East Bids 3♣ if possible.
Vul: NS	♦ 85	West Bids 3♠ if possible.
HCP: 7	♣ A109	East Bids 4♠ if possible.
		You bid first.
Board: 242	♠ AJ	East Opens AP2NT.
Dealer: E	♥ KQ106	West Bids 3♥ if possible.
Vul: Both	♦ K976	East Bids 3♠ if possible.
HCP: 20	♣ AK2	West Bids 3NT if possible.
		Partner bids first.
Board: 243	♠ KJ42	West Opens AP2NT.
Dealer: W	♥ J6	East Bids 3♣ if possible.
Vul: None	♦ Q53	West Bids 3♥ if possible.
HCP: 10	♣ K1065	East Bids 3NT if possible.
		You bid first.
Board: 244	♠ KJ108	East Opens AP2NT.
Dealer: E	♥ AQ2	West Bids 3NT if possible.
Vul: NS	♦ K5	
HCP: 20	♣ AK62	Partner bids first.
Board: 245	♠ Q75	West Opens AP2NT.
Dealer: W	♥ A94	East Bids 3NT if possible.
Vul: None	♦ 72	
HCP: 9	♣ K10932	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: W	♠ J972	♠ AK1085	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q1096	♥ AK	3♠	Pass	4♠	Pass
North HCP: 7	♦ 85	♦ KJ32	Pass	Pass		
South HCP: 20	♣ A109	♣ Q3				
Contract: 4♠ S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ KQ542			AP2NT	Pass
Vul: Both	♥ KQ106	♥ 432	3♥	Pass	3♠	Pass
North HCP: 20	♦ K976	♦ J102	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK2	♣ Q8				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: W	♠ KJ42	♠ AQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J6	♥ AK104	3♥	Pass	3NT	Pass
North HCP: 10	♦ Q53	♦ KJ86	Pass	Pass		
South HCP: 21	♣ K1065	♣ A9				
Contract: 3N S			1. Stayman			

Board: 244	North:	South:	West	North	East	South
Dealer: E	♠ KJ108	♠ A72			AP2NT	Pass
Vul: NS	♥ AQ2	♥ 108	3NT	Pass	Pass	Pass
North HCP: 20	♦ K5	♦ 8743				
South HCP: 6	♣ AK62	♣ Q1094				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AJ10	AP2NT	Pass	3NT	Pass
Vul: None	♥ A94	♥ K87	Pass	Pass		
North HCP: 9	♦ 72	♦ AQJ8				
South HCP: 21	♣ K10932	♣ AQ4				
Contract: 3N S						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 241     ♠ AK1085  
Dealer: W       ♥ AK  
Vul: NS         ♦ KJ32  
HCP: 20         ♣ Q3

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 242     ♠ KQ542  
Dealer: E       ♥ 432  
Vul: Both      ♦ J102  
HCP: 8         ♣ Q8

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 243     ♠ AQ3  
Dealer: W       ♥ AK104  
Vul: None      ♦ KJ86  
HCP: 21        ♣ A9

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 244     ♠ A72  
Dealer: E       ♥ 108  
Vul: NS         ♦ 8743  
HCP: 6         ♣ Q1094

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 245     ♠ AJ10  
Dealer: W       ♥ K87  
Vul: None      ♦ AQJ8  
HCP: 21        ♣ AQ4

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: W	♠ J972	♠ AK1085	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q1096	♥ AK	3♠	Pass	4♠	Pass
North HCP: 7	♦ 85	♦ KJ32	Pass	Pass		
South HCP: 20	♣ A109	♣ Q3				
Contract: 4♠ S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ KQ542			AP2NT	Pass
Vul: Both	♥ KQ106	♥ 432	3♥	Pass	3♠	Pass
North HCP: 20	♦ K976	♦ J102	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK2	♣ Q8				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: W	♠ KJ42	♠ AQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J6	♥ AK104	3♥	Pass	3NT	Pass
North HCP: 10	♦ Q53	♦ KJ86	Pass	Pass		
South HCP: 21	♣ K1065	♣ A9				
Contract: 3N S			1. Stayman			

Board: 244	North:	South:	West	North	East	South
Dealer: E	♠ KJ108	♠ A72			AP2NT	Pass
Vul: NS	♥ AQ2	♥ 108	3NT	Pass	Pass	Pass
North HCP: 20	♦ K5	♦ 8743				
South HCP: 6	♣ AK62	♣ Q1094				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AJ10	AP2NT	Pass	3NT	Pass
Vul: None	♥ A94	♥ K87	Pass	Pass		
North HCP: 9	♦ 72	♦ AQJ8				
South HCP: 21	♣ K10932	♣ AQ4				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 246     ♠ AKJ52  
Dealer: E       ♥ 86  
Vul: NS         ♦ KQ5  
HCP: 20         ♣ AK5

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 247     ♠ 732  
Dealer: W       ♥ 95  
Vul: EW         ♦ KJ72  
HCP: 11         ♣ AK102

West Opens AP2NT.  
East Bids 4NT if possible.  
  
You bid first.

Board: 248     ♠ KJ97  
Dealer: E       ♥ AQ5  
Vul: Both       ♦ A2  
HCP: 20         ♣ AQ83

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 249     ♠ 109542  
Dealer: W       ♥ AQ8  
Vul: NS         ♦ 72  
HCP: 7         ♣ J107

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
  
You bid first.

Board: 250     ♠ KJ32  
Dealer: E       ♥ AK5  
Vul: EW         ♦ AQ  
HCP: 20         ♣ K762

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.  
East Bids 6♥ if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: E	♠ AKJ52	♠ 1076			AP2NT	Pass
Vul: NS	♥ 86	♥ AKJ9	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ KQ5	♦ J107	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK5	♣ J74	1. Stayman			
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ A6	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: EW	♥ 95	♥ AQJ42	Pass	Pass		
North HCP: 11	♦ KJ72	♦ AQ6	1. Quantitative 4NT			
South HCP: 20	♣ AK102	♣ QJ9				
Contract: 4N S						

Board: 248	North:	South:	West	North	East	South
Dealer: E	♠ KJ97	♠ 53			AP2NT	Pass
Vul: Both	♥ AQ5	♥ K73	3NT	Pass	Pass	Pass
North HCP: 20	♦ A2	♦ K9754				
South HCP: 9	♣ AQ83	♣ K95				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: W	♠ 109542	♠ AKJ	AP2NT	Pass	3♥	Pass
Vul: NS	♥ AQ8	♥ K7	3♠	Pass	3NT	Pass
North HCP: 7	♦ 72	♦ AJ1084	4♠	Pass	Pass	Pass
South HCP: 21	♣ J107	♣ KQ2				
Contract: 4♠ S						

Board: 250	North:	South:	West	North	East	South
Dealer: E	♠ KJ32	♠ Q86			AP2NT	Pass
Vul: EW	♥ AK5	♥ QJ872	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQ	♦ 83	4NT <sup>1</sup>	Pass	6♥	Pass
South HCP: 11	♣ K762	♣ AQ3	Pass	Pass		
Contract: 6♥ N			1. Quantitative 4NT			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 246      ♠ 1076  
Dealer: E        ♥ AKJ9  
Vul: NS         ♦ J107  
HCP: 10         ♣ J74

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 247      ♠ A6  
Dealer: W        ♥ AQJ42  
Vul: EW         ♦ AQ6  
HCP: 20         ♣ QJ9

West Opens AP2NT.  
East Bids 4NT if possible.

Partner bids first.

Board: 248      ♠ 53  
Dealer: E        ♥ K73  
Vul: Both       ♦ K9754  
HCP: 9          ♣ K95

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 249      ♠ AKJ  
Dealer: W        ♥ K7  
Vul: NS         ♦ AJ1084  
HCP: 21         ♣ KQ2

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 250      ♠ Q86  
Dealer: E        ♥ QJ872  
Vul: EW         ♦ 83  
HCP: 11         ♣ AQ3

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.  
East Bids 6♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: E	♠ AKJ52	♠ 1076			AP2NT	Pass
Vul: NS	♥ 86	♥ AKJ9	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ KQ5	♦ J107	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK5	♣ J74	1. Stayman			
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ A6	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: EW	♥ 95	♥ AQJ42	Pass	Pass		
North HCP: 11	♦ KJ72	♦ AQ6	1. Quantitative 4NT			
South HCP: 20	♣ AK102	♣ QJ9				
Contract: 4N S						

Board: 248	North:	South:	West	North	East	South
Dealer: E	♠ KJ97	♠ 53			AP2NT	Pass
Vul: Both	♥ AQ5	♥ K73	3NT	Pass	Pass	Pass
North HCP: 20	♦ A2	♦ K9754				
South HCP: 9	♣ AQ83	♣ K95				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: W	♠ 109542	♠ AKJ	AP2NT	Pass	3♥	Pass
Vul: NS	♥ AQ8	♥ K7	3♠	Pass	3NT	Pass
North HCP: 7	♦ 72	♦ AJ1084	4♠	Pass	Pass	Pass
South HCP: 21	♣ J107	♣ KQ2				
Contract: 4♠ S						

Board: 250	North:	South:	West	North	East	South
Dealer: E	♠ KJ32	♠ Q86			AP2NT	Pass
Vul: EW	♥ AK5	♥ QJ872	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQ	♦ 83	4NT <sup>1</sup>	Pass	6♥	Pass
South HCP: 11	♣ K762	♣ AQ3	Pass	Pass		
Contract: 6♥ N			1. Quantitative 4NT			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 251      ♠ A102  
Dealer: W        ♥ 1085  
Vul: Both        ♦ 954  
HCP: 7           ♣ K972

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 252      ♠ K93  
Dealer: E        ♥ KQ  
Vul: None       ♦ KQ4  
HCP: 21          ♣ AKJ42

East Opens AP2NT.  
  
Partner bids first.

Board: 253      ♠ J8742  
Dealer: W        ♥ Q32  
Vul: EW          ♦ 82  
HCP: 4           ♣ J42

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.  
  
You bid first.

Board: 254      ♠ Q8  
Dealer: E        ♥ KJ75  
Vul: Both       ♦ AKQ10  
HCP: 21          ♣ AQ8

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.  
  
Partner bids first.

Board: 255      ♠ J972  
Dealer: W        ♥ Q  
Vul: None       ♦ QJ984  
HCP: 8           ♣ Q105

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ QJ76	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1085	♥ AKQ4	Pass	Pass		
North HCP: 7	♦ 954	♦ K103				
South HCP: 21	♣ K972	♣ AQ				
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ J1085	Pass	Pass	AP2NT	Pass
Vul: None	♥ KQ	♥ J86				
North HCP: 21	♦ KQ4	♦ 763				
South HCP: 2	♣ AKJ42	♣ 963				
Contract: 2N N						

Board: 253	North:	South:	West	North	East	South
Dealer: W	♠ J8742	♠ AKQ6	AP2NT	Pass	3♥	Pass
Vul: EW	♥ Q32	♥ AK	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 4	♦ 82	♦ AJ5	Pass	Pass		
South HCP: 21	♣ J42	♣ 10985				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 254	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AK94			AP2NT	Pass
Vul: Both	♥ KJ75	♥ 1092	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ10	♦ 864	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AQ8	♣ KJ7				
Contract: 4N N						

1. Stayman  
2. Quantitative 4NT

Board: 255	North:	South:	West	North	East	South
Dealer: W	♠ J972	♠ AK53	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q	♥ K42	3♠	Pass	4♠	Pass
North HCP: 8	♦ QJ984	♦ AK6	Pass	Pass		
South HCP: 21	♣ Q105	♣ A83				
Contract: 4♠ S						

1. Stayman



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 251	♠ QJ76	West Opens AP2NT.
Dealer: W	♥ AKQ4	East Bids 3NT if possible.
Vul: Both	♦ K103	
HCP: 21	♣ AQ	Partner bids first.

Board: 252	♠ J1085	East Opens AP2NT.
Dealer: E	♥ J86	
Vul: None	♦ 763	You bid first.
HCP: 2	♣ 963	

Board: 253	♠ AKQ6	West Opens AP2NT.
Dealer: W	♥ AK	East Bids 3♥ if possible.
Vul: EW	♦ AJ5	West Bids 3NT if possible.
HCP: 21	♣ 10985	East Bids 4♠ if possible.
		Partner bids first.

Board: 254	♠ AK94	East Opens AP2NT.
Dealer: E	♥ 1092	West Bids 3♣ if possible.
Vul: Both	♦ 864	East Bids 3♥ if possible.
HCP: 11	♣ KJ7	West Bids 4NT if possible.
		You bid first.

Board: 255	♠ AK53	West Opens AP2NT.
Dealer: W	♥ K42	East Bids 3♣ if possible.
Vul: None	♦ AK6	West Bids 3♠ if possible.
HCP: 21	♣ A83	East Bids 4♠ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ QJ76	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1085	♥ AKQ4	Pass	Pass		
North HCP: 7	♦ 954	♦ K103				
South HCP: 21	♣ K972	♣ AQ				
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ J1085	Pass	Pass	AP2NT	Pass
Vul: None	♥ KQ	♥ J86				
North HCP: 21	♦ KQ4	♦ 763				
South HCP: 2	♣ AKJ42	♣ 963				
Contract: 2N N						

Board: 253	North:	South:	West	North	East	South
Dealer: W	♠ J8742	♠ AKQ6	AP2NT	Pass	3♥	Pass
Vul: EW	♥ Q32	♥ AK	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 4	♦ 82	♦ AJ5	Pass	Pass		
South HCP: 21	♣ J42	♣ 10985				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 254	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AK94			AP2NT	Pass
Vul: Both	♥ KJ75	♥ 1092	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ10	♦ 864	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AQ8	♣ KJ7				
Contract: 4N N						

1. Stayman  
2. Quantitative 4NT

Board: 255	North:	South:	West	North	East	South
Dealer: W	♠ J972	♠ AK53	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q	♥ K42	3♠	Pass	4♠	Pass
North HCP: 8	♦ QJ984	♦ AK6	Pass	Pass		
South HCP: 21	♣ Q105	♣ A83				
Contract: 4♠ S						

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 256      ♠ KQ8  
Dealer: E        ♥ AK6  
Vul: NS         ♦ AJ3  
HCP: 21         ♣ A942

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 257      ♠ 864  
Dealer: W        ♥ K974  
Vul: Both       ♦ 96  
HCP: 5           ♣ Q874

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 258      ♠ AK103  
Dealer: E        ♥ A1043  
Vul: None       ♦ K4  
HCP: 21         ♣ AK7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♠ if possible.

Partner bids first.

Board: 259      ♠ 94  
Dealer: W        ♥ KQ974  
Vul: NS         ♦ A42  
HCP: 10         ♣ J102

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 260

Dealer: E

Vul: EW

HCP: 21

♠ KQJ

♥ AKJ2

♦ QJ8

♣ A53

East Opens AP2NT.

West Bids 4NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ J532			AP2NT	Pass
Vul: NS	♥ AK6	♥ 942	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ3	♦ KQ62	3NT	Pass	Pass	Pass
South HCP: 9	♣ A942	♣ K10				
Contract: 3N N			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: W	♠ 864	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K974	♥ J103	3♦	Pass	3NT	Pass
North HCP: 5	♦ 96	♦ AKQ3	Pass	Pass		
South HCP: 20	♣ Q874	♣ J52				
Contract: 3N S			1. Stayman			

Board: 258	North:	South:	West	North	East	South
Dealer: E	♠ AK103	♠ Q764			AP2NT	Pass
Vul: None	♥ A1043	♥ Q75	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ K4	♦ J1092	3NT	Pass	4NT <sup>2</sup>	Pass
South HCP: 5	♣ AK7	♣ 32	5♣ <sup>3</sup>	Pass	6♠	Pass
Contract: 6♠ N			Pass	Pass		
			1. Stayman			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 259	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AK7	AP2NT	Pass	3♦	Pass
Vul: NS	♥ KQ974	♥ AJ6	3♥	Pass	3NT	Pass
North HCP: 10	♦ A42	♦ KJ97	4♥	Pass	Pass	Pass
South HCP: 20	♣ J102	♣ A93				
Contract: 4♥ S						

Board: 260	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 1064			AP2NT	Pass
Vul: EW	♥ AKJ2	♥ 53				
North HCP: 21	♦ QJ8	♦ AK74	4NT <sup>1</sup>	Pass	Pass	Pass
South HCP: 11	♣ A53	♣ KJ87				
Contract: 4N N			1. Quantitative 4NT			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 256      ♠ J532  
Dealer: E        ♥ 942  
Vul: NS         ♦ KQ62  
HCP: 9          ♣ K10

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 257      ♠ AKQ  
Dealer: W        ♥ J103  
Vul: Both       ♦ AKQ3  
HCP: 20         ♣ J52

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 258      ♠ Q764  
Dealer: E        ♥ Q75  
Vul: None       ♦ J1092  
HCP: 5          ♣ 32

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♠ if possible.

You bid first.

Board: 259      ♠ AK7  
Dealer: W        ♥ AJ6  
Vul: NS         ♦ KJ97  
HCP: 20         ♣ A93

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 260

Dealer: E

Vul: EW

HCP: 11

♠ 1064

♥ 53

♦ AK74

♣ KJ87

East Opens AP2NT.

West Bids 4NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ J532			AP2NT	Pass
Vul: NS	♥ AK6	♥ 942	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ3	♦ KQ62	3NT	Pass	Pass	Pass
South HCP: 9	♣ A942	♣ K10				
Contract: 3N N			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: W	♠ 864	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K974	♥ J103	3♦	Pass	3NT	Pass
North HCP: 5	♦ 96	♦ AKQ3	Pass	Pass		
South HCP: 20	♣ Q874	♣ J52				
Contract: 3N S			1. Stayman			

Board: 258	North:	South:	West	North	East	South
Dealer: E	♠ AK103	♠ Q764			AP2NT	Pass
Vul: None	♥ A1043	♥ Q75	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ K4	♦ J1092	3NT	Pass	4NT <sup>2</sup>	Pass
South HCP: 5	♣ AK7	♣ 32	5♣ <sup>3</sup>	Pass	6♠	Pass
Contract: 6♠ N			Pass	Pass		
			1. Stayman			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 259	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AK7	AP2NT	Pass	3♦	Pass
Vul: NS	♥ KQ974	♥ AJ6	3♥	Pass	3NT	Pass
North HCP: 10	♦ A42	♦ KJ97	4♥	Pass	Pass	Pass
South HCP: 20	♣ J102	♣ A93				
Contract: 4♥ S						

Board: 260	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 1064			AP2NT	Pass
Vul: EW	♥ AKJ2	♥ 53				
North HCP: 21	♦ QJ8	♦ AK74	4NT <sup>1</sup>	Pass	Pass	Pass
South HCP: 11	♣ A53	♣ KJ87				
Contract: 4N N			1. Quantitative 4NT			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 261      ♠ QJ95  
Dealer: W        ♥ 6532  
Vul: EW         ♦ QJ  
HCP: 11         ♣ KQ9

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.  
West Bids 6NT if possible.

You bid first.

Board: 262      ♠ A8  
Dealer: E        ♥ AQJ8  
Vul: Both       ♦ KQJ94  
HCP: 21         ♣ KJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 263      ♠ 973  
Dealer: W        ♥ Q8  
Vul: NS         ♦ K10742  
HCP: 8         ♣ K105

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 264      ♠ AKJ53  
Dealer: E        ♥ AKJ  
Vul: EW         ♦ Q7  
HCP: 20         ♣ Q109

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 265      ♠ KJ54  
Dealer: W        ♥ K943  
Vul: Both       ♦ KJ8  
HCP: 11         ♣ 52

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: W	♠ QJ95	♠ A3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 6532	♥ AQ	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ QJ	♦ AK854	6NT	Pass	Pass	Pass
South HCP: 21	♣ KQ9	♣ A742	1. Stayman			
Contract: 6N S			2. Quantitative 4NT			

Board: 262	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ QJ94			AP2NT	Pass
Vul: Both	♥ AQJ8	♥ 1072	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ KQJ94	♦ A2	3NT	Pass	Pass	Pass
South HCP: 7	♣ KJ	♣ 6543	1. Stayman			
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: W	♠ 973	♠ AK10	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q8	♥ AKJ3	Pass	Pass		
North HCP: 8	♦ K10742	♦ A9				
South HCP: 21	♣ K105	♣ Q986				
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: E	♠ AKJ53	♠ 7			AP2NT	Pass
Vul: EW	♥ AKJ	♥ Q10853	3♦	Pass	3♥	Pass
North HCP: 20	♦ Q7	♦ J1084	3NT	Pass	4♥	Pass
South HCP: 6	♣ Q109	♣ K75	Pass	Pass		
Contract: 4♥ N						

Board: 265	North:	South:	West	North	East	South
Dealer: W	♠ KJ54	♠ A1076	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K943	♥ Q10	3♠	Pass	6♠	Pass
North HCP: 11	♦ KJ8	♦ A94	Pass	Pass		
South HCP: 20	♣ 52	♣ AKQJ	1. Stayman			
Contract: 6♠ S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 261      ♠ A3  
Dealer: W        ♥ AQ  
Vul: EW         ♦ AK854  
HCP: 21         ♣ A742

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.  
West Bids 6NT if possible.

Partner bids first.

Board: 262      ♠ QJ94  
Dealer: E        ♥ 1072  
Vul: Both       ♦ A2  
HCP: 7          ♣ 6543

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 263      ♠ AK10  
Dealer: W        ♥ AKJ3  
Vul: NS         ♦ A9  
HCP: 21         ♣ Q986

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 264      ♠ 7  
Dealer: E        ♥ Q10853  
Vul: EW         ♦ J1084  
HCP: 6          ♣ K75

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 265      ♠ A1076  
Dealer: W        ♥ Q10  
Vul: Both       ♦ A94  
HCP: 20         ♣ AKQJ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 261  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ QJ95  
♥ 6532  
♦ QJ  
♣ KQ9

South:  
♠ A3  
♥ AQ  
♦ AK854  
♣ A742

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
6NT	Pass	Pass	Pass
1. Stayman			
2. Quantitative 4NT			

Board: 262  
Dealer: E  
Vul: Both  
North HCP: 21  
South HCP: 7  
Contract: 3N N

North:  
♠ A8  
♥ AQJ8  
♦ KQJ94  
♣ KJ

South:  
♠ QJ94  
♥ 1072  
♦ A2  
♣ 6543

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass
1. Stayman			

Board: 263  
Dealer: W  
Vul: NS  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ 973  
♥ Q8  
♦ K10742  
♣ K105

South:  
♠ AK10  
♥ AKJ3  
♦ A9  
♣ Q986

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 264  
Dealer: E  
Vul: EW  
North HCP: 20  
South HCP: 6  
Contract: 4♥ N

North:  
♠ AKJ53  
♥ AKJ  
♦ Q7  
♣ Q109

South:  
♠ 7  
♥ Q10853  
♦ J1084  
♣ K75

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	4♥	Pass
Pass	Pass		

Board: 265  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KJ54  
♥ K943  
♦ KJ8  
♣ 52

South:  
♠ A1076  
♥ Q10  
♦ A94  
♣ AKQJ

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	6♠	Pass
Pass	Pass		
1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 266      ♠ AKQ64  
Dealer: E        ♥ A106  
Vul: None        ♦ KQ  
HCP: 20         ♣ Q95

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 267      ♠ 1042  
Dealer: W        ♥ 762  
Vul: EW         ♦ A8  
HCP: 10         ♣ AQ1093

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 268      ♠ K7  
Dealer: E        ♥ AK9  
Vul: Both        ♦ AK107  
HCP: 21         ♣ KJ103

East Opens AP2NT.

Partner bids first.

Board: 269      ♠ Q852  
Dealer: W        ♥ J10852  
Vul: None        ♦ A10  
HCP: 8         ♣ J3

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 270      ♠ K9  
Dealer: E        ♥ AKQJ6  
Vul: NS         ♦ AQ  
HCP: 20         ♣ J872

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: E	♠ AKQ64	♠ 72			AP2NT	Pass
Vul: None	♥ A106	♥ Q9532	3♦	Pass	3♥	Pass
North HCP: 20	♦ KQ	♦ J94	3NT	Pass	4♥	Pass
South HCP: 6	♣ Q95	♣ K84	Pass	Pass		
Contract: 4♥ N						

Board: 267	North:	South:	West	North	East	South
Dealer: W	♠ 1042	♠ A86	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 762	♥ AKQ94	Pass	Pass		
North HCP: 10	♦ A8	♦ KQ				
South HCP: 21	♣ AQ1093	♣ K84				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ J103			AP2NT	Pass
Vul: Both	♥ AK9	♥ 10753	Pass	Pass		
North HCP: 21	♦ AK107	♦ QJ4				
South HCP: 4	♣ KJ103	♣ 965				
Contract: 2N N						

Board: 269	North:	South:	West	North	East	South
Dealer: W	♠ Q852	♠ AK106	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J10852	♥ AK	3♠	Pass	4♠	Pass
North HCP: 8	♦ A10	♦ KQ3	Pass	Pass		
South HCP: 21	♣ J3	♣ Q1075	1. Stayman			
Contract: 4♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ Q6			AP2NT	Pass
Vul: NS	♥ AKQJ6	♥ 10743	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQ	♦ J10864	4♥	Pass	Pass	Pass
South HCP: 7	♣ J872	♣ A3	1. Stayman			
Contract: 4♥ N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 266      ♠ 72  
Dealer: E        ♥ Q9532  
Vul: None       ♦ J94  
HCP: 6           ♣ K84

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 267      ♠ A86  
Dealer: W        ♥ AKQ94  
Vul: EW         ♦ KQ  
HCP: 21          ♣ K84

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 268      ♠ J103  
Dealer: E        ♥ 10753  
Vul: Both       ♦ QJ4  
HCP: 4           ♣ 965

East Opens AP2NT.

You bid first.

Board: 269      ♠ AK106  
Dealer: W        ♥ AK  
Vul: None       ♦ KQ3  
HCP: 21          ♣ Q1075

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 270      ♠ Q6  
Dealer: E        ♥ 10743  
Vul: NS         ♦ J10864  
HCP: 7           ♣ A3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: E	♠ AKQ64	♠ 72			AP2NT	Pass
Vul: None	♥ A106	♥ Q9532	3♦	Pass	3♥	Pass
North HCP: 20	♦ KQ	♦ J94	3NT	Pass	4♥	Pass
South HCP: 6	♣ Q95	♣ K84	Pass	Pass		
Contract: 4♥ N						

Board: 267	North:	South:	West	North	East	South
Dealer: W	♠ 1042	♠ A86	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 762	♥ AKQ94	Pass	Pass		
North HCP: 10	♦ A8	♦ KQ				
South HCP: 21	♣ AQ1093	♣ K84				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ J103			AP2NT	Pass
Vul: Both	♥ AK9	♥ 10753	Pass	Pass		
North HCP: 21	♦ AK107	♦ QJ4				
South HCP: 4	♣ KJ103	♣ 965				
Contract: 2N N						

Board: 269	North:	South:	West	North	East	South
Dealer: W	♠ Q852	♠ AK106	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J10852	♥ AK	3♠	Pass	4♠	Pass
North HCP: 8	♦ A10	♦ KQ3	Pass	Pass		
South HCP: 21	♣ J3	♣ Q1075				
Contract: 4♠ S			1. Stayman			

Board: 270	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ Q6			AP2NT	Pass
Vul: NS	♥ AKQJ6	♥ 10743	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQ	♦ J10864	4♥	Pass	Pass	Pass
South HCP: 7	♣ J872	♣ A3				
Contract: 4♥ N			1. Stayman			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 271      ♠ Q106  
Dealer: W        ♥ Q764  
Vul: Both        ♦ 987  
HCP: 7           ♣ QJ9

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 272      ♠ A2  
Dealer: E        ♥ AKQ6  
Vul: NS         ♦ KJ109  
HCP: 21         ♣ A104

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 273      ♠ QJ72  
Dealer: W        ♥ K753  
Vul: EW         ♦ 3  
HCP: 8           ♣ Q954

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 274      ♠ AKQ  
Dealer: E        ♥ Q1085  
Vul: None       ♦ AK  
HCP: 20         ♣ Q1096

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 275      ♠ 10643  
Dealer: W        ♥ A532  
Vul: NS         ♦ J653  
HCP: 7           ♣ Q

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ J872	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q764	♥ AK10	3♠	Pass	3NT	Pass
North HCP: 7	♦ 987	♦ AKJ2	Pass	Pass		
South HCP: 20	♣ QJ9	♣ A8				
Contract: 3N S			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ KQ5			AP2NT	Pass
Vul: NS	♥ AKQ6	♥ 754				
North HCP: 21	♦ KJ109	♦ A873	3NT	Pass	Pass	Pass
South HCP: 9	♣ A104	♣ 765				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: W	♠ QJ72	♠ 86	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K753	♥ AQ4	3♦	Pass	3NT	Pass
North HCP: 8	♦ 3	♦ AKQ109	Pass	Pass		
South HCP: 20	♣ Q954	♣ AJ6				
Contract: 3N S			1. Stayman			

Board: 274	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J103			AP2NT	Pass
Vul: None	♥ Q1085	♥ KJ74	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK	♦ 10542	4♥	Pass	Pass	Pass
South HCP: 6	♣ Q1096	♣ J4				
Contract: 4♥ N			1. Stayman			

Board: 275	North:	South:	West	North	East	South
Dealer: W	♠ 10643	♠ AKQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ A532	♥ KJ	3♠	Pass	6♠	X
North HCP: 7	♦ J653	♦ AQ8	Pass	Pass	Pass	
South HCP: 20	♣ Q	♣ J1083				
Contract: 6♠ X S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 271      ♠ J872  
Dealer: W        ♥ AK10  
Vul: Both        ♦ AKJ2  
HCP: 20         ♣ A8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 272      ♠ KQ5  
Dealer: E        ♥ 754  
Vul: NS         ♦ A873  
HCP: 9         ♣ 765

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 273      ♠ 86  
Dealer: W        ♥ AQ4  
Vul: EW         ♦ AKQ109  
HCP: 20         ♣ AJ6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 274      ♠ J103  
Dealer: E        ♥ KJ74  
Vul: None        ♦ 10542  
HCP: 6         ♣ J4

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 275      ♠ AKQ8  
Dealer: W        ♥ KJ  
Vul: NS         ♦ AQ8  
HCP: 20         ♣ J1083

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ J872	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q764	♥ AK10	3♠	Pass	3NT	Pass
North HCP: 7	♦ 987	♦ AKJ2	Pass	Pass		
South HCP: 20	♣ QJ9	♣ A8				
Contract: 3N S			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ KQ5			AP2NT	Pass
Vul: NS	♥ AKQ6	♥ 754				
North HCP: 21	♦ KJ109	♦ A873	3NT	Pass	Pass	Pass
South HCP: 9	♣ A104	♣ 765				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: W	♠ QJ72	♠ 86	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K753	♥ AQ4	3♦	Pass	3NT	Pass
North HCP: 8	♦ 3	♦ AKQ109	Pass	Pass		
South HCP: 20	♣ Q954	♣ AJ6				
Contract: 3N S			1. Stayman			

Board: 274	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J103			AP2NT	Pass
Vul: None	♥ Q1085	♥ KJ74	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK	♦ 10542	4♥	Pass	Pass	Pass
South HCP: 6	♣ Q1096	♣ J4				
Contract: 4♥ N			1. Stayman			

Board: 275	North:	South:	West	North	East	South
Dealer: W	♠ 10643	♠ AKQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ A532	♥ KJ	3♠	Pass	6♠	X
North HCP: 7	♦ J653	♦ AQ8	Pass	Pass	Pass	
South HCP: 20	♣ Q	♣ J1083				
Contract: 6♠ X S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 276      ♠ AQ  
Dealer: E        ♥ AQJ74  
Vul: EW         ♦ KJ8  
HCP: 20         ♣ K52

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 277      ♠ 62  
Dealer: W        ♥ AQ94  
Vul: Both       ♦ AJ43  
HCP: 11         ♣ 1063

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

You bid first.

Board: 278      ♠ A8  
Dealer: E        ♥ 94  
Vul: NS         ♦ AKQ86  
HCP: 20         ♣ AK42

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 279      ♠ J765  
Dealer: W        ♥ J82  
Vul: EW         ♦ 53  
HCP: 6         ♣ A1093

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 280

Dealer: E

Vul: Both

HCP: 21

♠ AQJ

♥ A764

♦ J109

♣ AKQ

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 6♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ K974			AP2NT	Pass
Vul: EW	♥ AQJ74	♥ 832	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ8	♦ Q5	3NT	Pass	Pass	Pass
South HCP: 9	♣ K52	♣ A1094	1. Stayman			
Contract: 3N N						

Board: 277	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AJ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AQ94	♥ K63	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ AJ43	♦ KQ75	Pass	Pass		
South HCP: 20	♣ 1063	♣ AK4	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 278	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ J963			AP2NT	Pass
Vul: NS	♥ 94	♥ AQ863	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQ86	♦ —	3♠ <sup>2</sup>	Pass	3NT	Pass
South HCP: 7	♣ AK42	♣ 10876	Pass	Pass		
Contract: 3N N			1. Stayman			
			2. SMOLEN			

Board: 279	North:	South:	West	North	East	South
Dealer: W	♠ J765	♠ AK10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J82	♥ KQ6	3♦	Pass	3NT	Pass
North HCP: 6	♦ 53	♦ AQJ107	Pass	Pass		
South HCP: 21	♣ A1093	♣ Q8	1. Stayman			
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ K653			AP2NT	Pass
Vul: Both	♥ A764	♥ KQJ93	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ J109	♦ 5	6♥	Pass	Pass	Pass
South HCP: 10	♣ AKQ	♣ J94	1. Stayman			
Contract: 6♥ N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 276      ♠ K974  
Dealer: E        ♥ 832  
Vul: EW        ♦ Q5  
HCP: 9          ♣ A1094

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 277      ♠ AJ7  
Dealer: W        ♥ K63  
Vul: Both       ♦ KQ75  
HCP: 20        ♣ AK4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

Partner bids first.

Board: 278      ♠ J963  
Dealer: E        ♥ AQ863  
Vul: NS        ♦ —  
HCP: 7        ♣ 10876

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 279      ♠ AK10  
Dealer: W        ♥ KQ6  
Vul: EW        ♦ AQJ107  
HCP: 21        ♣ Q8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.



Board: 280

Dealer: E

Vul: Both

HCP: 10

♠ K653

♥ KQJ93

♦ 5

♣ J94

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 6♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ K974			AP2NT	Pass
Vul: EW	♥ AQJ74	♥ 832	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ8	♦ Q5	3NT	Pass	Pass	Pass
South HCP: 9	♣ K52	♣ A1094	1. Stayman			
Contract: 3N N						

Board: 277	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AJ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AQ94	♥ K63	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ AJ43	♦ KQ75	Pass	Pass		
South HCP: 20	♣ 1063	♣ AK4	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 278	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ J963			AP2NT	Pass
Vul: NS	♥ 94	♥ AQ863	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQ86	♦ —	3♠ <sup>2</sup>	Pass	3NT	Pass
South HCP: 7	♣ AK42	♣ 10876	Pass	Pass		
Contract: 3N N			1. Stayman			
			2. SMOLEN			

Board: 279	North:	South:	West	North	East	South
Dealer: W	♠ J765	♠ AK10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J82	♥ KQ6	3♦	Pass	3NT	Pass
North HCP: 6	♦ 53	♦ AQJ107	Pass	Pass		
South HCP: 21	♣ A1093	♣ Q8	1. Stayman			
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ K653			AP2NT	Pass
Vul: Both	♥ A764	♥ KQJ93	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ J109	♦ 5	6♥	Pass	Pass	Pass
South HCP: 10	♣ AKQ	♣ J94	1. Stayman			
Contract: 6♥ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 281	♠ AJ1086	West Opens AP2NT.
Dealer: W	♥ 752	East Bids 3♥ if possible.
Vul: None	♦ 762	West Bids 3♠ if possible.
HCP: 5	♣ 105	East Bids 3NT if possible.
		You bid first.
Board: 282	♠ A64	East Opens AP2NT.
Dealer: E	♥ K7	West Bids 3♣ if possible.
Vul: EW	♦ AQ1082	East Bids 3♦ if possible.
HCP: 20	♣ AK3	West Bids 3NT if possible.
		Partner bids first.
Board: 283	♠ J4	West Opens AP2NT.
Dealer: W	♥ 8764	You bid first.
Vul: Both	♦ J54	
HCP: 2	♣ 7642	
Board: 284	♠ AK3	East Opens AP2NT.
Dealer: E	♥ Q764	West Bids 3NT if possible.
Vul: None	♦ A9	
HCP: 20	♣ AQJ6	Partner bids first.
Board: 285	♠ Q103	West Opens AP2NT.
Dealer: W	♥ QJ65	East Bids 3♣ if possible.
Vul: NS	♦ Q32	West Bids 3♠ if possible.
HCP: 7	♣ 874	East Bids 3NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: W	♠ AJ1086	♠ 94	AP2NT	Pass	3♥	Pass
Vul: None	♥ 752	♥ AK	3♠	Pass	3NT	Pass
North HCP: 5	♦ 762	♦ AQ53	Pass	Pass		
South HCP: 20	♣ 105	♣ AQJ87				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ K1085			AP2NT	Pass
Vul: EW	♥ K7	♥ AQJ8	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ1082	♦ 6	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK3	♣ 9862				
Contract: 3N N			1. Stayman			

Board: 283	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ K9872	AP2NT	Pass	Pass	Pass
Vul: Both	♥ 8764	♥ AK9				
North HCP: 2	♦ J54	♦ A82				
South HCP: 21	♣ 7642	♣ AK				
Contract: 2N S						

Board: 284	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ Q65			AP2NT	Pass
Vul: None	♥ Q764	♥ A95	3NT	Pass	Pass	Pass
North HCP: 20	♦ A9	♦ KJ10				
South HCP: 10	♣ AQJ6	♣ 9852				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ AK64	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ QJ65	♥ AK3	3♠	Pass	3NT	Pass
North HCP: 7	♦ Q32	♦ K1064	Pass	Pass		
South HCP: 20	♣ 874	♣ K2				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 281	♠ 94	West Opens AP2NT.
Dealer: W	♥ AK	East Bids 3♥ if possible.
Vul: None	♦ AQ53	West Bids 3♠ if possible.
HCP: 20	♣ AQJ87	East Bids 3NT if possible.

Partner bids first.

Board: 282	♠ K1085	East Opens AP2NT.
Dealer: E	♥ AQJ8	West Bids 3♣ if possible.
Vul: EW	♦ 6	East Bids 3♦ if possible.
HCP: 10	♣ 9862	West Bids 3NT if possible.

You bid first.

Board: 283	♠ K9872	West Opens AP2NT.
Dealer: W	♥ AK9	
Vul: Both	♦ A82	Partner bids first.
HCP: 21	♣ AK	

Board: 284	♠ Q65	East Opens AP2NT.
Dealer: E	♥ A95	West Bids 3NT if possible.
Vul: None	♦ KJ10	
HCP: 10	♣ 9852	You bid first.

Board: 285	♠ AK64	West Opens AP2NT.
Dealer: W	♥ AK3	East Bids 3♣ if possible.
Vul: NS	♦ K1064	West Bids 3♠ if possible.
HCP: 20	♣ K2	East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: W	♠ AJ1086	♠ 94	AP2NT	Pass	3♥	Pass
Vul: None	♥ 752	♥ AK	3♠	Pass	3NT	Pass
North HCP: 5	♦ 762	♦ AQ53	Pass	Pass		
South HCP: 20	♣ 105	♣ AQJ87				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ K1085			AP2NT	Pass
Vul: EW	♥ K7	♥ AQJ8	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ1082	♦ 6	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK3	♣ 9862				
Contract: 3N N			1. Stayman			

Board: 283	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ K9872	AP2NT	Pass	Pass	Pass
Vul: Both	♥ 8764	♥ AK9				
North HCP: 2	♦ J54	♦ A82				
South HCP: 21	♣ 7642	♣ AK				
Contract: 2N S						

Board: 284	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ Q65			AP2NT	Pass
Vul: None	♥ Q764	♥ A95	3NT	Pass	Pass	Pass
North HCP: 20	♦ A9	♦ KJ10				
South HCP: 10	♣ AQJ6	♣ 9852				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ AK64	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ QJ65	♥ AK3	3♠	Pass	3NT	Pass
North HCP: 7	♦ Q32	♦ K1064	Pass	Pass		
South HCP: 20	♣ 874	♣ K2				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 286     ♠ AQJ9  
Dealer: E       ♥ AK8  
Vul: Both      ♦ K87  
HCP: 21        ♣ A96

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 287     ♠ KJ65  
Dealer: W       ♥ Q543  
Vul: None      ♦ 74  
HCP: 6         ♣ 762

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 288     ♠ A4  
Dealer: E       ♥ A10964  
Vul: NS        ♦ KQJ5  
HCP: 21        ♣ AK

East Opens AP2NT.

Partner bids first.

Board: 289     ♠ 972  
Dealer: W       ♥ KQ104  
Vul: EW        ♦ Q63  
HCP: 11        ♣ A94

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4NT if possible.

You bid first.

Board: 290     ♠ A7  
Dealer: E       ♥ A976  
Vul: None      ♦ AQ109  
HCP: 21        ♣ AK3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: E	♠ AQJ9	♠ K6			AP2NT	Pass
Vul: Both	♥ AK8	♥ J962	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ K87	♦ Q10643	3NT	Pass	Pass	Pass
South HCP: 7	♣ A96	♣ J2				
Contract: 3N N			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: W	♠ KJ65	♠ AQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q543	♥ AK96	3♥	Pass	4♥	Pass
North HCP: 6	♦ 74	♦ AJ	Pass	Pass		
South HCP: 21	♣ 762	♣ K854				
Contract: 4♥ S			1. Stayman			

Board: 288	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ 1032			AP2NT	Pass
Vul: NS	♥ A10964	♥ J72				
North HCP: 21	♦ KQJ5	♦ 983	Pass	Pass		
South HCP: 4	♣ AK	♣ QJ32				
Contract: 2N N						

Board: 289	North:	South:	West	North	East	South
Dealer: W	♠ 972	♠ AK104	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ104	♥ A5	3♠	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ Q63	♦ AK95	Pass	Pass		
South HCP: 20	♣ A94	♣ Q87				
Contract: 4N S			1. Stayman 2. Quantitative 4NT			

Board: 290	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ Q1064			AP2NT	Pass
Vul: None	♥ A976	♥ QJ82	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ109	♦ K54	4♥	Pass	Pass	Pass
South HCP: 8	♣ AK3	♣ 102				
Contract: 4♥ N			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 286      ♠ K6  
Dealer: E        ♥ J962  
Vul: Both        ♦ Q10643  
HCP: 7           ♣ J2

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 287      ♠ AQ7  
Dealer: W        ♥ AK96  
Vul: None        ♦ AJ  
HCP: 21          ♣ K854

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 288      ♠ 1032  
Dealer: E        ♥ J72  
Vul: NS          ♦ 983  
HCP: 4           ♣ QJ32

East Opens AP2NT.

You bid first.

Board: 289      ♠ AK104  
Dealer: W        ♥ A5  
Vul: EW          ♦ AK95  
HCP: 20          ♣ Q87

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4NT if possible.

Partner bids first.

Board: 290      ♠ Q1064  
Dealer: E        ♥ QJ82  
Vul: None        ♦ K54  
HCP: 8           ♣ 102

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: E	♠ AQJ9	♠ K6			AP2NT	Pass
Vul: Both	♥ AK8	♥ J962	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ K87	♦ Q10643	3NT	Pass	Pass	Pass
South HCP: 7	♣ A96	♣ J2	1. Stayman			
Contract: 3N N						

Board: 287	North:	South:	West	North	East	South
Dealer: W	♠ KJ65	♠ AQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q543	♥ AK96	3♥	Pass	4♥	Pass
North HCP: 6	♦ 74	♦ AJ	Pass	Pass		
South HCP: 21	♣ 762	♣ K854	1. Stayman			
Contract: 4♥ S						

Board: 288	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ 1032			AP2NT	Pass
Vul: NS	♥ A10964	♥ J72				
North HCP: 21	♦ KQJ5	♦ 983	Pass	Pass		
South HCP: 4	♣ AK	♣ QJ32				
Contract: 2N N						

Board: 289	North:	South:	West	North	East	South
Dealer: W	♠ 972	♠ AK104	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ104	♥ A5	3♠	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ Q63	♦ AK95	Pass	Pass		
South HCP: 20	♣ A94	♣ Q87	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 290	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ Q1064			AP2NT	Pass
Vul: None	♥ A976	♥ QJ82	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ109	♦ K54	4♥	Pass	Pass	Pass
South HCP: 8	♣ AK3	♣ 102	1. Stayman			
Contract: 4♥ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 291      ♠ 10962  
Dealer: W        ♥ K63  
Vul: NS         ♦ J1082  
HCP: 6          ♣ Q6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 292      ♠ K63  
Dealer: E        ♥ AK92  
Vul: EW         ♦ A97  
HCP: 21        ♣ AK7

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 293      ♠ 42  
Dealer: W        ♥ Q9875  
Vul: Both       ♦ 1098  
HCP: 7          ♣ KQ8

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 294      ♠ AK64  
Dealer: E        ♥ KJ107  
Vul: NS         ♦ AKQ  
HCP: 20        ♣ 94

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 295      ♠ Q765  
Dealer: W        ♥ K10  
Vul: EW         ♦ K63  
HCP: 8          ♣ 10532

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: W	♠ 10962	♠ AK5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K63	♥ AQ9	3♦	Pass	3NT	Pass
North HCP: 6	♦ J1082	♦ AK9	Pass	Pass		
South HCP: 20	♣ Q6	♣ 7542				
Contract: 3N S			1. Stayman			

Board: 292	North:	South:	West	North	East	South
Dealer: E	♠ K63	♠ A8			AP2NT	Pass
Vul: EW	♥ AK92	♥ Q106				
North HCP: 21	♦ A97	♦ J86	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK7	♣ Q8543				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ AQ7	AP2NT	Pass	3♦	Pass
Vul: Both	♥ Q9875	♥ AJ	3♥	Pass	3NT	Pass
North HCP: 7	♦ 1098	♦ AQ75	Pass	Pass		
South HCP: 21	♣ KQ8	♣ A764				
Contract: 3N S						

Board: 294	North:	South:	West	North	East	South
Dealer: E	♠ AK64	♠ J9			AP2NT	Pass
Vul: NS	♥ KJ107	♥ 85				
North HCP: 20	♦ AKQ	♦ J872	3NT	Pass	Pass	Pass
South HCP: 9	♣ 94	♣ AK1086				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: W	♠ Q765	♠ A98	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K10	♥ A87	3♦	Pass	3NT	Pass
North HCP: 8	♦ K63	♦ AQ2	Pass	Pass		
South HCP: 21	♣ 10532	♣ AK97				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 291     ♠ AK5  
Dealer: W       ♥ AQ9  
Vul: NS         ♦ AK9  
HCP: 20         ♣ 7542

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 292     ♠ A8  
Dealer: E       ♥ Q106  
Vul: EW         ♦ J86  
HCP: 9          ♣ Q8543

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 293     ♠ AQ7  
Dealer: W       ♥ AJ  
Vul: Both       ♦ AQ75  
HCP: 21         ♣ A764

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 294     ♠ J9  
Dealer: E       ♥ 85  
Vul: NS         ♦ J872  
HCP: 9          ♣ AK1086

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 295     ♠ A98  
Dealer: W       ♥ A87  
Vul: EW         ♦ AQ2  
HCP: 21         ♣ AK97

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: W	♠ 10962	♠ AK5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K63	♥ AQ9	3♦	Pass	3NT	Pass
North HCP: 6	♦ J1082	♦ AK9	Pass	Pass		
South HCP: 20	♣ Q6	♣ 7542				
Contract: 3N S			1. Stayman			

Board: 292	North:	South:	West	North	East	South
Dealer: E	♠ K63	♠ A8			AP2NT	Pass
Vul: EW	♥ AK92	♥ Q106				
North HCP: 21	♦ A97	♦ J86	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK7	♣ Q8543				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ AQ7	AP2NT	Pass	3♦	Pass
Vul: Both	♥ Q9875	♥ AJ	3♥	Pass	3NT	Pass
North HCP: 7	♦ 1098	♦ AQ75	Pass	Pass		
South HCP: 21	♣ KQ8	♣ A764				
Contract: 3N S						

Board: 294	North:	South:	West	North	East	South
Dealer: E	♠ AK64	♠ J9			AP2NT	Pass
Vul: NS	♥ KJ107	♥ 85				
North HCP: 20	♦ AKQ	♦ J872	3NT	Pass	Pass	Pass
South HCP: 9	♣ 94	♣ AK1086				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: W	♠ Q765	♠ A98	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K10	♥ A87	3♦	Pass	3NT	Pass
North HCP: 8	♦ K63	♦ AQ2	Pass	Pass		
South HCP: 21	♣ 10532	♣ AK97				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 296	♠ KQ103	East Opens AP2NT.
Dealer: E	♥ A9	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 21	♣ KQJ9	
Board: 297	♠ A109	West Opens AP2NT.
Dealer: W	♥ K108	East Bids 3NT if possible.
Vul: None	♦ 1085	
HCP: 7	♣ 10964	You bid first.
Board: 298	♠ AKJ8	East Opens AP2NT.
Dealer: E	♥ QJ3	West Bids 3♣ if possible.
Vul: EW	♦ AQ62	East Bids 3♠ if possible.
HCP: 20	♣ K8	West Bids 3NT if possible.
		Partner bids first.
Board: 299	♠ 432	West Opens AP2NT.
Dealer: W	♥ KJ632	East Bids 3♦ if possible.
Vul: Both	♦ AJ52	West Bids 3♥ if possible.
HCP: 9	♣ 4	East Bids 3NT if possible.
		You bid first.
Board: 300	♠ AQ105	East Opens AP2NT.
Dealer: E	♥ AQ	West Bids 3♣ if possible.
Vul: NS	♦ AK4	East Bids 3♠ if possible.
HCP: 21	♣ Q965	West Bids 4♠ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: E	♠ KQ103	♠ J652			AP2NT	Pass
Vul: Both	♥ A9	♥ J108				
North HCP: 21	♦ AQ3	♦ J106	Pass	Pass		
South HCP: 3	♣ KQJ9	♣ 752				
Contract: 2N N						

Board: 297	North:	South:	West	North	East	South
Dealer: W	♠ A109	♠ K64	AP2NT	Pass	3NT	Pass
Vul: None	♥ K108	♥ AQJ5	Pass	Pass		
North HCP: 7	♦ 1085	♦ A42				
South HCP: 20	♣ 10964	♣ KQJ				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: E	♠ AKJ8	♠ 632			AP2NT	Pass
Vul: EW	♥ QJ3	♥ AK72	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ62	♦ J75	3NT	Pass	Pass	Pass
South HCP: 10	♣ K8	♣ Q76				
Contract: 3N N			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: W	♠ 432	♠ AQJ10	AP2NT	Pass	3♦	Pass
Vul: Both	♥ KJ632	♥ A9	3♥	Pass	3NT	Pass
North HCP: 9	♦ AJ52	♦ K6	Pass	Pass		
South HCP: 20	♣ 4	♣ AQ653				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: E	♠ AQ105	♠ KJ97			AP2NT	Pass
Vul: NS	♥ AQ	♥ J103	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK4	♦ Q632	4♠	Pass	Pass	Pass
South HCP: 8	♣ Q965	♣ J3				
Contract: 4♠ N			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 296      ♠ J652  
Dealer: E        ♥ J108  
Vul: Both        ♦ J106  
HCP: 3           ♣ 752

East Opens AP2NT.

You bid first.

Board: 297      ♠ K64  
Dealer: W        ♥ AQJ5  
Vul: None        ♦ A42  
HCP: 20          ♣ KQJ

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

Board: 298      ♠ 632  
Dealer: E        ♥ AK72  
Vul: EW         ♦ J75  
HCP: 10          ♣ Q76

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

You bid first.

Board: 299      ♠ AQJ10  
Dealer: W        ♥ A9  
Vul: Both        ♦ K6  
HCP: 20          ♣ AQ653

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 300      ♠ KJ97  
Dealer: E        ♥ J103  
Vul: NS         ♦ Q632  
HCP: 8           ♣ J3

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: E	♠ KQ103	♠ J652			AP2NT	Pass
Vul: Both	♥ A9	♥ J108				
North HCP: 21	♦ AQ3	♦ J106	Pass	Pass		
South HCP: 3	♣ KQJ9	♣ 752				
Contract: 2N N						

Board: 297	North:	South:	West	North	East	South
Dealer: W	♠ A109	♠ K64	AP2NT	Pass	3NT	Pass
Vul: None	♥ K108	♥ AQJ5	Pass	Pass		
North HCP: 7	♦ 1085	♦ A42				
South HCP: 20	♣ 10964	♣ KQJ				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: E	♠ AKJ8	♠ 632			AP2NT	Pass
Vul: EW	♥ QJ3	♥ AK72	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ62	♦ J75	3NT	Pass	Pass	Pass
South HCP: 10	♣ K8	♣ Q76				
Contract: 3N N			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: W	♠ 432	♠ AQJ10	AP2NT	Pass	3♦	Pass
Vul: Both	♥ KJ632	♥ A9	3♥	Pass	3NT	Pass
North HCP: 9	♦ AJ52	♦ K6	Pass	Pass		
South HCP: 20	♣ 4	♣ AQ653				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: E	♠ AQ105	♠ KJ97			AP2NT	Pass
Vul: NS	♥ AQ	♥ J103	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK4	♦ Q632	4♠	Pass	Pass	Pass
South HCP: 8	♣ Q965	♣ J3				
Contract: 4♠ N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 301	♠ J1083	West Opens AP2NT.
Dealer: W	♥ 9632	East Bids 3♣ if possible.
Vul: Both	♦ K963	West Bids 3♥ if possible.
HCP: 6	♣ Q	East Bids 4♥ if possible.

You bid first.

Board: 302	♠ AK7	East Opens AP2NT.
Dealer: E	♥ AJ102	West Bids 3NT if possible.
Vul: None	♦ A7	
HCP: 20	♣ A952	Partner bids first.

Board: 303	♠ J53	West Opens AP2NT.
Dealer: W	♥ 9864	
Vul: EW	♦ J1062	You bid first.
HCP: 2	♣ 82	

Board: 304	♠ AKQ	East Opens AP2NT.
Dealer: E	♥ KQJ8	West Bids 3♣ if possible.
Vul: None	♦ QJ7	East Bids 3♥ if possible.
HCP: 20	♣ Q86	West Bids 3NT if possible.

Partner bids first.

Board: 305	♠ QJ96	West Opens AP2NT.
Dealer: W	♥ 53	East Bids 3♣ if possible.
Vul: NS	♦ K7432	West Bids 3♥ if possible.
HCP: 6	♣ 102	East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: W	♠ J1083	♠ A4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 9632	♥ AKQ5	3♥	Pass	4♥	Pass
North HCP: 6	♦ K963	♦ A7	Pass	Pass		
South HCP: 21	♣ Q	♣ KJ872				
Contract: 4♥ S			1. Stayman			

Board: 302	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ QJ6			AP2NT	Pass
Vul: None	♥ AJ102	♥ 7				
North HCP: 20	♦ A7	♦ 10952	3NT	Pass	Pass	Pass
South HCP: 8	♣ A952	♣ KQ643				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: W	♠ J53	♠ AK9	AP2NT	Pass	Pass	Pass
Vul: EW	♥ 9864	♥ K52				
North HCP: 2	♦ J1062	♦ Q5				
South HCP: 20	♣ 82	♣ AKJ106				
Contract: 2N S						

Board: 304	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 10652			AP2NT	Pass
Vul: None	♥ KQJ8	♥ 109	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ QJ7	♦ 1096	3NT	Pass	Pass	Pass
South HCP: 7	♣ Q86	♣ AK54				
Contract: 3N N			1. Stayman			

Board: 305	North:	South:	West	North	East	South
Dealer: W	♠ QJ96	♠ A7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 53	♥ AK76	3♥	Pass	3NT	Pass
North HCP: 6	♦ K7432	♦ 85	Pass	Pass		
South HCP: 20	♣ 102	♣ AKQ64				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 301	♠ A4	West Opens AP2NT.
Dealer: W	♥ AKQ5	East Bids 3♣ if possible.
Vul: Both	♦ A7	West Bids 3♥ if possible.
HCP: 21	♣ KJ872	East Bids 4♥ if possible.
		Partner bids first.
Board: 302	♠ QJ6	East Opens AP2NT.
Dealer: E	♥ 7	West Bids 3NT if possible.
Vul: None	♦ 10952	
HCP: 8	♣ KQ643	You bid first.
Board: 303	♠ AK9	West Opens AP2NT.
Dealer: W	♥ K52	
Vul: EW	♦ Q5	Partner bids first.
HCP: 20	♣ AKJ106	
Board: 304	♠ 10652	East Opens AP2NT.
Dealer: E	♥ 109	West Bids 3♣ if possible.
Vul: None	♦ 1096	East Bids 3♥ if possible.
HCP: 7	♣ AK54	West Bids 3NT if possible.
		You bid first.
Board: 305	♠ A7	West Opens AP2NT.
Dealer: W	♥ AK76	East Bids 3♣ if possible.
Vul: NS	♦ 85	West Bids 3♥ if possible.
HCP: 20	♣ AKQ64	East Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: W	♠ J1083	♠ A4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 9632	♥ AKQ5	3♥	Pass	4♥	Pass
North HCP: 6	♦ K963	♦ A7	Pass	Pass		
South HCP: 21	♣ Q	♣ KJ872				
Contract: 4♥ S			1. Stayman			

Board: 302	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ QJ6			AP2NT	Pass
Vul: None	♥ AJ102	♥ 7				
North HCP: 20	♦ A7	♦ 10952	3NT	Pass	Pass	Pass
South HCP: 8	♣ A952	♣ KQ643				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: W	♠ J53	♠ AK9	AP2NT	Pass	Pass	Pass
Vul: EW	♥ 9864	♥ K52				
North HCP: 2	♦ J1062	♦ Q5				
South HCP: 20	♣ 82	♣ AKJ106				
Contract: 2N S						

Board: 304	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 10652			AP2NT	Pass
Vul: None	♥ KQJ8	♥ 109	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ QJ7	♦ 1096	3NT	Pass	Pass	Pass
South HCP: 7	♣ Q86	♣ AK54				
Contract: 3N N			1. Stayman			

Board: 305	North:	South:	West	North	East	South
Dealer: W	♠ QJ96	♠ A7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 53	♥ AK76	3♥	Pass	3NT	Pass
North HCP: 6	♦ K7432	♦ 85	Pass	Pass		
South HCP: 20	♣ 102	♣ AKQ64				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 306     ♠ A9  
Dealer: E       ♥ AJ107  
Vul: EW        ♦ AK98  
HCP: 20        ♣ A42

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 307     ♠ J104  
Dealer: W       ♥ QJ9  
Vul: Both      ♦ AQ7  
HCP: 11        ♣ J875

West Opens AP2NT.  
East Bids 4NT if possible.

You bid first.

Board: 308     ♠ AQJ109  
Dealer: E       ♥ Q3  
Vul: NS        ♦ AKQ9  
HCP: 21        ♣ K5

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 309     ♠ KJ862  
Dealer: W       ♥ J5  
Vul: EW        ♦ K94  
HCP: 10        ♣ Q87

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 310     ♠ 43  
Dealer: E       ♥ KQJ  
Vul: Both      ♦ AKQJ6  
HCP: 21        ♣ KQ3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ107			AP2NT	Pass
Vul: EW	♥ AJ107	♥ K954	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK98	♦ 104	4♥	Pass	Pass	Pass
South HCP: 8	♣ A42	♣ J73	1. Stayman			
Contract: 4♥ N						

Board: 307	North:	South:	West	North	East	South
Dealer: W	♠ J104	♠ A832	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: Both	♥ QJ9	♥ A52	Pass	Pass		
North HCP: 11	♦ AQ7	♦ K65	1. Quantitative 4NT			
South HCP: 20	♣ J875	♣ AKQ				
Contract: 4N S						

Board: 308	North:	South:	West	North	East	South
Dealer: E	♠ AQJ109	♠ 654			AP2NT	Pass
Vul: NS	♥ Q3	♥ AJ7	3NT	Pass	Pass	Pass
North HCP: 21	♦ AKQ9	♦ J1087				
South HCP: 10	♣ K5	♣ A74				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ KJ862	♠ A7	AP2NT	Pass	3♥	Pass
Vul: EW	♥ J5	♥ AK102	3♠	Pass	3NT	Pass
North HCP: 10	♦ K94	♦ Q82	Pass	Pass		
South HCP: 20	♣ Q87	♣ AK105				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ KJ85			AP2NT	Pass
Vul: Both	♥ KQJ	♥ 8432	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQJ6	♦ 102	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQ3	♣ A92	1. Stayman			
Contract: 3N N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 306     ♠ KJ107  
Dealer: E       ♥ K954  
Vul: EW       ♦ 104  
HCP: 8       ♣ J73

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 307     ♠ A832  
Dealer: W       ♥ A52  
Vul: Both      ♦ K65  
HCP: 20       ♣ AKQ

West Opens AP2NT.  
East Bids 4NT if possible.

Partner bids first.

Board: 308     ♠ 654  
Dealer: E       ♥ AJ7  
Vul: NS       ♦ J1087  
HCP: 10       ♣ A74

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 309     ♠ A7  
Dealer: W       ♥ AK102  
Vul: EW       ♦ Q82  
HCP: 20       ♣ AK105

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 310     ♠ KJ85  
Dealer: E       ♥ 8432  
Vul: Both      ♦ 102  
HCP: 8       ♣ A92

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ107			AP2NT	Pass
Vul: EW	♥ AJ107	♥ K954	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK98	♦ 104	4♥	Pass	Pass	Pass
South HCP: 8	♣ A42	♣ J73	1. Stayman			
Contract: 4♥ N						

Board: 307	North:	South:	West	North	East	South
Dealer: W	♠ J104	♠ A832	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: Both	♥ QJ9	♥ A52	Pass	Pass		
North HCP: 11	♦ AQ7	♦ K65	1. Quantitative 4NT			
South HCP: 20	♣ J875	♣ AKQ				
Contract: 4N S						

Board: 308	North:	South:	West	North	East	South
Dealer: E	♠ AQJ109	♠ 654			AP2NT	Pass
Vul: NS	♥ Q3	♥ AJ7	3NT	Pass	Pass	Pass
North HCP: 21	♦ AKQ9	♦ J1087				
South HCP: 10	♣ K5	♣ A74				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ KJ862	♠ A7	AP2NT	Pass	3♥	Pass
Vul: EW	♥ J5	♥ AK102	3♠	Pass	3NT	Pass
North HCP: 10	♦ K94	♦ Q82	Pass	Pass		
South HCP: 20	♣ Q87	♣ AK105				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ KJ85			AP2NT	Pass
Vul: Both	♥ KQJ	♥ 8432	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQJ6	♦ 102	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQ3	♣ A92	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 311  
Dealer: W  
Vul: EW  
HCP: 9

♠ J10  
♥ A954  
♦ J7654  
♣ K7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♦ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♦ if possible.

You bid first.

Board: 312  
Dealer: E  
Vul: Both  
HCP: 20

♠ AQJ  
♥ AJ10  
♦ AKJ4  
♣ 1064

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 313  
Dealer: W  
Vul: None  
HCP: 4

♠ 543  
♥ A1074  
♦ 1032  
♣ 972

West Opens AP2NT.

You bid first.

Board: 314  
Dealer: E  
Vul: NS  
HCP: 21

♠ AKQJ10  
♥ A108  
♦ A6  
♣ K84

East Opens AP2NT.

Partner bids first.

Board: 315      ♠ AKJ5  
Dealer: W        ♥ 952  
Vul: Both       ♦ 75  
HCP: 9           ♣ J764

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 311  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 6♦ N

North:  
♠ J10  
♥ A954  
♦ J7654  
♣ K7

South:  
♠ AK76  
♥ KQ6  
♦ A92  
♣ AJ4

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♦	Pass
4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>	Pass
6♦	Pass	Pass	Pass

1. Stayman
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5

Board: 312  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AQJ  
♥ AJ10  
♦ AKJ4  
♣ 1064

South:  
♠ 108753  
♥ K  
♦ Q652  
♣ A97

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
3NT	Pass	4♠	Pass
Pass	Pass		

Board: 313  
Dealer: W  
Vul: None  
North HCP: 4  
South HCP: 21  
Contract: 2N S

North:  
♠ 543  
♥ A1074  
♦ 1032  
♣ 972

South:  
♠ AK92  
♥ K96  
♦ Q5  
♣ AKQ10

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 314  
Dealer: E  
Vul: NS  
North HCP: 21  
South HCP: 4  
Contract: 2N N

North:  
♠ AKQJ10  
♥ A108  
♦ A6  
♣ K84

South:  
♠ 876  
♥ J4  
♦ Q754  
♣ J1092

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 315  
Dealer: W  
Vul: Both  
North HCP: 9  
South HCP: 21  
Contract: 3N S

North:  
♠ AKJ5  
♥ 952  
♦ 75  
♣ J764

South:  
♠ Q2  
♥ AK84  
♦ AQJ3  
♣ KQ5

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3NT	Pass
Pass	Pass		

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 311      ♠ AK76  
Dealer: W        ♥ KQ6  
Vul: EW         ♦ A92  
HCP: 21         ♣ AJ4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♦ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♦ if possible.

Partner bids first.

Board: 312      ♠ 108753  
Dealer: E        ♥ K  
Vul: Both       ♦ Q652  
HCP: 9          ♣ A97

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 313      ♠ AK92  
Dealer: W        ♥ K96  
Vul: None       ♦ Q5  
HCP: 21         ♣ AKQ10

West Opens AP2NT.

Partner bids first.

Board: 314      ♠ 876  
Dealer: E        ♥ J4  
Vul: NS         ♦ Q754  
HCP: 4          ♣ J1092

East Opens AP2NT.

You bid first.

Board: 315

Dealer: W

Vul: Both

HCP: 21

♠ Q2

♥ AK84

♦ AQJ3

♣ KQ5

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 311  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 6♦ N

North:  
♠ J10  
♥ A954  
♦ J7654  
♣ K7

South:  
♠ AK76  
♥ KQ6  
♦ A92  
♣ AJ4

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♦	Pass
4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>	Pass
6♦	Pass	Pass	Pass

1. Stayman
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5

Board: 312  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AQJ  
♥ AJ10  
♦ AKJ4  
♣ 1064

South:  
♠ 108753  
♥ K  
♦ Q652  
♣ A97

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
3NT	Pass	4♠	Pass
Pass	Pass		

Board: 313  
Dealer: W  
Vul: None  
North HCP: 4  
South HCP: 21  
Contract: 2N S

North:  
♠ 543  
♥ A1074  
♦ 1032  
♣ 972

South:  
♠ AK92  
♥ K96  
♦ Q5  
♣ AKQ10

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 314  
Dealer: E  
Vul: NS  
North HCP: 21  
South HCP: 4  
Contract: 2N N

North:  
♠ AKQJ10  
♥ A108  
♦ A6  
♣ K84

South:  
♠ 876  
♥ J4  
♦ Q754  
♣ J1092

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 315  
Dealer: W  
Vul: Both  
North HCP: 9  
South HCP: 21  
Contract: 3N S

North:  
♠ AKJ5  
♥ 952  
♦ 75  
♣ J764

South:  
♠ Q2  
♥ AK84  
♦ AQJ3  
♣ KQ5

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3NT	Pass
Pass	Pass		

1. Stayman



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 316	♠ QJ102	East Opens AP2NT.
Dealer: E	♥ A4	West Bids 3NT if possible.
Vul: None	♦ AKQJ7	
HCP: 21	♣ A5	Partner bids first.

Board: 317	♠ 105	West Opens AP2NT.
Dealer: W	♥ Q10976	East Bids 3♦ if possible.
Vul: NS	♦ Q75	West Bids 3♥ if possible.
HCP: 8	♣ A107	East Bids 3NT if possible.
		West Bids 4♥ if possible.
		You bid first.

Board: 318	♠ KQ6	East Opens AP2NT.
Dealer: E	♥ AQJ4	West Bids 3♣ if possible.
Vul: EW	♦ AQ6	East Bids 3♥ if possible.
HCP: 21	♣ K103	West Bids 6♥ if possible.
		Partner bids first.

Board: 319	♠ K765	West Opens AP2NT.
Dealer: W	♥ Q62	East Bids 3♣ if possible.
Vul: None	♦ Q10742	West Bids 3♥ if possible.
HCP: 7	♣ 4	East Bids 3NT if possible.
		You bid first.

Board: 320	♠ AKJ10	East Opens AP2NT.
Dealer: E	♥ Q52	West Bids 3NT if possible.
Vul: NS	♦ K8	
HCP: 20	♣ AQJ10	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: E	♠ QJ102	♠ A5			AP2NT	Pass
Vul: None	♥ A4	♥ J107				
North HCP: 21	♦ AKQJ7	♦ 9864	3NT	Pass	Pass	Pass
South HCP: 8	♣ A5	♣ K732				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ A63	AP2NT	Pass	3♦	Pass
Vul: NS	♥ Q10976	♥ AK3	3♥	Pass	3NT	Pass
North HCP: 8	♦ Q75	♦ AKJ	4♥	Pass	Pass	Pass
South HCP: 20	♣ A107	♣ J984				
Contract: 4♥ S						

Board: 318	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ A952			AP2NT	Pass
Vul: EW	♥ AQJ4	♥ 7652	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ6	♦ 3	6♥	Pass	Pass	Pass
South HCP: 10	♣ K103	♣ AQ54				
Contract: 6♥ N			1. Stayman			

Board: 319	North:	South:	West	North	East	South
Dealer: W	♠ K765	♠ QJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q62	♥ AJ1097	3♥	Pass	3NT	Pass
North HCP: 7	♦ Q10742	♦ AK	Pass	Pass		
South HCP: 21	♣ 4	♣ KQJ9	1. Stayman			
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: E	♠ AKJ10	♠ 93			AP2NT	Pass
Vul: NS	♥ Q52	♥ 73				
North HCP: 20	♦ K8	♦ AQ1043	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQJ10	♣ 9754				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 316      ♠ A5  
Dealer: E        ♥ J107  
Vul: None       ♦ 9864  
HCP: 8           ♣ K732

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 317      ♠ A63  
Dealer: W        ♥ AK3  
Vul: NS          ♦ AKJ  
HCP: 20          ♣ J984

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 318      ♠ A952  
Dealer: E        ♥ 7652  
Vul: EW          ♦ 3  
HCP: 10          ♣ AQ54

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 6♥ if possible.

You bid first.

Board: 319      ♠ QJ  
Dealer: W        ♥ AJ1097  
Vul: None       ♦ AK  
HCP: 21          ♣ KQJ9

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 320      ♠ 93  
Dealer: E        ♥ 73  
Vul: NS          ♦ AQ1043  
HCP: 6           ♣ 9754

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: E	♠ QJ102	♠ A5			AP2NT	Pass
Vul: None	♥ A4	♥ J107				
North HCP: 21	♦ AKQJ7	♦ 9864	3NT	Pass	Pass	Pass
South HCP: 8	♣ A5	♣ K732				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ A63	AP2NT	Pass	3♦	Pass
Vul: NS	♥ Q10976	♥ AK3	3♥	Pass	3NT	Pass
North HCP: 8	♦ Q75	♦ AKJ	4♥	Pass	Pass	Pass
South HCP: 20	♣ A107	♣ J984				
Contract: 4♥ S						

Board: 318	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ A952			AP2NT	Pass
Vul: EW	♥ AQJ4	♥ 7652	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ6	♦ 3	6♥	Pass	Pass	Pass
South HCP: 10	♣ K103	♣ AQ54				
Contract: 6♥ N			1. Stayman			

Board: 319	North:	South:	West	North	East	South
Dealer: W	♠ K765	♠ QJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q62	♥ AJ1097	3♥	Pass	3NT	Pass
North HCP: 7	♦ Q10742	♦ AK	Pass	Pass		
South HCP: 21	♣ 4	♣ KQJ9	1. Stayman			
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: E	♠ AKJ10	♠ 93			AP2NT	Pass
Vul: NS	♥ Q52	♥ 73				
North HCP: 20	♦ K8	♦ AQ1043	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQJ10	♣ 9754				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 321      ♠ 542  
Dealer: W        ♥ J7654  
Vul: EW         ♦ 95  
HCP: 8           ♣ AK7

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 322      ♠ AK8  
Dealer: E        ♥ A986  
Vul: Both       ♦ A6  
HCP: 20         ♣ KQ62

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 323      ♠ J83  
Dealer: W        ♥ 107  
Vul: NS         ♦ KQ875  
HCP: 6           ♣ 985

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 324      ♠ KJ  
Dealer: E        ♥ AKQ9  
Vul: EW         ♦ 8532  
HCP: 20         ♣ AK6

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 325      ♠ Q10964  
Dealer: W        ♥ Q1072  
Vul: Both       ♦ QJ  
HCP: 7           ♣ 54

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ AQ93	AP2NT	Pass	3♦	Pass
Vul: EW	♥ J7654	♥ A2	3♥	Pass	3NT	Pass
North HCP: 8	♦ 95	♦ AK6	Pass	Pass		
South HCP: 20	♣ AK7	♣ QJ96				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ 1073			AP2NT	Pass
Vul: Both	♥ A986	♥ J3				
North HCP: 20	♦ A6	♦ 9873	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ62	♣ AJ94				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: W	♠ J83	♠ KQ72	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 107	♥ KQ4	Pass	Pass		
North HCP: 6	♦ KQ875	♦ AJ10				
South HCP: 20	♣ 985	♣ AJ6				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ Q654			AP2NT	Pass
Vul: EW	♥ AKQ9	♥ J53	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ 8532	♦ QJ106	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK6	♣ 52				
Contract: 3N N			1. Stayman			

Board: 325	North:	South:	West	North	East	South
Dealer: W	♠ Q10964	♠ KJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q1072	♥ A64	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 7	♦ QJ	♦ AK32	3NT	Pass	Pass	Pass
South HCP: 20	♣ 54	♣ AJ72				
Contract: 3N S			1. Stayman			
			2. SMOLEN			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 321	♠ AQ93	West Opens AP2NT.
Dealer: W	♥ A2	East Bids 3♦ if possible.
Vul: EW	♦ AK6	West Bids 3♥ if possible.
HCP: 20	♣ QJ96	East Bids 3NT if possible.

Partner bids first.

Board: 322	♠ 1073	East Opens AP2NT.
Dealer: E	♥ J3	West Bids 3NT if possible.
Vul: Both	♦ 9873	
HCP: 6	♣ AJ94	You bid first.

Board: 323	♠ KQ72	West Opens AP2NT.
Dealer: W	♥ KQ4	East Bids 3NT if possible.
Vul: NS	♦ AJ10	
HCP: 20	♣ AJ6	Partner bids first.

Board: 324	♠ Q654	East Opens AP2NT.
Dealer: E	♥ J53	West Bids 3♣ if possible.
Vul: EW	♦ QJ106	East Bids 3♥ if possible.
HCP: 6	♣ 52	West Bids 3NT if possible.

You bid first.

Board: 325	♠ KJ	West Opens AP2NT.
Dealer: W	♥ A64	East Bids 3♣ if possible.
Vul: Both	♦ AK32	West Bids 3♦ if possible.
HCP: 20	♣ AJ72	East Bids 3♥ if possible.

West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ AQ93	AP2NT	Pass	3♦	Pass
Vul: EW	♥ J7654	♥ A2	3♥	Pass	3NT	Pass
North HCP: 8	♦ 95	♦ AK6	Pass	Pass		
South HCP: 20	♣ AK7	♣ QJ96				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ 1073			AP2NT	Pass
Vul: Both	♥ A986	♥ J3				
North HCP: 20	♦ A6	♦ 9873	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ62	♣ AJ94				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: W	♠ J83	♠ KQ72	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 107	♥ KQ4	Pass	Pass		
North HCP: 6	♦ KQ875	♦ AJ10				
South HCP: 20	♣ 985	♣ AJ6				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ Q654			AP2NT	Pass
Vul: EW	♥ AKQ9	♥ J53	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ 8532	♦ QJ106	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK6	♣ 52				
Contract: 3N N			1. Stayman			

Board: 325	North:	South:	West	North	East	South
Dealer: W	♠ Q10964	♠ KJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q1072	♥ A64	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 7	♦ QJ	♦ AK32	3NT	Pass	Pass	Pass
South HCP: 20	♣ 54	♣ AJ72				
Contract: 3N S			1. Stayman			
			2. SMOLEN			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 326      ♠ AK83  
Dealer: E        ♥ J2  
Vul: None        ♦ AJ96  
HCP: 20         ♣ AK7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 327      ♠ A10732  
Dealer: W        ♥ 1092  
Vul: EW         ♦ 6  
HCP: 7          ♣ K942

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 328      ♠ AQ  
Dealer: E        ♥ J82  
Vul: Both        ♦ AK103  
HCP: 21         ♣ AQJ5

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

Board: 329      ♠ K975  
Dealer: W        ♥ A98  
Vul: None        ♦ 9653  
HCP: 8          ♣ J5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 330      ♠ K9  
Dealer: E        ♥ KJ1086  
Vul: NS         ♦ AKQ8  
HCP: 20         ♣ A2

East Opens AP2NT.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: E	♠ AK83	♠ 109			AP2NT	Pass
Vul: None	♥ J2	♥ K763	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AJ96	♦ KQ3	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK7	♣ Q842	1. Stayman			
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: W	♠ A10732	♠ KJ	AP2NT	Pass	3♥	Pass
Vul: EW	♥ 1092	♥ AK8	3♠	Pass	3NT	Pass
North HCP: 7	♦ 6	♦ KQ532	Pass	Pass		
South HCP: 20	♣ K942	♣ A107				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ KJ3			AP2NT	Pass
Vul: Both	♥ J82	♥ A9753	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK103	♦ 965	3NT	Pass	4♥	Pass
South HCP: 8	♣ AQJ5	♣ 83	Pass	Pass		
Contract: 4♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: W	♠ K975	♠ AQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ A98	♥ K7	3♦	Pass	3NT	Pass
North HCP: 8	♦ 9653	♦ Q104	Pass	Pass		
South HCP: 20	♣ J5	♣ AKQ103	1. Stayman			
Contract: 3N S						

Board: 330	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ 1032			AP2NT	Pass
Vul: NS	♥ KJ1086	♥ 92	Pass	Pass		
North HCP: 20	♦ AKQ8	♦ 10543				
South HCP: 3	♣ A2	♣ K864				
Contract: 2N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 326      ♠ 109  
Dealer: E        ♥ K763  
Vul: None        ♦ KQ3  
HCP: 10          ♣ Q842

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 327      ♠ KJ  
Dealer: W        ♥ AK8  
Vul: EW         ♦ KQ532  
HCP: 20          ♣ A107

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 328      ♠ KJ3  
Dealer: E        ♥ A9753  
Vul: Both        ♦ 965  
HCP: 8           ♣ 83

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 329      ♠ AQ8  
Dealer: W        ♥ K7  
Vul: None        ♦ Q104  
HCP: 20          ♣ AKQ103

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 330      ♠ 1032  
Dealer: E        ♥ 92  
Vul: NS         ♦ 10543  
HCP: 3          ♣ K864

East Opens AP2NT.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: E	♠ AK83	♠ 109			AP2NT	Pass
Vul: None	♥ J2	♥ K763	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AJ96	♦ KQ3	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK7	♣ Q842	1. Stayman			
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: W	♠ A10732	♠ KJ	AP2NT	Pass	3♥	Pass
Vul: EW	♥ 1092	♥ AK8	3♠	Pass	3NT	Pass
North HCP: 7	♦ 6	♦ KQ532	Pass	Pass		
South HCP: 20	♣ K942	♣ A107				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ KJ3			AP2NT	Pass
Vul: Both	♥ J82	♥ A9753	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK103	♦ 965	3NT	Pass	4♥	Pass
South HCP: 8	♣ AQJ5	♣ 83	Pass	Pass		
Contract: 4♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: W	♠ K975	♠ AQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ A98	♥ K7	3♦	Pass	3NT	Pass
North HCP: 8	♦ 9653	♦ Q104	Pass	Pass		
South HCP: 20	♣ J5	♣ AKQ103	1. Stayman			
Contract: 3N S						

Board: 330	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ 1032			AP2NT	Pass
Vul: NS	♥ KJ1086	♥ 92	Pass	Pass		
North HCP: 20	♦ AKQ8	♦ 10543				
South HCP: 3	♣ A2	♣ K864				
Contract: 2N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 331      ♠ 1094  
Dealer: W        ♥ J64  
Vul: Both        ♦ 98732  
HCP: 3           ♣ Q3

West Opens AP2NT.

You bid first.

Board: 332      ♠ AQ  
Dealer: E        ♥ KQJ4  
Vul: None       ♦ 85  
HCP: 21         ♣ AKQ85

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♦ if possible.

East Bids 5♦ if possible.

Partner bids first.

Board: 333      ♠ J982  
Dealer: W        ♥ J2  
Vul: NS          ♦ 975  
HCP: 6           ♣ KJ109

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 334      ♠ AKQ62  
Dealer: E        ♥ A6  
Vul: EW         ♦ KJ103  
HCP: 21         ♣ A8

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 335      ♠ 7653  
Dealer: W        ♥ 9643  
Vul: None       ♦ J5  
HCP: 5           ♣ KJ5

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 331  
 Dealer: W  
 Vul: Both  
 North HCP: 3  
 South HCP: 21  
 Contract: 2N S

North:  
 ♠ 1094  
 ♥ J64  
 ♦ 98732  
 ♣ Q3

South:  
 ♠ KQ  
 ♥ AKQ95  
 ♦ Q10  
 ♣ AJ104

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 332  
 Dealer: E  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 5♦ S

North:  
 ♠ AQ  
 ♥ KQJ4  
 ♦ 85  
 ♣ AKQ85

South:  
 ♠ 10974  
 ♥ A  
 ♦ KJ1093  
 ♣ 1043

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4♦	Pass	5♦	Pass
Pass	Pass		

1. Stayman

Board: 333  
 Dealer: W  
 Vul: NS  
 North HCP: 6  
 South HCP: 21  
 Contract: 4♠ S

North:  
 ♠ J982  
 ♥ J2  
 ♦ 975  
 ♣ KJ109

South:  
 ♠ AQ53  
 ♥ AKQ  
 ♦ 10864  
 ♣ AQ

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♠	Pass
Pass	Pass		

1. Stayman

Board: 334  
 Dealer: E  
 Vul: EW  
 North HCP: 21  
 South HCP: 4  
 Contract: 3♥ N

North:  
 ♠ AKQ62  
 ♥ A6  
 ♦ KJ103  
 ♣ A8

South:  
 ♠ 93  
 ♥ K10843  
 ♦ 974  
 ♣ J32

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
Pass	Pass		

Board: 335  
 Dealer: W  
 Vul: None  
 North HCP: 5  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ 7653  
 ♥ 9643  
 ♦ J5  
 ♣ KJ5

South:  
 ♠ KQ84  
 ♥ AJ2  
 ♦ A74  
 ♣ AQ8

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♠	Pass
Pass	Pass		

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 331  
Dealer: W  
Vul: Both  
HCP: 21

♠ KQ  
♥ AKQ95  
♦ Q10  
♣ AJ104

West Opens AP2NT.

Partner bids first.

Board: 332  
Dealer: E  
Vul: None  
HCP: 8

♠ 10974  
♥ A  
♦ KJ1093  
♣ 1043

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♦ if possible.

East Bids 5♦ if possible.

You bid first.

Board: 333  
Dealer: W  
Vul: NS  
HCP: 21

♠ AQ53  
♥ AKQ  
♦ 10864  
♣ AQ

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 334  
Dealer: E  
Vul: EW  
HCP: 4

♠ 93  
♥ K10843  
♦ 974  
♣ J32

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 335  
Dealer: W  
Vul: None  
HCP: 20

♠ KQ84  
♥ AJ2  
♦ A74  
♣ AQ8

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 331  
 Dealer: W  
 Vul: Both  
 North HCP: 3  
 South HCP: 21  
 Contract: 2N S

North:  
 ♠ 1094  
 ♥ J64  
 ♦ 98732  
 ♣ Q3

South:  
 ♠ KQ  
 ♥ AKQ95  
 ♦ Q10  
 ♣ AJ104

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 332  
 Dealer: E  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 5♦ S

North:  
 ♠ AQ  
 ♥ KQJ4  
 ♦ 85  
 ♣ AKQ85

South:  
 ♠ 10974  
 ♥ A  
 ♦ KJ1093  
 ♣ 1043

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4♦	Pass	5♦	Pass
Pass	Pass		

1. Stayman

Board: 333  
 Dealer: W  
 Vul: NS  
 North HCP: 6  
 South HCP: 21  
 Contract: 4♠ S

North:  
 ♠ J982  
 ♥ J2  
 ♦ 975  
 ♣ KJ109

South:  
 ♠ AQ53  
 ♥ AKQ  
 ♦ 10864  
 ♣ AQ

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♠	Pass
Pass	Pass		

1. Stayman

Board: 334  
 Dealer: E  
 Vul: EW  
 North HCP: 21  
 South HCP: 4  
 Contract: 3♥ N

North:  
 ♠ AKQ62  
 ♥ A6  
 ♦ KJ103  
 ♣ A8

South:  
 ♠ 93  
 ♥ K10843  
 ♦ 974  
 ♣ J32

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
Pass	Pass		

Board: 335  
 Dealer: W  
 Vul: None  
 North HCP: 5  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ 7653  
 ♥ 9643  
 ♦ J5  
 ♣ KJ5

South:  
 ♠ KQ84  
 ♥ AJ2  
 ♦ A74  
 ♣ AQ8

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♠	Pass
Pass	Pass		

1. Stayman



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 336     ♠ A63  
Dealer: E       ♥ K8  
Vul: NS         ♦ AQ5  
HCP: 21         ♣ AKJ95

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 337     ♠ K963  
Dealer: W       ♥ J2  
Vul: EW         ♦ J1042  
HCP: 7           ♣ Q103

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 338     ♠ A108  
Dealer: E       ♥ AKJ2  
Vul: Both       ♦ AQ73  
HCP: 20         ♣ Q2

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 339     ♠ J52  
Dealer: W       ♥ J864  
Vul: NS         ♦ 873  
HCP: 2           ♣ 1087

West Opens AP2NT.

You bid first.

Board: 340     ♠ Q8  
Dealer: E       ♥ AK95  
Vul: EW         ♦ AQ107  
HCP: 21         ♣ AQ3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ KJ98			AP2NT	Pass
Vul: NS	♥ K8	♥ J1043	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ5	♦ K4	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ95	♣ 763	1. Stayman			
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: W	♠ K963	♠ 42	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J2	♥ AQ85	3♥	Pass	3NT	Pass
North HCP: 7	♦ J1042	♦ AK75	Pass	Pass		
South HCP: 20	♣ Q103	♣ AK7	1. Stayman			
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ K653			AP2NT	Pass
Vul: Both	♥ AKJ2	♥ Q6	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQ73	♦ K842	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q2	♣ 1065	1. Stayman			
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: W	♠ J52	♠ AK7				
Vul: NS	♥ J864	♥ Q2	AP2NT	Pass	Pass	Pass
North HCP: 2	♦ 873	♦ AK964				
South HCP: 21	♣ 1087	♣ AJ2				
Contract: 2N S						

Board: 340	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ A1054			AP2NT	Pass
Vul: EW	♥ AK95	♥ 108	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ107	♦ J854	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQ3	♣ J82	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 336     ♠ KJ98  
Dealer: E       ♥ J1043  
Vul: NS         ♦ K4  
HCP: 8          ♣ 763

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 337     ♠ 42  
Dealer: W       ♥ AQ85  
Vul: EW         ♦ AK75  
HCP: 20        ♣ AK7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 338     ♠ K653  
Dealer: E       ♥ Q6  
Vul: Both       ♦ K842  
HCP: 8          ♣ 1065

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 339     ♠ AK7  
Dealer: W       ♥ Q2  
Vul: NS         ♦ AK964  
HCP: 21        ♣ AJ2

West Opens AP2NT.  
Partner bids first.

Board: 340     ♠ A1054  
Dealer: E       ♥ 108  
Vul: EW         ♦ J854  
HCP: 6          ♣ J82

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ KJ98			AP2NT	Pass
Vul: NS	♥ K8	♥ J1043	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ5	♦ K4	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ95	♣ 763				
Contract: 3N N			1. Stayman			

Board: 337	North:	South:	West	North	East	South
Dealer: W	♠ K963	♠ 42	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J2	♥ AQ85	3♥	Pass	3NT	Pass
North HCP: 7	♦ J1042	♦ AK75	Pass	Pass		
South HCP: 20	♣ Q103	♣ AK7				
Contract: 3N S			1. Stayman			

Board: 338	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ K653			AP2NT	Pass
Vul: Both	♥ AKJ2	♥ Q6	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQ73	♦ K842	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q2	♣ 1065				
Contract: 3N N			1. Stayman			

Board: 339	North:	South:	West	North	East	South
Dealer: W	♠ J52	♠ AK7				
Vul: NS	♥ J864	♥ Q2	AP2NT	Pass	Pass	Pass
North HCP: 2	♦ 873	♦ AK964				
South HCP: 21	♣ 1087	♣ AJ2				
Contract: 2N S						

Board: 340	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ A1054			AP2NT	Pass
Vul: EW	♥ AK95	♥ 108	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ107	♦ J854	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQ3	♣ J82				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 341      ♠ A10432  
Dealer: W        ♥ 1082  
Vul: Both        ♦ AJ5  
HCP: 9           ♣ 64

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♠ if possible.

You bid first.

Board: 342      ♠ AK53  
Dealer: E        ♥ AJ2  
Vul: None        ♦ Q862  
HCP: 21          ♣ AK

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 343      ♠ K98  
Dealer: W        ♥ 943  
Vul: EW         ♦ AK854  
HCP: 10          ♣ 94

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 344      ♠ AK73  
Dealer: E        ♥ KQ42  
Vul: Both        ♦ J7  
HCP: 20          ♣ AK4

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 345      ♠ QJ5  
Dealer: W        ♥ 3  
Vul: None        ♦ KJ764  
HCP: 8           ♣ J1042

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 341  
Dealer: W  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♠ S

North:  
♠ A10432  
♥ 1082  
♦ AJ5  
♣ 64

South:  
♠ KQ5  
♥ A76  
♦ Q72  
♣ AKQ2

West	North	East	South
AP2NT	Pass	3♥	Pass
3♠	Pass	3NT	Pass
4♠	Pass	4NT <sup>1</sup>	Pass
5♣ <sup>2</sup>	Pass	6♠	Pass
Pass	Pass		

1. Blackwood 0314, for ♠
2. A=0/5 or 3/5

Board: 342  
Dealer: E  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ AK53  
♥ AJ2  
♦ Q862  
♣ AK

South:  
♠ 1098  
♥ 10753  
♦ A5  
♣ J742

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 343  
Dealer: W  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ K98  
♥ 943  
♦ AK854  
♣ 94

South:  
♠ J4  
♥ AKQ  
♦ 1032  
♣ AKQJ2

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 344  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AK73  
♥ KQ42  
♦ J7  
♣ AK4

South:  
♠ 1054  
♥ 109  
♦ KQ94  
♣ QJ76

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 345  
Dealer: W  
Vul: None  
North HCP: 8  
South HCP: 20  
Contract: 3N S

North:  
♠ QJ5  
♥ 3  
♦ KJ764  
♣ J1042

South:  
♠ A9  
♥ AQJ10  
♦ Q93  
♣ AK76

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 341      ♠ KQ5  
Dealer: W        ♥ A76  
Vul: Both        ♦ Q72  
HCP: 20         ♣ AKQ2

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♠ if possible.

Partner bids first.

Board: 342      ♠ 1098  
Dealer: E        ♥ 10753  
Vul: None        ♦ A5  
HCP: 5          ♣ J742

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 343      ♠ J4  
Dealer: W        ♥ AKQ  
Vul: EW         ♦ 1032  
HCP: 20         ♣ AKQJ2

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 344      ♠ 1054  
Dealer: E        ♥ 109  
Vul: Both        ♦ KQ94  
HCP: 8          ♣ QJ76

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 345      ♠ A9  
Dealer: W        ♥ AQJ10  
Vul: None        ♦ Q93  
HCP: 20         ♣ AK76

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 341  
Dealer: W  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♠ S

North:  
♠ A10432  
♥ 1082  
♦ AJ5  
♣ 64

South:  
♠ KQ5  
♥ A76  
♦ Q72  
♣ AKQ2

West	North	East	South
AP2NT	Pass	3♥	Pass
3♠	Pass	3NT	Pass
4♠	Pass	4NT <sup>1</sup>	Pass
5♣ <sup>2</sup>	Pass	6♠	Pass
Pass	Pass		

1. Blackwood 0314, for ♠
2. A=0/5 or 3/5

Board: 342  
Dealer: E  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ AK53  
♥ AJ2  
♦ Q862  
♣ AK

South:  
♠ 1098  
♥ 10753  
♦ A5  
♣ J742

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 343  
Dealer: W  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ K98  
♥ 943  
♦ AK854  
♣ 94

South:  
♠ J4  
♥ AKQ  
♦ 1032  
♣ AKQJ2

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 344  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AK73  
♥ KQ42  
♦ J7  
♣ AK4

South:  
♠ 1054  
♥ 109  
♦ KQ94  
♣ QJ76

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 345  
Dealer: W  
Vul: None  
North HCP: 8  
South HCP: 20  
Contract: 3N S

North:  
♠ QJ5  
♥ 3  
♦ KJ764  
♣ J1042

South:  
♠ A9  
♥ AQJ10  
♦ Q93  
♣ AK76

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 346      ♠ J32  
Dealer: E        ♥ AKQ94  
Vul: NS         ♦ A3  
HCP: 21         ♣ AK7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♣ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 347      ♠ J965  
Dealer: W        ♥ AK6  
Vul: None       ♦ J974  
HCP: 11         ♣ Q8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

You bid first.

Board: 348      ♠ AQ32  
Dealer: E        ♥ KQ3  
Vul: NS         ♦ K10  
HCP: 21         ♣ AK65

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 349      ♠ Q43  
Dealer: W        ♥ 94  
Vul: EW         ♦ KJ86  
HCP: 6         ♣ 10752

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 350      ♠ AQ7  
Dealer: E        ♥ AK3  
Vul: None       ♦ 854  
HCP: 20         ♣ AK43

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 346  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ J32  
 ♥ AKQ94  
 ♦ A3  
 ♣ AK7

South:  
 ♠ AK64  
 ♥ 3  
 ♦ 1098  
 ♣ J10986

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4♣	Pass	4♥	Pass
Pass	Pass		

1. Stayman

Board: 347  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 21  
 Contract: 4N S

North:  
 ♠ J965  
 ♥ AK6  
 ♦ J974  
 ♣ Q8

South:  
 ♠ AK10  
 ♥ QJ9  
 ♦ AK  
 ♣ KJ542

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman  
 2. Quantitative 4NT

Board: 348  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AQ32  
 ♥ KQ3  
 ♦ K10  
 ♣ AK65

South:  
 ♠ K104  
 ♥ A42  
 ♦ J743  
 ♣ Q103

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 349  
 Dealer: W  
 Vul: EW  
 North HCP: 6  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ Q43  
 ♥ 94  
 ♦ KJ86  
 ♣ 10752

South:  
 ♠ A65  
 ♥ AJ3  
 ♦ AQ532  
 ♣ AQ

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 350  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ AQ7  
 ♥ AK3  
 ♦ 854  
 ♣ AK43

South:  
 ♠ J1042  
 ♥ 984  
 ♦ KJ73  
 ♣ Q8

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 346      ♠ AK64  
Dealer: E        ♥ 3  
Vul: NS         ♦ 1098  
HCP: 8          ♣ J10986

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♣ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 347      ♠ AK10  
Dealer: W        ♥ QJ9  
Vul: None       ♦ AK  
HCP: 21         ♣ KJ542

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

Partner bids first.

Board: 348      ♠ K104  
Dealer: E        ♥ A42  
Vul: NS         ♦ J743  
HCP: 10        ♣ Q103

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 349      ♠ A65  
Dealer: W        ♥ AJ3  
Vul: EW         ♦ AQ532  
HCP: 21        ♣ AQ

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 350      ♠ J1042  
Dealer: E        ♥ 984  
Vul: None       ♦ KJ73  
HCP: 7          ♣ Q8

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 346  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ J32  
 ♥ AKQ94  
 ♦ A3  
 ♣ AK7

South:  
 ♠ AK64  
 ♥ 3  
 ♦ 1098  
 ♣ J10986

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4♣	Pass	4♥	Pass
Pass	Pass		

1. Stayman

Board: 347  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 21  
 Contract: 4N S

North:  
 ♠ J965  
 ♥ AK6  
 ♦ J974  
 ♣ Q8

South:  
 ♠ AK10  
 ♥ QJ9  
 ♦ AK  
 ♣ KJ542

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman  
 2. Quantitative 4NT

Board: 348  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AQ32  
 ♥ KQ3  
 ♦ K10  
 ♣ AK65

South:  
 ♠ K104  
 ♥ A42  
 ♦ J743  
 ♣ Q103

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 349  
 Dealer: W  
 Vul: EW  
 North HCP: 6  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ Q43  
 ♥ 94  
 ♦ KJ86  
 ♣ 10752

South:  
 ♠ A65  
 ♥ AJ3  
 ♦ AQ532  
 ♣ AQ

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 350  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ AQ7  
 ♥ AK3  
 ♦ 854  
 ♣ AK43

South:  
 ♠ J1042  
 ♥ 984  
 ♦ KJ73  
 ♣ Q8

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 351  
Dealer: W  
Vul: NS  
HCP: 7

♠ J63  
♥ 32  
♦ Q974  
♣ A873

West Opens AP2NT.  
East Bids 3NT if possible.  
You bid first.

Board: 352  
Dealer: E  
Vul: EW  
HCP: 21

♠ AK106  
♥ A762  
♦ AQ3  
♣ A5

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
Partner bids first.

Board: 353  
Dealer: W  
Vul: NS  
HCP: 4

♠ QJ76  
♥ 10743  
♦ J754  
♣ 10

West Opens AP2NT.  
You bid first.

Board: 354  
Dealer: E  
Vul: EW  
HCP: 20

♠ AJ1083  
♥ K6  
♦ AKQ3  
♣ QJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
Partner bids first.

Board: 355  
Dealer: W  
Vul: Both  
HCP: 7

♠ Q1063  
♥ K652  
♦ 95  
♣ Q32

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: W	♠ J63	♠ KQ92	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 32	♥ KQ9	Pass	Pass		
North HCP: 7	♦ Q974	♦ AKJ				
South HCP: 21	♣ A873	♣ K92				
Contract: 3N S						

Board: 352	North:	South:	West	North	East	South
Dealer: E	♠ AK106	♠ J972			AP2NT	Pass
Vul: EW	♥ A762	♥ J854	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ3	♦ K4	4♥	Pass	Pass	Pass
South HCP: 8	♣ A5	♣ K86				
Contract: 4♥ N			1. Stayman			

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ A102	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 10743	♥ AKJ9				
North HCP: 4	♦ J754	♦ Q2				
South HCP: 21	♣ 10	♣ AK93				
Contract: 2N S						

Board: 354	North:	South:	West	North	East	South
Dealer: E	♠ AJ1083	♠ K542			AP2NT	Pass
Vul: EW	♥ K6	♥ 10982	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AKQ3	♦ 54	4♠	Pass	Pass	Pass
South HCP: 7	♣ QJ	♣ A93				
Contract: 4♠ N			1. Stayman			

Board: 355	North:	South:	West	North	East	South
Dealer: W	♠ Q1063	♠ K54	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K652	♥ A973	3♥	Pass	4♥	Pass
North HCP: 7	♦ 95	♦ AJ6	Pass	Pass		
South HCP: 20	♣ Q32	♣ AKJ				
Contract: 4♥ S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 351	♠ KQ92	West Opens AP2NT.
Dealer: W	♥ KQ9	East Bids 3NT if possible.
Vul: NS	♦ AKJ	
HCP: 21	♣ K92	Partner bids first.

Board: 352	♠ J972	East Opens AP2NT.
Dealer: E	♥ J854	West Bids 3♣ if possible.
Vul: EW	♦ K4	East Bids 3♥ if possible.
HCP: 8	♣ K86	West Bids 4♥ if possible.

You bid first.

Board: 353	♠ A102	West Opens AP2NT.
Dealer: W	♥ AKJ9	
Vul: NS	♦ Q2	Partner bids first.
HCP: 21	♣ AK93	

Board: 354	♠ K542	East Opens AP2NT.
Dealer: E	♥ 10982	West Bids 3♣ if possible.
Vul: EW	♦ 54	East Bids 3♠ if possible.
HCP: 7	♣ A93	West Bids 4♠ if possible.

You bid first.

Board: 355	♠ K54	West Opens AP2NT.
Dealer: W	♥ A973	East Bids 3♣ if possible.
Vul: Both	♦ AJ6	West Bids 3♥ if possible.
HCP: 20	♣ AKJ	East Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: W	♠ J63	♠ KQ92	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 32	♥ KQ9	Pass	Pass		
North HCP: 7	♦ Q974	♦ AKJ				
South HCP: 21	♣ A873	♣ K92				
Contract: 3N S						

Board: 352	North:	South:	West	North	East	South
Dealer: E	♠ AK106	♠ J972			AP2NT	Pass
Vul: EW	♥ A762	♥ J854	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ3	♦ K4	4♥	Pass	Pass	Pass
South HCP: 8	♣ A5	♣ K86				
Contract: 4♥ N			1. Stayman			

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ A102	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 10743	♥ AKJ9				
North HCP: 4	♦ J754	♦ Q2				
South HCP: 21	♣ 10	♣ AK93				
Contract: 2N S						

Board: 354	North:	South:	West	North	East	South
Dealer: E	♠ AJ1083	♠ K542			AP2NT	Pass
Vul: EW	♥ K6	♥ 10982	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AKQ3	♦ 54	4♠	Pass	Pass	Pass
South HCP: 7	♣ QJ	♣ A93				
Contract: 4♠ N			1. Stayman			

Board: 355	North:	South:	West	North	East	South
Dealer: W	♠ Q1063	♠ K54	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K652	♥ A973	3♥	Pass	4♥	Pass
North HCP: 7	♦ 95	♦ AJ6	Pass	Pass		
South HCP: 20	♣ Q32	♣ AKJ				
Contract: 4♥ S			1. Stayman			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 356	♠ KJ9	East Opens AP2NT.
Dealer: E	♥ AK74	West Bids 3♣ if possible.
Vul: None	♦ A8	East Bids 3♥ if possible.
HCP: 20	♣ KQ98	West Bids 4♥ if possible.
		Partner bids first.

Board: 357	♠ 102	West Opens AP2NT.
Dealer: W	♥ 107	East Bids 3NT if possible.
Vul: EW	♦ Q6432	
HCP: 6	♣ KJ106	You bid first.

Board: 358	♠ AQJ53	East Opens AP2NT.
Dealer: E	♥ A74	
Vul: Both	♦ A95	Partner bids first.
HCP: 21	♣ AQ	

Board: 359	♠ KJ	West Opens AP2NT.
Dealer: W	♥ J843	East Bids 3♣ if possible.
Vul: None	♦ J104	West Bids 3♥ if possible.
HCP: 10	♣ A865	East Bids 4♥ if possible.
		You bid first.

Board: 360	♠ KJ32	East Opens AP2NT.
Dealer: E	♥ AQ87	West Bids 3NT if possible.
Vul: Both	♦ AQJ	
HCP: 20	♣ K10	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ AQ7			AP2NT	Pass
Vul: None	♥ AK74	♥ 10853	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A8	♦ 1075	4♥	Pass	Pass	Pass
South HCP: 10	♣ KQ98	♣ A43	1. Stayman			
Contract: 4♥ N						

Board: 357	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ A865	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 107	♥ AJ4	Pass	Pass		
North HCP: 6	♦ Q6432	♦ AKJ5				
South HCP: 21	♣ KJ106	♣ A7				
Contract: 3N S						

Board: 358	North:	South:	West	North	East	South
Dealer: E	♠ AQJ53	♠ 8			AP2NT	Pass
Vul: Both	♥ A74	♥ K982	Pass	Pass		
North HCP: 21	♦ A95	♦ 10842				
South HCP: 3	♣ AQ	♣ 10765				
Contract: 2N N						

Board: 359	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J843	♥ AQ95	3♥	Pass	4♥	Pass
North HCP: 10	♦ J104	♦ AQ95	Pass	Pass		
South HCP: 21	♣ A865	♣ K3	1. Stayman			
Contract: 4♥ S						

Board: 360	North:	South:	West	North	East	South
Dealer: E	♠ KJ32	♠ A8			AP2NT	Pass
Vul: Both	♥ AQ87	♥ J62	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQJ	♦ 962				
South HCP: 8	♣ K10	♣ QJ754				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 356      ♠ AQ7  
Dealer: E        ♥ 10853  
Vul: None        ♦ 1075  
HCP: 10         ♣ A43

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 357      ♠ A865  
Dealer: W        ♥ AJ4  
Vul: EW         ♦ AKJ5  
HCP: 21         ♣ A7

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 358      ♠ 8  
Dealer: E        ♥ K982  
Vul: Both        ♦ 10842  
HCP: 3          ♣ 10765

East Opens AP2NT.

You bid first.

Board: 359      ♠ AQ2  
Dealer: W        ♥ AQ95  
Vul: None        ♦ AQ95  
HCP: 21         ♣ K3

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 360      ♠ A8  
Dealer: E        ♥ J62  
Vul: Both        ♦ 962  
HCP: 8          ♣ QJ754

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ AQ7			AP2NT	Pass
Vul: None	♥ AK74	♥ 10853	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A8	♦ 1075	4♥	Pass	Pass	Pass
South HCP: 10	♣ KQ98	♣ A43	1. Stayman			
Contract: 4♥ N						

Board: 357	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ A865	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 107	♥ AJ4	Pass	Pass		
North HCP: 6	♦ Q6432	♦ AKJ5				
South HCP: 21	♣ KJ106	♣ A7				
Contract: 3N S						

Board: 358	North:	South:	West	North	East	South
Dealer: E	♠ AQJ53	♠ 8			AP2NT	Pass
Vul: Both	♥ A74	♥ K982	Pass	Pass		
North HCP: 21	♦ A95	♦ 10842				
South HCP: 3	♣ AQ	♣ 10765				
Contract: 2N N						

Board: 359	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J843	♥ AQ95	3♥	Pass	4♥	Pass
North HCP: 10	♦ J104	♦ AQ95	Pass	Pass		
South HCP: 21	♣ A865	♣ K3	1. Stayman			
Contract: 4♥ S						

Board: 360	North:	South:	West	North	East	South
Dealer: E	♠ KJ32	♠ A8			AP2NT	Pass
Vul: Both	♥ AQ87	♥ J62	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQJ	♦ 962				
South HCP: 8	♣ K10	♣ QJ754				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 361  
Dealer: W  
Vul: None  
HCP: 2

♠ 52  
♥ J95  
♦ J976  
♣ 10865

West Opens AP2NT.

You bid first.

Board: 362  
Dealer: E  
Vul: NS  
HCP: 21

♠ AK5  
♥ A97  
♦ AQ105  
♣ A52

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 363  
Dealer: W  
Vul: EW  
HCP: 7

♠ A432  
♥ 64  
♦ J72  
♣ Q1086

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 364  
Dealer: E  
Vul: None  
HCP: 21

♠ Q94  
♥ AKJ103  
♦ AQ  
♣ KQ3

East Opens AP2NT.

Partner bids first.

Board: 365  
Dealer: W  
Vul: NS  
HCP: 5

♠ K98  
♥ Q9532  
♦ 865  
♣ 54

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ A1096	AP2NT	Pass	Pass	Pass
Vul: None	♥ J95	♥ AK107				
North HCP: 2	♦ J976	♦ K53				
South HCP: 20	♣ 10865	♣ AQ				
Contract: 2N S						

Board: 362	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ J1087			AP2NT	Pass
Vul: NS	♥ A97	♥ K532	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ105	♦ 62	3NT	Pass	Pass	Pass
South HCP: 7	♣ A52	♣ K63	1. Stayman			
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: W	♠ A432	♠ K87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 64	♥ A5	3♦	Pass	3NT	Pass
North HCP: 7	♦ J72	♦ AQ86	Pass	Pass		
South HCP: 20	♣ Q1086	♣ AK72	1. Stayman			
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ Q94	♠ K1072			AP2NT	Pass
Vul: None	♥ AKJ103	♥ 954	Pass	Pass		
North HCP: 21	♦ AQ	♦ 7542				
South HCP: 4	♣ KQ3	♣ J10				
Contract: 2N N						

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ K98	♠ AJ65	AP2NT	Pass	3♦	Pass
Vul: NS	♥ Q9532	♥ A106	3♥	Pass	3NT	Pass
North HCP: 5	♦ 865	♦ KQ7	4♥	Pass	Pass	Pass
South HCP: 21	♣ 54	♣ AK8				
Contract: 4♥ S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 361      ♠ A1096  
Dealer: W        ♥ AK107  
Vul: None        ♦ K53  
HCP: 20          ♣ AQ

West Opens AP2NT.

Partner bids first.

Board: 362      ♠ J1087  
Dealer: E        ♥ K532  
Vul: NS          ♦ 62  
HCP: 7           ♣ K63

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 363      ♠ K87  
Dealer: W        ♥ A5  
Vul: EW          ♦ AQ86  
HCP: 20          ♣ AK72

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 364      ♠ K1072  
Dealer: E        ♥ 954  
Vul: None        ♦ 7542  
HCP: 4           ♣ J10

East Opens AP2NT.

You bid first.

Board: 365      ♠ AJ65  
Dealer: W        ♥ A106  
Vul: NS          ♦ KQ7  
HCP: 21          ♣ AK8

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ A1096	AP2NT	Pass	Pass	Pass
Vul: None	♥ J95	♥ AK107				
North HCP: 2	♦ J976	♦ K53				
South HCP: 20	♣ 10865	♣ AQ				
Contract: 2N S						

Board: 362	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ J1087			AP2NT	Pass
Vul: NS	♥ A97	♥ K532	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ105	♦ 62	3NT	Pass	Pass	Pass
South HCP: 7	♣ A52	♣ K63				
Contract: 3N N			1. Stayman			

Board: 363	North:	South:	West	North	East	South
Dealer: W	♠ A432	♠ K87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 64	♥ A5	3♦	Pass	3NT	Pass
North HCP: 7	♦ J72	♦ AQ86	Pass	Pass		
South HCP: 20	♣ Q1086	♣ AK72				
Contract: 3N S			1. Stayman			

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ Q94	♠ K1072			AP2NT	Pass
Vul: None	♥ AKJ103	♥ 954	Pass	Pass		
North HCP: 21	♦ AQ	♦ 7542				
South HCP: 4	♣ KQ3	♣ J10				
Contract: 2N N						

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ K98	♠ AJ65	AP2NT	Pass	3♦	Pass
Vul: NS	♥ Q9532	♥ A106	3♥	Pass	3NT	Pass
North HCP: 5	♦ 865	♦ KQ7	4♥	Pass	Pass	Pass
South HCP: 21	♣ 54	♣ AK8				
Contract: 4♥ S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 366      ♠ AKQ  
Dealer: E        ♥ K653  
Vul: EW        ♦ AJ  
HCP: 21        ♣ A953

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 367      ♠ 9843  
Dealer: W        ♥ KJ97  
Vul: EW        ♦ 72  
HCP: 5        ♣ J102

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 368      ♠ A84  
Dealer: E        ♥ AQ6  
Vul: Both       ♦ KQJ8  
HCP: 20        ♣ A32

East Opens AP2NT.  
Partner bids first.

Board: 369      ♠ K952  
Dealer: W        ♥ Q873  
Vul: Both       ♦ 64  
HCP: 8        ♣ K87

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 370      ♠ A87  
Dealer: E        ♥ AKQ  
Vul: None       ♦ AK63  
HCP: 21        ♣ J65

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 87654			AP2NT	Pass
Vul: EW	♥ K653	♥ QJ8	3♥	Pass	3♠	Pass
North HCP: 21	♦ AJ	♦ 106	3NT	Pass	4♠	Pass
South HCP: 6	♣ A953	♣ QJ6	Pass	Pass		
Contract: 4♠ N						

Board: 367	North:	South:	West	North	East	South
Dealer: W	♠ 9843	♠ K107	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KJ97	♥ A63	3♦	Pass	3NT	Pass
North HCP: 5	♦ 72	♦ AK65	Pass	Pass		
South HCP: 20	♣ J102	♣ AQ8				
Contract: 3N S			1. Stayman			

Board: 368	North:	South:	West	North	East	South
Dealer: E	♠ A84	♠ 1095			AP2NT	Pass
Vul: Both	♥ AQ6	♥ 1085				
North HCP: 20	♦ KQJ8	♦ 543	Pass	Pass		
South HCP: 2	♣ A32	♣ Q1076				
Contract: 2N N						

Board: 369	North:	South:	West	North	East	South
Dealer: W	♠ K952	♠ A3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q873	♥ AK105	3♥	Pass	4♥	Pass
North HCP: 8	♦ 64	♦ QJ109	Pass	Pass		
South HCP: 20	♣ K87	♣ AQ4				
Contract: 4♥ S			1. Stayman			

Board: 370	North:	South:	West	North	East	South
Dealer: E	♠ A87	♠ K1093			AP2NT	Pass
Vul: None	♥ AKQ	♥ J987	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK63	♦ 852	3NT	Pass	Pass	Pass
South HCP: 7	♣ J65	♣ K9				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 366      ♠ 87654  
Dealer: E        ♥ QJ8  
Vul: EW        ♦ 106  
HCP: 6         ♣ QJ6

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 367      ♠ K107  
Dealer: W        ♥ A63  
Vul: EW        ♦ AK65  
HCP: 20        ♣ AQ8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 368      ♠ 1095  
Dealer: E        ♥ 1085  
Vul: Both       ♦ 543  
HCP: 2         ♣ Q1076

East Opens AP2NT.  
You bid first.

Board: 369      ♠ A3  
Dealer: W        ♥ AK105  
Vul: Both       ♦ QJ109  
HCP: 20        ♣ AQ4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 370      ♠ K1093  
Dealer: E        ♥ J987  
Vul: None       ♦ 852  
HCP: 7         ♣ K9

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 87654			AP2NT	Pass
Vul: EW	♥ K653	♥ QJ8	3♥	Pass	3♠	Pass
North HCP: 21	♦ AJ	♦ 106	3NT	Pass	4♠	Pass
South HCP: 6	♣ A953	♣ QJ6	Pass	Pass		
Contract: 4♠ N						

Board: 367	North:	South:	West	North	East	South
Dealer: W	♠ 9843	♠ K107	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KJ97	♥ A63	3♦	Pass	3NT	Pass
North HCP: 5	♦ 72	♦ AK65	Pass	Pass		
South HCP: 20	♣ J102	♣ AQ8				
Contract: 3N S			1. Stayman			

Board: 368	North:	South:	West	North	East	South
Dealer: E	♠ A84	♠ 1095			AP2NT	Pass
Vul: Both	♥ AQ6	♥ 1085				
North HCP: 20	♦ KQJ8	♦ 543	Pass	Pass		
South HCP: 2	♣ A32	♣ Q1076				
Contract: 2N N						

Board: 369	North:	South:	West	North	East	South
Dealer: W	♠ K952	♠ A3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q873	♥ AK105	3♥	Pass	4♥	Pass
North HCP: 8	♦ 64	♦ QJ109	Pass	Pass		
South HCP: 20	♣ K87	♣ AQ4				
Contract: 4♥ S			1. Stayman			

Board: 370	North:	South:	West	North	East	South
Dealer: E	♠ A87	♠ K1093			AP2NT	Pass
Vul: None	♥ AKQ	♥ J987	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK63	♦ 852	3NT	Pass	Pass	Pass
South HCP: 7	♣ J65	♣ K9				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 371	♠ QJ5	West Opens AP2NT.
Dealer: W	♥ KQ75	East Bids 3♣ if possible.
Vul: Both	♦ J95	West Bids 3♦ if possible.
HCP: 11	♣ Q106	East Bids 4NT if possible.
		You bid first.
Board: 372	♠ AQ87	East Opens AP2NT.
Dealer: E	♥ AK54	West Bids 3NT if possible.
Vul: None	♦ AQ	
HCP: 21	♣ Q97	Partner bids first.
Board: 373	♠ 4	West Opens AP2NT.
Dealer: W	♥ 1076	East Bids 3NT if possible.
Vul: NS	♦ KQ85	
HCP: 8	♣ K10985	You bid first.
Board: 374	♠ AJ2	East Opens AP2NT.
Dealer: E	♥ AQJ107	West Bids 3NT if possible.
Vul: EW	♦ AQ9	
HCP: 20	♣ Q5	Partner bids first.
Board: 375	♠ 875	West Opens AP2NT.
Dealer: W	♥ J842	
Vul: None	♦ 64	You bid first.
HCP: 4	♣ K1052	

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: W	♠ QJ5	♠ AK3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ KQ75	♥ AJ10	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ J95	♦ K1087	Pass	Pass		
South HCP: 20	♣ Q106	♣ AJ5				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 372	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ 532			AP2NT	Pass
Vul: None	♥ AK54	♥ J9				
North HCP: 21	♦ AQ	♦ 9853	3NT	Pass	Pass	Pass
South HCP: 5	♣ Q97	♣ A1052				
Contract: 3N N						

Board: 373	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ KQ53	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 1076	♥ AKJ4	Pass	Pass		
North HCP: 8	♦ KQ85	♦ A7				
South HCP: 20	♣ K10985	♣ QJ6				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ Q94			AP2NT	Pass
Vul: EW	♥ AQJ107	♥ 82				
North HCP: 20	♦ AQ9	♦ KJ1053	3NT	Pass	Pass	Pass
South HCP: 7	♣ Q5	♣ J83				
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ AQ6	AP2NT	Pass	Pass	Pass
Vul: None	♥ J842	♥ AK5				
North HCP: 4	♦ 64	♦ KQ102				
South HCP: 21	♣ K1052	♣ QJ9				
Contract: 2N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 371      ♠ AK3  
Dealer: W        ♥ AJ10  
Vul: Both        ♦ K1087  
HCP: 20         ♣ AJ5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

Partner bids first.

Board: 372      ♠ 532  
Dealer: E        ♥ J9  
Vul: None        ♦ 9853  
HCP: 5          ♣ A1052

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 373      ♠ KQ53  
Dealer: W        ♥ AKJ4  
Vul: NS          ♦ A7  
HCP: 20         ♣ QJ6

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 374      ♠ Q94  
Dealer: E        ♥ 82  
Vul: EW         ♦ KJ1053  
HCP: 7          ♣ J83

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 375      ♠ AQ6  
Dealer: W        ♥ AK5  
Vul: None        ♦ KQ102  
HCP: 21         ♣ QJ9

West Opens AP2NT.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: W	♠ QJ5	♠ AK3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ KQ75	♥ AJ10	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ J95	♦ K1087	Pass	Pass		
South HCP: 20	♣ Q106	♣ AJ5				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 372	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ 532			AP2NT	Pass
Vul: None	♥ AK54	♥ J9				
North HCP: 21	♦ AQ	♦ 9853	3NT	Pass	Pass	Pass
South HCP: 5	♣ Q97	♣ A1052				
Contract: 3N N						

Board: 373	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ KQ53	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 1076	♥ AKJ4	Pass	Pass		
North HCP: 8	♦ KQ85	♦ A7				
South HCP: 20	♣ K10985	♣ QJ6				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ Q94			AP2NT	Pass
Vul: EW	♥ AQJ107	♥ 82				
North HCP: 20	♦ AQ9	♦ KJ1053	3NT	Pass	Pass	Pass
South HCP: 7	♣ Q5	♣ J83				
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ AQ6	AP2NT	Pass	Pass	Pass
Vul: None	♥ J842	♥ AK5				
North HCP: 4	♦ 64	♦ KQ102				
South HCP: 21	♣ K1052	♣ QJ9				
Contract: 2N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 376	♠ K6	East Opens AP2NT.
Dealer: E	♥ AK92	West Bids 3NT if possible.
Vul: EW	♦ K1098	
HCP: 21	♣ AKJ	Partner bids first.

Board: 377	♠ K854	West Opens AP2NT.
Dealer: W	♥ Q543	East Bids 3♣ if possible.
Vul: Both	♦ J8	West Bids 3♥ if possible.
HCP: 7	♣ J83	East Bids 4♥ if possible.

You bid first.

Board: 378	♠ AQJ2	East Opens AP2NT.
Dealer: E	♥ AQJ2	West Bids 3NT if possible.
Vul: NS	♦ A86	
HCP: 20	♣ Q3	Partner bids first.

Board: 379	♠ Q843	West Opens AP2NT.
Dealer: W	♥ J75	East Bids 3♣ if possible.
Vul: Both	♦ J1065	West Bids 3♠ if possible.
HCP: 8	♣ A7	East Bids 4♠ if possible.

You bid first.

Board: 380	♠ KQ6	East Opens AP2NT.
Dealer: E	♥ AK84	West Bids 3NT if possible.
Vul: None	♦ QJ	
HCP: 20	♣ AJ108	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ Q			AP2NT	Pass
Vul: EW	♥ AK92	♥ Q83				
North HCP: 21	♦ K1098	♦ QJ63	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKJ	♣ Q9876				
Contract: 3N N						

Board: 377	North:	South:	West	North	East	South
Dealer: W	♠ K854	♠ J2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q543	♥ AK62	3♥	Pass	4♥	Pass
North HCP: 7	♦ J8	♦ AQ1065	Pass	Pass		
South HCP: 20	♣ J83	♣ AQ				
Contract: 4♥ S			1. Stayman			

Board: 378	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ 7			AP2NT	Pass
Vul: NS	♥ AQJ2	♥ 943				
North HCP: 20	♦ A86	♦ KQJ53	3NT	Pass	Pass	Pass
South HCP: 10	♣ Q3	♣ KJ95				
Contract: 3N N						

Board: 379	North:	South:	West	North	East	South
Dealer: W	♠ Q843	♠ AKJ76	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J75	♥ AK10	3♠	Pass	4♠	Pass
North HCP: 8	♦ J1065	♦ Q4	Pass	Pass		
South HCP: 20	♣ A7	♣ K94				
Contract: 4♠ S			1. Stayman			

Board: 380	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ J109			AP2NT	Pass
Vul: None	♥ AK84	♥ Q6				
North HCP: 20	♦ QJ	♦ 87642	3NT	Pass	Pass	Pass
South HCP: 5	♣ AJ108	♣ Q94				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 376	♠ Q	East Opens AP2NT.
Dealer: E	♥ Q83	West Bids 3NT if possible.
Vul: EW	♦ QJ63	
HCP: 9	♣ Q9876	You bid first.

Board: 377	♠ J2	West Opens AP2NT.
Dealer: W	♥ AK62	East Bids 3♣ if possible.
Vul: Both	♦ AQ1065	West Bids 3♥ if possible.
HCP: 20	♣ AQ	East Bids 4♥ if possible.
		Partner bids first.

Board: 378	♠ 7	East Opens AP2NT.
Dealer: E	♥ 943	West Bids 3NT if possible.
Vul: NS	♦ KQJ53	
HCP: 10	♣ KJ95	You bid first.

Board: 379	♠ AKJ76	West Opens AP2NT.
Dealer: W	♥ AK10	East Bids 3♣ if possible.
Vul: Both	♦ Q4	West Bids 3♠ if possible.
HCP: 20	♣ K94	East Bids 4♠ if possible.
		Partner bids first.

Board: 380	♠ J109	East Opens AP2NT.
Dealer: E	♥ Q6	West Bids 3NT if possible.
Vul: None	♦ 87642	
HCP: 5	♣ Q94	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ Q			AP2NT	Pass
Vul: EW	♥ AK92	♥ Q83				
North HCP: 21	♦ K1098	♦ QJ63	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKJ	♣ Q9876				
Contract: 3N N						

Board: 377	North:	South:	West	North	East	South
Dealer: W	♠ K854	♠ J2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q543	♥ AK62	3♥	Pass	4♥	Pass
North HCP: 7	♦ J8	♦ AQ1065	Pass	Pass		
South HCP: 20	♣ J83	♣ AQ				
Contract: 4♥ S			1. Stayman			

Board: 378	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ 7			AP2NT	Pass
Vul: NS	♥ AQJ2	♥ 943				
North HCP: 20	♦ A86	♦ KQJ53	3NT	Pass	Pass	Pass
South HCP: 10	♣ Q3	♣ KJ95				
Contract: 3N N						

Board: 379	North:	South:	West	North	East	South
Dealer: W	♠ Q843	♠ AKJ76	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J75	♥ AK10	3♠	Pass	4♠	Pass
North HCP: 8	♦ J1065	♦ Q4	Pass	Pass		
South HCP: 20	♣ A7	♣ K94				
Contract: 4♠ S			1. Stayman			

Board: 380	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ J109			AP2NT	Pass
Vul: None	♥ AK84	♥ Q6				
North HCP: 20	♦ QJ	♦ 87642	3NT	Pass	Pass	Pass
South HCP: 5	♣ AJ108	♣ Q94				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 381      ♠ 9874  
Dealer: W        ♥ Q103  
Vul: EW         ♦ A1093  
HCP: 8           ♣ Q2

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 382      ♠ KJ6  
Dealer: E        ♥ AKJ  
Vul: Both       ♦ AQ6  
HCP: 21         ♣ QJ62

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
  
Partner bids first.

Board: 383      ♠ 10742  
Dealer: W        ♥ 2  
Vul: NS         ♦ A102  
HCP: 7           ♣ K10632

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

Board: 384      ♠ KJ  
Dealer: E        ♥ Q643  
Vul: Both       ♦ AK84  
HCP: 21         ♣ AKJ

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 385      ♠ A8742  
Dealer: W        ♥ 975  
Vul: None       ♦ A108  
HCP: 8           ♣ 54

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: W	♠ 9874	♠ QJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q103	♥ AKJ4	3♥	Pass	3NT	Pass
North HCP: 8	♦ A1093	♦ Q754	Pass	Pass		
South HCP: 20	♣ Q2	♣ AK6				
Contract: 3N S			1. Stayman			

Board: 382	North:	South:	West	North	East	South
Dealer: E	♠ KJ6	♠ A95			AP2NT	Pass
Vul: Both	♥ AKJ	♥ 96543	3♦	Pass	3♥	Pass
North HCP: 21	♦ AQ6	♦ 1032	Pass	Pass		
South HCP: 4	♣ QJ62	♣ 43				
Contract: 3♥ N						

Board: 383	North:	South:	West	North	East	South
Dealer: W	♠ 10742	♠ AK98	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 2	♥ QJ7	3♠	Pass	4♠	Pass
North HCP: 7	♦ A102	♦ KQJ5	Pass	Pass		
South HCP: 20	♣ K10632	♣ A5				
Contract: 4♠ S			1. Stayman			

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ 1093			AP2NT	Pass
Vul: Both	♥ Q643	♥ K97	3NT	Pass	Pass	Pass
North HCP: 21	♦ AK84	♦ J972				
South HCP: 6	♣ AKJ	♣ Q32				
Contract: 3N N						

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ A8742	♠ KQ6	AP2NT	Pass	3♥	Pass
Vul: None	♥ 975	♥ A104	3♠	Pass	4♠	Pass
North HCP: 8	♦ A108	♦ KQ9	Pass	Pass		
South HCP: 21	♣ 54	♣ AQJ9				
Contract: 4♠ S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 381      ♠ QJ  
Dealer: W        ♥ AKJ4  
Vul: EW         ♦ Q754  
HCP: 20         ♣ AK6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 382      ♠ A95  
Dealer: E        ♥ 96543  
Vul: Both       ♦ 1032  
HCP: 4          ♣ 43

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
  
You bid first.

Board: 383      ♠ AK98  
Dealer: W        ♥ QJ7  
Vul: NS         ♦ KQJ5  
HCP: 20         ♣ A5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
  
Partner bids first.

Board: 384      ♠ 1093  
Dealer: E        ♥ K97  
Vul: Both       ♦ J972  
HCP: 6          ♣ Q32

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 385      ♠ KQ6  
Dealer: W        ♥ A104  
Vul: None       ♦ KQ9  
HCP: 21         ♣ AQJ9

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: W	♠ 9874	♠ QJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q103	♥ AKJ4	3♥	Pass	3NT	Pass
North HCP: 8	♦ A1093	♦ Q754	Pass	Pass		
South HCP: 20	♣ Q2	♣ AK6				
Contract: 3N S			1. Stayman			

Board: 382	North:	South:	West	North	East	South
Dealer: E	♠ KJ6	♠ A95			AP2NT	Pass
Vul: Both	♥ AKJ	♥ 96543	3♦	Pass	3♥	Pass
North HCP: 21	♦ AQ6	♦ 1032	Pass	Pass		
South HCP: 4	♣ QJ62	♣ 43				
Contract: 3♥ N						

Board: 383	North:	South:	West	North	East	South
Dealer: W	♠ 10742	♠ AK98	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 2	♥ QJ7	3♠	Pass	4♠	Pass
North HCP: 7	♦ A102	♦ KQJ5	Pass	Pass		
South HCP: 20	♣ K10632	♣ A5				
Contract: 4♠ S			1. Stayman			

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ 1093			AP2NT	Pass
Vul: Both	♥ Q643	♥ K97	3NT	Pass	Pass	Pass
North HCP: 21	♦ AK84	♦ J972				
South HCP: 6	♣ AKJ	♣ Q32				
Contract: 3N N						

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ A8742	♠ KQ6	AP2NT	Pass	3♥	Pass
Vul: None	♥ 975	♥ A104	3♠	Pass	4♠	Pass
North HCP: 8	♦ A108	♦ KQ9	Pass	Pass		
South HCP: 21	♣ 54	♣ AQJ9				
Contract: 4♠ S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 386  
Dealer: E  
Vul: NS  
HCP: 20

♠ A3  
♥ A954  
♦ A1092  
♣ AKJ

East Opens AP2NT.  
West Bids 3NT if possible.  
Partner bids first.

Board: 387  
Dealer: W  
Vul: EW  
HCP: 7

♠ J86  
♥ J1043  
♦ J7  
♣ A1062

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
You bid first.

Board: 388  
Dealer: E  
Vul: NS  
HCP: 21

♠ QJ  
♥ AK7  
♦ KQ93  
♣ AQ86

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
Partner bids first.

Board: 389  
Dealer: W  
Vul: EW  
HCP: 5

♠ 10642  
♥ J72  
♦ A85  
♣ 1053

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
You bid first.

Board: 390  
Dealer: E  
Vul: Both  
HCP: 20

♠ AJ2  
♥ AJ104  
♦ KJ72  
♣ AQ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ J95			AP2NT	Pass
Vul: NS	♥ A954	♥ KQ7				
North HCP: 20	♦ A1092	♦ QJ6	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKJ	♣ 9653				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ J86	♠ AK42	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J1043	♥ AQ	3♠	Pass	3NT	Pass
North HCP: 7	♦ J7	♦ AQ543	Pass	Pass		
South HCP: 20	♣ A1062	♣ J4				
Contract: 3N S			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ K943			AP2NT	Pass
Vul: NS	♥ AK7	♥ Q96	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQ93	♦ A65	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQ86	♣ J97				
Contract: 3N N			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: W	♠ 10642	♠ AKJ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J72	♥ AQ83	3♥	Pass	3NT	Pass
North HCP: 5	♦ A85	♦ QJ	4♠	Pass	Pass	Pass
South HCP: 20	♣ 1053	♣ K86				
Contract: 4♠ S			1. Stayman			

Board: 390	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ 85			AP2NT	Pass
Vul: Both	♥ AJ104	♥ K963	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ72	♦ Q9	4♥	Pass	Pass	Pass
South HCP: 6	♣ AQ	♣ J9854				
Contract: 4♥ N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 386  
Dealer: E  
Vul: NS  
HCP: 9

♠ J95  
♥ KQ7  
♦ QJ6  
♣ 9653

East Opens AP2NT.  
West Bids 3NT if possible.  
You bid first.

Board: 387  
Dealer: W  
Vul: EW  
HCP: 20

♠ AK42  
♥ AQ  
♦ AQ543  
♣ J4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
Partner bids first.

Board: 388  
Dealer: E  
Vul: NS  
HCP: 10

♠ K943  
♥ Q96  
♦ A65  
♣ J97

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
You bid first.

Board: 389  
Dealer: W  
Vul: EW  
HCP: 20

♠ AKJ9  
♥ AQ83  
♦ QJ  
♣ K86

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
Partner bids first.

Board: 390  
Dealer: E  
Vul: Both  
HCP: 6

♠ 85  
♥ K963  
♦ Q9  
♣ J9854

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ J95			AP2NT	Pass
Vul: NS	♥ A954	♥ KQ7				
North HCP: 20	♦ A1092	♦ QJ6	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKJ	♣ 9653				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ J86	♠ AK42	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J1043	♥ AQ	3♠	Pass	3NT	Pass
North HCP: 7	♦ J7	♦ AQ543	Pass	Pass		
South HCP: 20	♣ A1062	♣ J4				
Contract: 3N S			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ K943			AP2NT	Pass
Vul: NS	♥ AK7	♥ Q96	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQ93	♦ A65	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQ86	♣ J97				
Contract: 3N N			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: W	♠ 10642	♠ AKJ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ J72	♥ AQ83	3♥	Pass	3NT	Pass
North HCP: 5	♦ A85	♦ QJ	4♠	Pass	Pass	Pass
South HCP: 20	♣ 1053	♣ K86				
Contract: 4♠ S			1. Stayman			

Board: 390	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ 85			AP2NT	Pass
Vul: Both	♥ AJ104	♥ K963	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ72	♦ Q9	4♥	Pass	Pass	Pass
South HCP: 6	♣ AQ	♣ J9854				
Contract: 4♥ N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 391      ♠ KJ2  
Dealer: W        ♥ 87543  
Vul: NS         ♦ 543  
HCP: 6          ♣ Q4

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 392      ♠ K1092  
Dealer: E        ♥ KQ6  
Vul: EW         ♦ AKJ  
HCP: 21        ♣ KQ2

East Opens AP2NT.

Partner bids first.

Board: 393      ♠ J62  
Dealer: W        ♥ Q5  
Vul: Both       ♦ 108543  
HCP: 4          ♣ J108

West Opens AP2NT.

You bid first.

Board: 394      ♠ AQ3  
Dealer: E        ♥ A86  
Vul: None       ♦ Q9  
HCP: 21        ♣ AKQ97

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 4NT if possible.  
East Bids 6NT if possible.

Partner bids first.

Board: 395      ♠ Q  
Dealer: W        ♥ J10854  
Vul: EW         ♦ AK108  
HCP: 11        ♣ J107

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 6NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 391

Dealer: W

Vul: NS

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ KJ2

♥ 87543

♦ 543

♣ Q4

South:

♠ AQ865

♥ AJ

♦ AQ8

♣ K76

West

North

East

South

AP2NT Pass 3♦ Pass

3♥ Pass 3NT Pass

Pass Pass

Board: 392

Dealer: E

Vul: EW

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ K1092

♥ KQ6

♦ AKJ

♣ KQ2

South:

♠ 643

♥ 854

♦ Q7643

♣ 109

West

North

East

South

AP2NT Pass

Pass Pass

Board: 393

Dealer: W

Vul: Both

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ J62

♥ Q5

♦ 108543

♣ J108

South:

♠ A53

♥ K86

♦ AK92

♣ AQ2

West

North

East

South

AP2NT Pass Pass Pass

Board: 394

Dealer: E

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ3

♥ A86

♦ Q9

♣ AKQ97

South:

♠ J102

♥ QJ92

♦ AK865

♣ 10

West

North

East

South

AP2NT Pass

3♣<sup>1</sup> Pass 3♦ Pass

4NT<sup>2</sup> Pass 6NT Pass

Pass Pass

1. Stayman

2. Quantitative 4NT

Board: 395

Dealer: W

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ Q

♥ J10854

♦ AK108

♣ J107

South:

♠ AKJ103

♥ KQ

♦ Q5

♣ AQ85

West

North

East

South

AP2NT Pass 3♦ Pass

3♥ Pass 6NT Pass

Pass Pass

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 391	♠ AQ865	West Opens AP2NT.
Dealer: W	♥ AJ	East Bids 3♦ if possible.
Vul: NS	♦ AQ8	West Bids 3♥ if possible.
HCP: 20	♣ K76	East Bids 3NT if possible.
		Partner bids first.
Board: 392	♠ 643	East Opens AP2NT.
Dealer: E	♥ 854	You bid first.
Vul: EW	♦ Q7643	
HCP: 2	♣ 109	
Board: 393	♠ A53	West Opens AP2NT.
Dealer: W	♥ K86	Partner bids first.
Vul: Both	♦ AK92	
HCP: 20	♣ AQ2	
Board: 394	♠ J102	East Opens AP2NT.
Dealer: E	♥ QJ92	West Bids 3♣ if possible.
Vul: None	♦ AK865	East Bids 3♦ if possible.
HCP: 11	♣ 10	West Bids 4NT if possible.
		East Bids 6NT if possible.
		You bid first.
Board: 395	♠ AKJ103	West Opens AP2NT.
Dealer: W	♥ KQ	East Bids 3♦ if possible.
Vul: EW	♦ Q5	West Bids 3♥ if possible.
HCP: 21	♣ AQ85	East Bids 6NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 391

Dealer: W

Vul: NS

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ KJ2

♥ 87543

♦ 543

♣ Q4

South:

♠ AQ865

♥ AJ

♦ AQ8

♣ K76

West

AP2NT

3♥

Pass

North

Pass

Pass

Pass

East

3♦

3NT

Pass

South

Pass

Pass

Board: 392

Dealer: E

Vul: EW

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ K1092

♥ KQ6

♦ AKJ

♣ KQ2

South:

♠ 643

♥ 854

♦ Q7643

♣ 109

West

Pass

Pass

Pass

North

Pass

Pass

Pass

East

AP2NT

Pass

Pass

Pass

South

Pass

Pass

Pass

Pass

Board: 393

Dealer: W

Vul: Both

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ J62

♥ Q5

♦ 108543

♣ J108

South:

♠ A53

♥ K86

♦ AK92

♣ AQ2

West

AP2NT

Pass

Pass

Pass

Pass

North

Pass

Pass

Pass

Pass

East

Pass

Pass

Pass

Pass

South

Pass

Pass

Pass

Pass

Board: 394

Dealer: E

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ3

♥ A86

♦ Q9

♣ AKQ97

South:

♠ J102

♥ QJ92

♦ AK865

♣ 10

West

3♣<sup>1</sup>

4NT<sup>2</sup>

Pass

Pass

Pass

Pass

Pass

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Board: 395

Dealer: W

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ Q

♥ J10854

♦ AK108

♣ J107

South:

♠ AKJ103

♥ KQ

♦ Q5

♣ AQ85

West

AP2NT

3♥

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## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 396	♠ AKJ4	East Opens AP2NT.
Dealer: E	♥ A965	West Bids 3♣ if possible.
Vul: Both	♦ KJ	East Bids 3♥ if possible.
HCP: 20	♣ A87	West Bids 4♥ if possible.

Partner bids first.

Board: 397	♠ 8	West Opens AP2NT.
Dealer: W	♥ QJ852	East Bids 3♦ if possible.
Vul: None	♦ Q94	West Bids 3♥ if possible.
HCP: 5	♣ 10975	East Bids 3NT if possible.

You bid first.

Board: 398	♠ AKJ	East Opens AP2NT.
Dealer: E	♥ A10863	West Bids 3NT if possible.
Vul: NS	♦ A96	
HCP: 21	♣ KQ	Partner bids first.

Board: 399	♠ Q8	West Opens AP2NT.
Dealer: W	♥ 854	East Bids 3NT if possible.
Vul: Both	♦ 109543	
HCP: 9	♣ AK2	You bid first.

Board: 400	♠ AK4	East Opens AP2NT.
Dealer: E	♥ A2	West Bids 3NT if possible.
Vul: None	♦ KQ54	
HCP: 21	♣ KQ43	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: E	♠ AKJ4	♠ 103			AP2NT	Pass
Vul: Both	♥ A965	♥ Q743	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ	♦ Q765	4♥	Pass	Pass	Pass
South HCP: 7	♣ A87	♣ K96	1. Stayman			
Contract: 4♥ N						

Board: 397	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ AJ105	AP2NT	Pass	3♦	Pass
Vul: None	♥ QJ852	♥ AK	3♥	Pass	3NT	Pass
North HCP: 5	♦ Q94	♦ K63	Pass	Pass		
South HCP: 21	♣ 10975	♣ AQ43				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ Q106			AP2NT	Pass
Vul: NS	♥ A10863	♥ KJ2	3NT	Pass	Pass	Pass
North HCP: 21	♦ A96	♦ J103				
South HCP: 8	♣ KQ	♣ J1086				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ A97	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 854	♥ AKJ	Pass	Pass		
North HCP: 9	♦ 109543	♦ KQJ62				
South HCP: 20	♣ AK2	♣ Q10				
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ 1075			AP2NT	Pass
Vul: None	♥ A2	♥ 96	3NT	Pass	Pass	Pass
North HCP: 21	♦ KQ54	♦ A108				
South HCP: 9	♣ KQ43	♣ AJ1085				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 396      ♠ 103  
Dealer: E        ♥ Q743  
Vul: Both        ♦ Q765  
HCP: 7           ♣ K96

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 397      ♠ AJ105  
Dealer: W        ♥ AK  
Vul: None        ♦ K63  
HCP: 21          ♣ AQ43

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 398      ♠ Q106  
Dealer: E        ♥ KJ2  
Vul: NS          ♦ J103  
HCP: 8           ♣ J1086

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 399      ♠ A97  
Dealer: W        ♥ AKJ  
Vul: Both        ♦ KQJ62  
HCP: 20          ♣ Q10

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 400      ♠ 1075  
Dealer: E        ♥ 96  
Vul: None        ♦ A108  
HCP: 9           ♣ AJ1085

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: E	♠ AKJ4	♠ 103			AP2NT	Pass
Vul: Both	♥ A965	♥ Q743	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ	♦ Q765	4♥	Pass	Pass	Pass
South HCP: 7	♣ A87	♣ K96	1. Stayman			
Contract: 4♥ N						

Board: 397	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ AJ105	AP2NT	Pass	3♦	Pass
Vul: None	♥ QJ852	♥ AK	3♥	Pass	3NT	Pass
North HCP: 5	♦ Q94	♦ K63	Pass	Pass		
South HCP: 21	♣ 10975	♣ AQ43				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ Q106			AP2NT	Pass
Vul: NS	♥ A10863	♥ KJ2	3NT	Pass	Pass	Pass
North HCP: 21	♦ A96	♦ J103				
South HCP: 8	♣ KQ	♣ J1086				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ A97	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 854	♥ AKJ	Pass	Pass		
North HCP: 9	♦ 109543	♦ KQJ62				
South HCP: 20	♣ AK2	♣ Q10				
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ 1075			AP2NT	Pass
Vul: None	♥ A2	♥ 96	3NT	Pass	Pass	Pass
North HCP: 21	♦ KQ54	♦ A108				
South HCP: 9	♣ KQ43	♣ AJ1085				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 401	♠ 732	West Opens AP2NT.
Dealer: W	♥ AJ72	East Bids 3♣ if possible.
Vul: NS	♦ J9752	West Bids 3♦ if possible.
HCP: 7	♣ J	East Bids 3NT if possible.

You bid first.

Board: 402	♠ AQJ83	East Opens AP2NT.
Dealer: E	♥ A8	West Bids 3♣ if possible.
Vul: EW	♦ AQJ	East Bids 3♠ if possible.
HCP: 20	♣ Q53	West Bids 3NT if possible.

Partner bids first.

Board: 403	♠ 9862	West Opens AP2NT.
Dealer: W	♥ 10853	
Vul: None	♦ 106	You bid first.
HCP: 2	♣ Q102	

Board: 404	♠ A4	East Opens AP2NT.
Dealer: E	♥ AK732	West Bids 3♣ if possible.
Vul: EW	♦ Q763	East Bids 3♥ if possible.
HCP: 20	♣ AK	West Bids 3NT if possible.

Partner bids first.

Board: 405	♠ Q96	West Opens AP2NT.
Dealer: W	♥ K95	East Bids 3NT if possible.
Vul: Both	♦ K103	
HCP: 8	♣ 10952	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ AJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ AJ72	♥ KQ3	3♦	Pass	3NT	Pass
North HCP: 7	♦ J9752	♦ KQ3	Pass	Pass		
South HCP: 20	♣ J	♣ KQ75				
Contract: 3N S			1. Stayman			

Board: 402	North:	South:	West	North	East	South
Dealer: E	♠ AQJ83	♠ K7			AP2NT	Pass
Vul: EW	♥ A8	♥ K943	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQJ	♦ 10764	3NT	Pass	Pass	Pass
South HCP: 6	♣ Q53	♣ 1096				
Contract: 3N N			1. Stayman			

Board: 403	North:	South:	West	North	East	South
Dealer: W	♠ 9862	♠ AQ7	AP2NT	Pass	Pass	Pass
Vul: None	♥ 10853	♥ A6				
North HCP: 2	♦ 106	♦ A542				
South HCP: 21	♣ Q102	♣ AK95				
Contract: 2N S						

Board: 404	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ K1092			AP2NT	Pass
Vul: EW	♥ AK732	♥ 5	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ Q763	♦ KJ4	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK	♣ 109852				
Contract: 3N N			1. Stayman			

Board: 405	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ A54	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K95	♥ QJ3	Pass	Pass		
North HCP: 8	♦ K103	♦ AJ				
South HCP: 21	♣ 10952	♣ AKQ43				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 401      ♠ AJ4  
Dealer: W        ♥ KQ3  
Vul: NS         ♦ KQ3  
HCP: 20         ♣ KQ75

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 402      ♠ K7  
Dealer: E        ♥ K943  
Vul: EW         ♦ 10764  
HCP: 6           ♣ 1096

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 403      ♠ AQ7  
Dealer: W        ♥ A6  
Vul: None       ♦ A542  
HCP: 21         ♣ AK95

West Opens AP2NT.

Partner bids first.

Board: 404      ♠ K1092  
Dealer: E        ♥ 5  
Vul: EW         ♦ KJ4  
HCP: 7           ♣ 109852

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 405      ♠ A54  
Dealer: W        ♥ QJ3  
Vul: Both       ♦ AJ  
HCP: 21         ♣ AKQ43

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ AJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ AJ72	♥ KQ3	3♦	Pass	3NT	Pass
North HCP: 7	♦ J9752	♦ KQ3	Pass	Pass		
South HCP: 20	♣ J	♣ KQ75	1. Stayman			
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: E	♠ AQJ83	♠ K7			AP2NT	Pass
Vul: EW	♥ A8	♥ K943	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQJ	♦ 10764	3NT	Pass	Pass	Pass
South HCP: 6	♣ Q53	♣ 1096	1. Stayman			
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: W	♠ 9862	♠ AQ7	AP2NT	Pass	Pass	Pass
Vul: None	♥ 10853	♥ A6				
North HCP: 2	♦ 106	♦ A542				
South HCP: 21	♣ Q102	♣ AK95				
Contract: 2N S						

Board: 404	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ K1092			AP2NT	Pass
Vul: EW	♥ AK732	♥ 5	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ Q763	♦ KJ4	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK	♣ 109852	1. Stayman			
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ A54	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K95	♥ QJ3	Pass	Pass		
North HCP: 8	♦ K103	♦ AJ				
South HCP: 21	♣ 10952	♣ AKQ43				
Contract: 3N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 406      ♠ A106  
Dealer: E        ♥ AK108  
Vul: NS         ♦ K105  
HCP: 21         ♣ AK2

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 407      ♠ 3  
Dealer: W        ♥ KQ5  
Vul: EW         ♦ Q10975  
HCP: 8           ♣ J985

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 408      ♠ AQ3  
Dealer: E        ♥ KJ72  
Vul: Both       ♦ AKJ5  
HCP: 21         ♣ K3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 6♥ if possible.

Partner bids first.

Board: 409      ♠ 1064  
Dealer: W        ♥ 1065  
Vul: None       ♦ QJ976  
HCP: 3           ♣ 86

West Opens AP2NT.  
  
You bid first.

Board: 410      ♠ QJ86  
Dealer: E        ♥ A10  
Vul: EW         ♦ A3  
HCP: 20         ♣ AKQ83

East Opens AP2NT.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ QJ843			AP2NT	Pass
Vul: NS	♥ AK108	♥ 743	3♥	Pass	3♠	Pass
North HCP: 21	♦ K105	♦ J2	3NT	Pass	4♠	Pass
South HCP: 5	♣ AK2	♣ J74	Pass	Pass		
Contract: 4♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ AQ854				
Vul: EW	♥ KQ5	♥ 642	AP2NT	Pass	3NT	Pass
North HCP: 8	♦ Q10975	♦ AK4	Pass	Pass		
South HCP: 20	♣ J985	♣ AK				
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ K106			AP2NT	Pass
Vul: Both	♥ KJ72	♥ A1063	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKJ5	♦ 9	6♥	Pass	Pass	Pass
South HCP: 9	♣ K3	♣ Q10954	1. Stayman			
Contract: 6♥ N						

Board: 409	North:	South:	West	North	East	South
Dealer: W	♠ 1064	♠ AJ7				
Vul: None	♥ 1065	♥ AJ4	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ QJ976	♦ AK10				
South HCP: 21	♣ 86	♣ KJ32				
Contract: 2N S						

Board: 410	North:	South:	West	North	East	South
Dealer: E	♠ QJ86	♠ 107				
Vul: EW	♥ A10	♥ J942			AP2NT	Pass
North HCP: 20	♦ A3	♦ Q108	Pass	Pass		
South HCP: 4	♣ AKQ83	♣ J1075				
Contract: 2N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 406      ♠ QJ843  
Dealer: E        ♥ 743  
Vul: NS         ♦ J2  
HCP: 5          ♣ J74

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 407      ♠ AQ854  
Dealer: W        ♥ 642  
Vul: EW         ♦ AK4  
HCP: 20         ♣ AK

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 408      ♠ K106  
Dealer: E        ♥ A1063  
Vul: Both       ♦ 9  
HCP: 9          ♣ Q10954

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 6♥ if possible.

You bid first.

Board: 409      ♠ AJ7  
Dealer: W        ♥ AJ4  
Vul: None       ♦ AK10  
HCP: 21         ♣ KJ32

West Opens AP2NT.

Partner bids first.

Board: 410      ♠ 107  
Dealer: E        ♥ J942  
Vul: EW         ♦ Q108  
HCP: 4          ♣ J1075

East Opens AP2NT.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ QJ843			AP2NT	Pass
Vul: NS	♥ AK108	♥ 743	3♥	Pass	3♠	Pass
North HCP: 21	♦ K105	♦ J2	3NT	Pass	4♠	Pass
South HCP: 5	♣ AK2	♣ J74	Pass	Pass		
Contract: 4♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ AQ854				
Vul: EW	♥ KQ5	♥ 642	AP2NT	Pass	3NT	Pass
North HCP: 8	♦ Q10975	♦ AK4	Pass	Pass		
South HCP: 20	♣ J985	♣ AK				
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ K106			AP2NT	Pass
Vul: Both	♥ KJ72	♥ A1063	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKJ5	♦ 9	6♥	Pass	Pass	Pass
South HCP: 9	♣ K3	♣ Q10954	1. Stayman			
Contract: 6♥ N						

Board: 409	North:	South:	West	North	East	South
Dealer: W	♠ 1064	♠ AJ7				
Vul: None	♥ 1065	♥ AJ4	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ QJ976	♦ AK10				
South HCP: 21	♣ 86	♣ KJ32				
Contract: 2N S						

Board: 410	North:	South:	West	North	East	South
Dealer: E	♠ QJ86	♠ 107				
Vul: EW	♥ A10	♥ J942			AP2NT	Pass
North HCP: 20	♦ A3	♦ Q108	Pass	Pass		
South HCP: 4	♣ AKQ83	♣ J1075				
Contract: 2N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 411      ♠ A1097  
Dealer: W        ♥ J7  
Vul: Both        ♦ J4  
HCP: 7           ♣ J8764

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 412      ♠ AKQ6  
Dealer: E        ♥ J4  
Vul: None        ♦ A5  
HCP: 21          ♣ AK1043

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 413      ♠ QJ63  
Dealer: W        ♥ Q976  
Vul: NS          ♦ 5  
HCP: 9           ♣ KJ107

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 414      ♠ A93  
Dealer: E        ♥ AJ2  
Vul: Both        ♦ AJ6  
HCP: 20          ♣ KQJ4

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 4NT if possible.

Partner bids first.

Board: 415      ♠ 1093  
Dealer: W        ♥ QJ10  
Vul: None        ♦ 653  
HCP: 6           ♣ K1064

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: W	♠ A1097	♠ KQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J7	♥ A94	3♦	Pass	3NT	Pass
North HCP: 7	♦ J4	♦ KQ103	Pass	Pass		
South HCP: 20	♣ J8764	♣ AQ109				
Contract: 3N S			1. Stayman			

Board: 412	North:	South:	West	North	East	South
Dealer: E	♠ AKQ6	♠ 875			AP2NT	Pass
Vul: None	♥ J4	♥ AQ85	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ A5	♦ KJ9	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK1043	♣ 876				
Contract: 3N N			1. Stayman			

Board: 413	North:	South:	West	North	East	South
Dealer: W	♠ QJ63	♠ A7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q976	♥ AJ4	3♦	Pass	3NT	Pass
North HCP: 9	♦ 5	♦ AK76	Pass	Pass		
South HCP: 20	♣ KJ107	♣ A832				
Contract: 3N S			1. Stayman			

Board: 414	North:	South:	West	North	East	South
Dealer: E	♠ A93	♠ QJ76			AP2NT	Pass
Vul: Both	♥ AJ2	♥ Q1096	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ6	♦ Q5	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ KQJ4	♣ A83				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 415	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ AKJ4	AP2NT	Pass	3NT	Pass
Vul: None	♥ QJ10	♥ AK3	Pass	Pass		
North HCP: 6	♦ 653	♦ 987				
South HCP: 21	♣ K1064	♣ AQ3				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 411      ♠ KQ  
Dealer: W        ♥ A94  
Vul: Both        ♦ KQ103  
HCP: 20          ♣ AQ109

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 412      ♠ 875  
Dealer: E        ♥ AQ85  
Vul: None        ♦ KJ9  
HCP: 10          ♣ 876

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 413      ♠ A7  
Dealer: W        ♥ AJ4  
Vul: NS          ♦ AK76  
HCP: 20          ♣ A832

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 414      ♠ QJ76  
Dealer: E        ♥ Q1096  
Vul: Both        ♦ Q5  
HCP: 11          ♣ A83

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 4NT if possible.

You bid first.

Board: 415      ♠ AKJ4  
Dealer: W        ♥ AK3  
Vul: None        ♦ 987  
HCP: 21          ♣ AQ3

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: W	♠ A1097	♠ KQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J7	♥ A94	3♦	Pass	3NT	Pass
North HCP: 7	♦ J4	♦ KQ103	Pass	Pass		
South HCP: 20	♣ J8764	♣ AQ109				
Contract: 3N S			1. Stayman			

Board: 412	North:	South:	West	North	East	South
Dealer: E	♠ AKQ6	♠ 875			AP2NT	Pass
Vul: None	♥ J4	♥ AQ85	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ A5	♦ KJ9	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK1043	♣ 876				
Contract: 3N N			1. Stayman			

Board: 413	North:	South:	West	North	East	South
Dealer: W	♠ QJ63	♠ A7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q976	♥ AJ4	3♦	Pass	3NT	Pass
North HCP: 9	♦ 5	♦ AK76	Pass	Pass		
South HCP: 20	♣ KJ107	♣ A832				
Contract: 3N S			1. Stayman			

Board: 414	North:	South:	West	North	East	South
Dealer: E	♠ A93	♠ QJ76			AP2NT	Pass
Vul: Both	♥ AJ2	♥ Q1096	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ6	♦ Q5	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ KQJ4	♣ A83				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 415	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ AKJ4	AP2NT	Pass	3NT	Pass
Vul: None	♥ QJ10	♥ AK3	Pass	Pass		
North HCP: 6	♦ 653	♦ 987				
South HCP: 21	♣ K1064	♣ AQ3				
Contract: 3N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 416	♠ KQ83	East Opens AP2NT.
Dealer: E	♥ K7	West Bids 3♦ if possible.
Vul: NS	♦ AKJ3	East Bids 3♥ if possible.
HCP: 21	♣ AJ7	West Bids 3NT if possible.

Partner bids first.

Board: 417	♠ AKJ3	West Opens AP2NT.
Dealer: W	♥ Q1063	East Bids 3♣ if possible.
Vul: EW	♦ 108	West Bids 3♠ if possible.
HCP: 11	♣ J87	East Bids 6♠ if possible.

You bid first.

Board: 418	♠ KQ2	East Opens AP2NT.
Dealer: E	♥ AQ109	West Bids 3♣ if possible.
Vul: None	♦ A93	East Bids 3♥ if possible.
HCP: 21	♣ AQ8	West Bids 4♥ if possible.

Partner bids first.

Board: 419	♠ Q54	West Opens AP2NT.
Dealer: W	♥ Q542	East Bids 3♣ if possible.
Vul: EW	♦ K64	West Bids 3♠ if possible.
HCP: 11	♣ A92	East Bids 4NT if possible.

You bid first.

Board: 420	♠ AQ5	East Opens AP2NT.
Dealer: E	♥ AQ2	West Bids 3♣ if possible.
Vul: Both	♦ AK7	East Bids 3♦ if possible.
HCP: 21	♣ Q972	West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: E	♠ KQ83	♠ 95			AP2NT	Pass
Vul: NS	♥ K7	♥ J10842	3♦	Pass	3♥	Pass
North HCP: 21	♦ AKJ3	♦ Q5	3NT	Pass	Pass	Pass
South HCP: 5	♣ AJ7	♣ Q532				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ Q1062	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q1063	♥ K85	3♠	Pass	6♠	Pass
North HCP: 11	♦ 108	♦ AK3	Pass	Pass		
South HCP: 21	♣ J87	♣ AKQ				
Contract: 6♠ S			1. Stayman			

Board: 418	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ J10			AP2NT	Pass
Vul: None	♥ AQ109	♥ 8643	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ A93	♦ KJ865	4♥	Pass	Pass	Pass
South HCP: 5	♣ AQ8	♣ 107				
Contract: 4♥ N			1. Stayman			

Board: 419	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ AK1093	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q542	♥ AK7	3♠	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ K64	♦ Q8	Pass	Pass		
South HCP: 20	♣ A92	♣ KJ10				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 420	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ K104			AP2NT	Pass
Vul: Both	♥ AQ2	♥ K843	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK7	♦ J852	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q972	♣ J6				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 416      ♠ 95  
Dealer: E        ♥ J10842  
Vul: NS         ♦ Q5  
HCP: 5          ♣ Q532

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 417      ♠ Q1062  
Dealer: W        ♥ K85  
Vul: EW         ♦ AK3  
HCP: 21        ♣ AKQ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

Partner bids first.

Board: 418      ♠ J10  
Dealer: E        ♥ 8643  
Vul: None       ♦ KJ865  
HCP: 5          ♣ 107

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 419      ♠ AK1093  
Dealer: W        ♥ AK7  
Vul: EW         ♦ Q8  
HCP: 20        ♣ KJ10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4NT if possible.

Partner bids first.

Board: 420      ♠ K104  
Dealer: E        ♥ K843  
Vul: Both       ♦ J852  
HCP: 8          ♣ J6

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: E	♠ KQ83	♠ 95			AP2NT	Pass
Vul: NS	♥ K7	♥ J10842	3♦	Pass	3♥	Pass
North HCP: 21	♦ AKJ3	♦ Q5	3NT	Pass	Pass	Pass
South HCP: 5	♣ AJ7	♣ Q532				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ Q1062	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q1063	♥ K85	3♠	Pass	6♠	Pass
North HCP: 11	♦ 108	♦ AK3	Pass	Pass		
South HCP: 21	♣ J87	♣ AKQ				
Contract: 6♠ S			1. Stayman			

Board: 418	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ J10			AP2NT	Pass
Vul: None	♥ AQ109	♥ 8643	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ A93	♦ KJ865	4♥	Pass	Pass	Pass
South HCP: 5	♣ AQ8	♣ 107				
Contract: 4♥ N			1. Stayman			

Board: 419	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ AK1093	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q542	♥ AK7	3♠	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ K64	♦ Q8	Pass	Pass		
South HCP: 20	♣ A92	♣ KJ10				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 420	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ K104			AP2NT	Pass
Vul: Both	♥ AQ2	♥ K843	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK7	♦ J852	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q972	♣ J6				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 421      ♠ J6  
Dealer: W        ♥ 10962  
Vul: NS         ♦ Q43  
HCP: 6          ♣ K653

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 422      ♠ KQ  
Dealer: E        ♥ 43  
Vul: EW         ♦ AK32  
HCP: 21        ♣ AKQ106

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 423      ♠ 108  
Dealer: W        ♥ AQ  
Vul: Both       ♦ 9752  
HCP: 9          ♣ K7532

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 424      ♠ AK7  
Dealer: E        ♥ AK63  
Vul: EW         ♦ A4  
HCP: 21        ♣ K632

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 425      ♠ K10982  
Dealer: W        ♥ 98  
Vul: Both       ♦ K64  
HCP: 6          ♣ 942

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ A853	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 10962	♥ AK	3♠	Pass	3NT	Pass
North HCP: 6	♦ Q43	♦ AKJ10	Pass	Pass		
South HCP: 20	♣ K653	♣ J72	1. Stayman			
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ J10654			AP2NT	Pass
Vul: EW	♥ 43	♥ J986	3♥	Pass	3♠	Pass
North HCP: 21	♦ AK32	♦ J6	Pass	Pass		
South HCP: 3	♣ AKQ106	♣ 43				
Contract: 3♠ N						

Board: 423	North:	South:	West	North	East	South
Dealer: W	♠ 108	♠ AK95	AP2NT	Pass	3NT	Pass
Vul: Both	♥ AQ	♥ KJ10	Pass	Pass		
North HCP: 9	♦ 9752	♦ AJ3				
South HCP: 20	♣ K7532	♣ A109				
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J9542			AP2NT	Pass
Vul: EW	♥ AK63	♥ J72	3♥	Pass	3♠	Pass
North HCP: 21	♦ A4	♦ QJ	3NT	Pass	4♠	Pass
South HCP: 7	♣ K632	♣ Q98	Pass	Pass		
Contract: 4♠ N						

Board: 425	North:	South:	West	North	East	South
Dealer: W	♠ K10982	♠ A4	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 98	♥ KJ4	3♠	Pass	3NT	Pass
North HCP: 6	♦ K64	♦ AJ932	Pass	Pass		
South HCP: 20	♣ 942	♣ AQJ				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 421      ♠ A853  
Dealer: W        ♥ AK  
Vul: NS         ♦ AKJ10  
HCP: 20         ♣ J72

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 422      ♠ J10654  
Dealer: E        ♥ J986  
Vul: EW         ♦ J6  
HCP: 3           ♣ 43

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 423      ♠ AK95  
Dealer: W        ♥ KJ10  
Vul: Both       ♦ AJ3  
HCP: 20         ♣ A109

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 424      ♠ J9542  
Dealer: E        ♥ J72  
Vul: EW         ♦ QJ  
HCP: 7           ♣ Q98

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 425      ♠ A4  
Dealer: W        ♥ KJ4  
Vul: Both       ♦ AJ932  
HCP: 20         ♣ AQJ

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ A853	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 10962	♥ AK	3♠	Pass	3NT	Pass
North HCP: 6	♦ Q43	♦ AKJ10	Pass	Pass		
South HCP: 20	♣ K653	♣ J72	1. Stayman			
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ J10654			AP2NT	Pass
Vul: EW	♥ 43	♥ J986	3♥	Pass	3♠	Pass
North HCP: 21	♦ AK32	♦ J6	Pass	Pass		
South HCP: 3	♣ AKQ106	♣ 43				
Contract: 3♠ N						

Board: 423	North:	South:	West	North	East	South
Dealer: W	♠ 108	♠ AK95	AP2NT	Pass	3NT	Pass
Vul: Both	♥ AQ	♥ KJ10	Pass	Pass		
North HCP: 9	♦ 9752	♦ AJ3				
South HCP: 20	♣ K7532	♣ A109				
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J9542			AP2NT	Pass
Vul: EW	♥ AK63	♥ J72	3♥	Pass	3♠	Pass
North HCP: 21	♦ A4	♦ QJ	3NT	Pass	4♠	Pass
South HCP: 7	♣ K632	♣ Q98	Pass	Pass		
Contract: 4♠ N						

Board: 425	North:	South:	West	North	East	South
Dealer: W	♠ K10982	♠ A4	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 98	♥ KJ4	3♠	Pass	3NT	Pass
North HCP: 6	♦ K64	♦ AJ932	Pass	Pass		
South HCP: 20	♣ 942	♣ AQJ				
Contract: 3N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 426	♠ AJ	East Opens AP2NT.
Dealer: E	♥ AQ63	
Vul: None	♦ QJ4	Partner bids first.
HCP: 20	♣ AQ82	

Board: 427	♠ Q1042	West Opens AP2NT.
Dealer: W	♥ J92	East Bids 3♣ if possible.
Vul: NS	♦ 95	West Bids 3♦ if possible.
HCP: 5	♣ Q985	East Bids 3NT if possible.

You bid first.

Board: 428	♠ AQ87	East Opens AP2NT.
Dealer: E	♥ KQ32	West Bids 3♣ if possible.
Vul: Both	♦ A72	East Bids 3♥ if possible.
HCP: 20	♣ KQ	West Bids 4♥ if possible.

Partner bids first.

Board: 429	♠ 952	West Opens AP2NT.
Dealer: W	♥ K986	
Vul: NS	♦ 3	You bid first.
HCP: 4	♣ J9842	

Board: 430	♠ AK5	East Opens AP2NT.
Dealer: E	♥ 75	West Bids 3♣ if possible.
Vul: EW	♦ AKQJ4	East Bids 3♦ if possible.
HCP: 21	♣ A96	West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ 10863			AP2NT	Pass
Vul: None	♥ AQ63	♥ 102				
North HCP: 20	♦ QJ4	♦ K932	Pass	Pass		
South HCP: 3	♣ AQ82	♣ 964				
Contract: 2N N						

Board: 427	North:	South:	West	North	East	South
Dealer: W	♠ Q1042	♠ A87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J92	♥ AQ6	3♦	Pass	3NT	Pass
North HCP: 5	♦ 95	♦ KQJ2	Pass	Pass		
South HCP: 21	♣ Q985	♣ AJ7				
Contract: 3N S			1. Stayman			

Board: 428	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ KJ			AP2NT	Pass
Vul: Both	♥ KQ32	♥ A1065	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A72	♦ Q96	4♥	Pass	Pass	Pass
South HCP: 10	♣ KQ	♣ 10974				
Contract: 4♥ N			1. Stayman			

Board: 429	North:	South:	West	North	East	South
Dealer: W	♠ 952	♠ AKJ74				
Vul: NS	♥ K986	♥ 107	AP2NT	Pass	Pass	Pass
North HCP: 4	♦ 3	♦ AKJ				
South HCP: 20	♣ J9842	♣ A107				
Contract: 2N S						

Board: 430	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ Q76			AP2NT	Pass
Vul: EW	♥ 75	♥ QJ102	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQJ4	♦ 98	3NT	Pass	Pass	Pass
South HCP: 9	♣ A96	♣ KJ108				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 426      ♠ 10863  
Dealer: E        ♥ 102  
Vul: None        ♦ K932  
HCP: 3           ♣ 964

East Opens AP2NT.

You bid first.

Board: 427      ♠ A87  
Dealer: W        ♥ AQ6  
Vul: NS          ♦ KQJ2  
HCP: 21          ♣ AJ7

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 428      ♠ KJ  
Dealer: E        ♥ A1065  
Vul: Both        ♦ Q96  
HCP: 10          ♣ 10974

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 429      ♠ AKJ74  
Dealer: W        ♥ 107  
Vul: NS          ♦ AKJ  
HCP: 20          ♣ A107

West Opens AP2NT.

Partner bids first.

Board: 430      ♠ Q76  
Dealer: E        ♥ QJ102  
Vul: EW          ♦ 98  
HCP: 9           ♣ KJ108

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ 10863			AP2NT	Pass
Vul: None	♥ AQ63	♥ 102				
North HCP: 20	♦ QJ4	♦ K932	Pass	Pass		
South HCP: 3	♣ AQ82	♣ 964				
Contract: 2N N						

Board: 427	North:	South:	West	North	East	South
Dealer: W	♠ Q1042	♠ A87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J92	♥ AQ6	3♦	Pass	3NT	Pass
North HCP: 5	♦ 95	♦ KQJ2	Pass	Pass		
South HCP: 21	♣ Q985	♣ AJ7				
Contract: 3N S			1. Stayman			

Board: 428	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ KJ			AP2NT	Pass
Vul: Both	♥ KQ32	♥ A1065	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A72	♦ Q96	4♥	Pass	Pass	Pass
South HCP: 10	♣ KQ	♣ 10974				
Contract: 4♥ N			1. Stayman			

Board: 429	North:	South:	West	North	East	South
Dealer: W	♠ 952	♠ AKJ74				
Vul: NS	♥ K986	♥ 107	AP2NT	Pass	Pass	Pass
North HCP: 4	♦ 3	♦ AKJ				
South HCP: 20	♣ J9842	♣ A107				
Contract: 2N S						

Board: 430	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ Q76			AP2NT	Pass
Vul: EW	♥ 75	♥ QJ102	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQJ4	♦ 98	3NT	Pass	Pass	Pass
South HCP: 9	♣ A96	♣ KJ108				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 431      ♠ J532  
Dealer: W        ♥ 103  
Vul: NS         ♦ KQ43  
HCP: 6          ♣ 1054

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 432      ♠ 53  
Dealer: E        ♥ AKJ5  
Vul: EW         ♦ K103  
HCP: 20         ♣ AKQ6

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 433      ♠ 10875  
Dealer: W        ♥ Q10  
Vul: Both       ♦ A952  
HCP: 10         ♣ A85

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 434      ♠ J104  
Dealer: E        ♥ AKJ7  
Vul: NS         ♦ AJ5  
HCP: 20         ♣ AQ7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.

Partner bids first.

Board: 435

Dealer: W

Vul: EW

HCP: 9

♠ Q7

♥ QJ1074

♦ Q1097

♣ Q5

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: W	♠ J532	♠ AKQ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 103	♥ AQ92	3♥	Pass	3NT	Pass
North HCP: 6	♦ KQ43	♦ 87	4♠	Pass	Pass	Pass
South HCP: 21	♣ 1054	♣ AQ2	1. Stayman			
Contract: 4♠ S						

Board: 432	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ A1084			AP2NT	Pass
Vul: EW	♥ AKJ5	♥ Q98	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ K103	♦ 62	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ6	♣ 10732	1. Stayman			
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: W	♠ 10875	♠ AK	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q10	♥ AKJ85	3♥	Pass	3NT	Pass
North HCP: 10	♦ A952	♦ QJ8	Pass	Pass		
South HCP: 21	♣ A85	♣ K63	1. Stayman			
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: E	♠ J104	♠ A863			AP2NT	Pass
Vul: NS	♥ AKJ7	♥ 86	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AJ5	♦ K94	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AQ7	♣ KJ108	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 435	North:	South:	West	North	East	South
Dealer: W	♠ Q7	♠ AJ3	AP2NT	Pass	3♦	Pass
Vul: EW	♥ QJ1074	♥ AK2	3♥	Pass	3NT	Pass
North HCP: 9	♦ Q1097	♦ J864	4♥	Pass	Pass	Pass
South HCP: 20	♣ Q5	♣ AK2				
Contract: 4♥ S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 431      ♠ AKQ10  
Dealer: W        ♥ AQ92  
Vul: NS         ♦ 87  
HCP: 21         ♣ AQ2

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 432      ♠ A1084  
Dealer: E        ♥ Q98  
Vul: EW         ♦ 62  
HCP: 6          ♣ 10732

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 433      ♠ AK  
Dealer: W        ♥ AKJ85  
Vul: Both       ♦ QJ8  
HCP: 21         ♣ K63

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 434      ♠ A863  
Dealer: E        ♥ 86  
Vul: NS         ♦ K94  
HCP: 11         ♣ KJ108

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.

You bid first.



Board: 435

Dealer: W

Vul: EW

HCP: 20

♠ AJ3

♥ AK2

♦ J864

♣ AK2

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: W	♠ J532	♠ AKQ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 103	♥ AQ92	3♥	Pass	3NT	Pass
North HCP: 6	♦ KQ43	♦ 87	4♠	Pass	Pass	Pass
South HCP: 21	♣ 1054	♣ AQ2	1. Stayman			
Contract: 4♠ S						

Board: 432	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ A1084			AP2NT	Pass
Vul: EW	♥ AKJ5	♥ Q98	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ K103	♦ 62	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ6	♣ 10732	1. Stayman			
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: W	♠ 10875	♠ AK	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q10	♥ AKJ85	3♥	Pass	3NT	Pass
North HCP: 10	♦ A952	♦ QJ8	Pass	Pass		
South HCP: 21	♣ A85	♣ K63	1. Stayman			
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: E	♠ J104	♠ A863			AP2NT	Pass
Vul: NS	♥ AKJ7	♥ 86	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AJ5	♦ K94	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AQ7	♣ KJ108	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 435	North:	South:	West	North	East	South
Dealer: W	♠ Q7	♠ AJ3	AP2NT	Pass	3♦	Pass
Vul: EW	♥ QJ1074	♥ AK2	3♥	Pass	3NT	Pass
North HCP: 9	♦ Q1097	♦ J864	4♥	Pass	Pass	Pass
South HCP: 20	♣ Q5	♣ AK2				
Contract: 4♥ S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 436      ♠ KQ  
Dealer: E        ♥ Q874  
Vul: Both        ♦ AQ5  
HCP: 20         ♣ AK83

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 437      ♠ K83  
Dealer: W        ♥ 1062  
Vul: None        ♦ 7532  
HCP: 5           ♣ Q106

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 438      ♠ AKQ103  
Dealer: E        ♥ A73  
Vul: EW         ♦ J5  
HCP: 20         ♣ AQ4

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 439      ♠ K863  
Dealer: W        ♥ J1052  
Vul: Both        ♦ A753  
HCP: 8           ♣ 8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 6♥ if possible.

You bid first.

Board: 440      ♠ Q5  
Dealer: E        ♥ A96  
Vul: None        ♦ AK6  
HCP: 20         ♣ AK752

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ A42			AP2NT	Pass
Vul: Both	♥ Q874	♥ A9532	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQ5	♦ 1082	3NT	Pass	4♥	Pass
South HCP: 10	♣ AK83	♣ Q4	Pass	Pass		
Contract: 4♥ N						

Board: 437	North:	South:	West	North	East	South
Dealer: W	♠ K83	♠ 76	AP2NT	Pass	3NT	Pass
Vul: None	♥ 1062	♥ KQ874	Pass	Pass		
North HCP: 5	♦ 7532	♦ AKQ				
South HCP: 21	♣ Q106	♣ AK3				
Contract: 3N S						

Board: 438	North:	South:	West	North	East	South
Dealer: E	♠ AKQ103	♠ 4	3NT	Pass	AP2NT	Pass
Vul: EW	♥ A73	♥ KJ8	Pass	Pass	Pass	Pass
North HCP: 20	♦ J5	♦ Q7432				
South HCP: 7	♣ AQ4	♣ J1076				
Contract: 3N N						

Board: 439	North:	South:	West	North	East	South
Dealer: W	♠ K863	♠ AQ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J1052	♥ AKQ3	3♥	Pass	6♥	Pass
North HCP: 8	♦ A753	♦ J10	Pass	Pass		
South HCP: 21	♣ 8	♣ AJ105	1. Stayman			
Contract: 6♥ S						

Board: 440	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ 9764			AP2NT	Pass
Vul: None	♥ A96	♥ Q74	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK6	♦ QJ2	3NT	Pass	Pass	Pass
South HCP: 5	♣ AK752	♣ 1098	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 436      ♠ A42  
Dealer: E        ♥ A9532  
Vul: Both       ♦ 1082  
HCP: 10         ♣ Q4

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 437      ♠ 76  
Dealer: W        ♥ KQ874  
Vul: None       ♦ AKQ  
HCP: 21         ♣ AK3

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 438      ♠ 4  
Dealer: E        ♥ KJ8  
Vul: EW         ♦ Q7432  
HCP: 7          ♣ J1076

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 439      ♠ AQ4  
Dealer: W        ♥ AKQ3  
Vul: Both       ♦ J10  
HCP: 21         ♣ AJ105

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 6♥ if possible.

Partner bids first.

Board: 440      ♠ 9764  
Dealer: E        ♥ Q74  
Vul: None       ♦ QJ2  
HCP: 5          ♣ 1098

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ A42			AP2NT	Pass
Vul: Both	♥ Q874	♥ A9532	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQ5	♦ 1082	3NT	Pass	4♥	Pass
South HCP: 10	♣ AK83	♣ Q4	Pass	Pass		
Contract: 4♥ N						

Board: 437	North:	South:	West	North	East	South
Dealer: W	♠ K83	♠ 76	AP2NT	Pass	3NT	Pass
Vul: None	♥ 1062	♥ KQ874	Pass	Pass		
North HCP: 5	♦ 7532	♦ AKQ				
South HCP: 21	♣ Q106	♣ AK3				
Contract: 3N S						

Board: 438	North:	South:	West	North	East	South
Dealer: E	♠ AKQ103	♠ 4	3NT	Pass	AP2NT	Pass
Vul: EW	♥ A73	♥ KJ8	Pass	Pass	Pass	Pass
North HCP: 20	♦ J5	♦ Q7432				
South HCP: 7	♣ AQ4	♣ J1076				
Contract: 3N N						

Board: 439	North:	South:	West	North	East	South
Dealer: W	♠ K863	♠ AQ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J1052	♥ AKQ3	3♥	Pass	6♥	Pass
North HCP: 8	♦ A753	♦ J10	Pass	Pass		
South HCP: 21	♣ 8	♣ AJ105	1. Stayman			
Contract: 6♥ S						

Board: 440	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ 9764	3♣ <sup>1</sup>	Pass	AP2NT	Pass
Vul: None	♥ A96	♥ Q74	3NT	Pass	3♦	Pass
North HCP: 20	♦ AK6	♦ QJ2	Pass	Pass	Pass	Pass
South HCP: 5	♣ AK752	♣ 1098	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 441     ♠ A876  
Dealer: W     ♥ Q1083  
Vul: NS     ♦ 9  
HCP: 10     ♣ KJ107

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 442     ♠ K1082  
Dealer: E     ♥ AK6  
Vul: Both     ♦ K1063  
HCP: 20     ♣ AK

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 443     ♠ 8643  
Dealer: W     ♥ QJ62  
Vul: None     ♦ J75  
HCP: 6     ♣ Q7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 444     ♠ A8  
Dealer: E     ♥ 964  
Vul: EW     ♦ AKQ9  
HCP: 21     ♣ AKJ5

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 445     ♠ K9652  
Dealer: W     ♥ A104  
Vul: None     ♦ 842  
HCP: 7     ♣ 65

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: W	♠ A876	♠ K32	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q1083	♥ A4	3♦	Pass	3NT	Pass
North HCP: 10	♦ 9	♦ AK76	Pass	Pass		
South HCP: 20	♣ KJ107	♣ AQ53				
Contract: 3N S			1. Stayman			

Board: 442	North:	South:	West	North	East	South
Dealer: E	♠ K1082	♠ AQ			AP2NT	Pass
Vul: Both	♥ AK6	♥ J1052	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K1063	♦ Q942	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK	♣ 1042				
Contract: 3N N			1. Stayman			

Board: 443	North:	South:	West	North	East	South
Dealer: W	♠ 8643	♠ KJ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ QJ62	♥ AK8	3♦	Pass	3NT	Pass
North HCP: 6	♦ J75	♦ AQ83	Pass	Pass		
South HCP: 21	♣ Q7	♣ A85				
Contract: 3N S			1. Stayman			

Board: 444	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ QJ1043			AP2NT	Pass
Vul: EW	♥ 964	♥ A73	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQ9	♦ 32	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKJ5	♣ Q74				
Contract: 3N N						

Board: 445	North:	South:	West	North	East	South
Dealer: W	♠ K9652	♠ Q4	AP2NT	Pass	3♥	Pass
Vul: None	♥ A104	♥ KJ9	3♠	Pass	3NT	Pass
North HCP: 7	♦ 842	♦ AQJ10	Pass	Pass		
South HCP: 20	♣ 65	♣ AQJ10				
Contract: 3N S						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 441      ♠ K32  
Dealer: W        ♥ A4  
Vul: NS         ♦ AK76  
HCP: 20        ♣ AQ53

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 442      ♠ AQ  
Dealer: E        ♥ J1052  
Vul: Both       ♦ Q942  
HCP: 9         ♣ 1042

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 443      ♠ KJ10  
Dealer: W        ♥ AK8  
Vul: None       ♦ AQ83  
HCP: 21        ♣ A85

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 444      ♠ QJ1043  
Dealer: E        ♥ A73  
Vul: EW         ♦ 32  
HCP: 9         ♣ Q74

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 445      ♠ Q4  
Dealer: W        ♥ KJ9  
Vul: None       ♦ AQJ10  
HCP: 20        ♣ AQJ10

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: W	♠ A876	♠ K32	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q1083	♥ A4	3♦	Pass	3NT	Pass
North HCP: 10	♦ 9	♦ AK76	Pass	Pass		
South HCP: 20	♣ KJ107	♣ AQ53				
Contract: 3N S			1. Stayman			

Board: 442	North:	South:	West	North	East	South
Dealer: E	♠ K1082	♠ AQ			AP2NT	Pass
Vul: Both	♥ AK6	♥ J1052	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K1063	♦ Q942	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK	♣ 1042				
Contract: 3N N			1. Stayman			

Board: 443	North:	South:	West	North	East	South
Dealer: W	♠ 8643	♠ KJ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ QJ62	♥ AK8	3♦	Pass	3NT	Pass
North HCP: 6	♦ J75	♦ AQ83	Pass	Pass		
South HCP: 21	♣ Q7	♣ A85				
Contract: 3N S			1. Stayman			

Board: 444	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ QJ1043			AP2NT	Pass
Vul: EW	♥ 964	♥ A73	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQ9	♦ 32	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKJ5	♣ Q74				
Contract: 3N N						

Board: 445	North:	South:	West	North	East	South
Dealer: W	♠ K9652	♠ Q4	AP2NT	Pass	3♥	Pass
Vul: None	♥ A104	♥ KJ9	3♠	Pass	3NT	Pass
North HCP: 7	♦ 842	♦ AQJ10	Pass	Pass		
South HCP: 20	♣ 65	♣ AQJ10				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 446      ♠ 97  
Dealer: E        ♥ A8  
Vul: NS         ♦ AKQJ  
HCP: 21         ♣ AK982

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 447      ♠ 85432  
Dealer: W        ♥ KQ86  
Vul: EW         ♦ 54  
HCP: 5           ♣ 62

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 448      ♠ AQJ2  
Dealer: E        ♥ Q2  
Vul: Both       ♦ K2  
HCP: 20         ♣ AKJ84

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ Q8543			AP2NT	Pass
Vul: NS	♥ A8	♥ Q64	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQJ	♦ 10953	Pass	Pass		
South HCP: 4	♣ AK982	♣ 3				
Contract: 3♠ N						

Board: 447	North:	South:	West	North	East	South
Dealer: W	♠ 85432	♠ AQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ86	♥ 7432	3♥	Pass	4♥	Pass
North HCP: 5	♦ 54	♦ AQ9	Pass	Pass		
South HCP: 20	♣ 62	♣ AK7				
Contract: 4♥ S			1. Stayman			

Board: 448	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ 74			AP2NT	Pass
Vul: Both	♥ Q2	♥ AK65	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K2	♦ J953	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ84	♣ 1095				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 446      ♠ Q8543  
Dealer: E        ♥ Q64  
Vul: NS         ♦ 10953  
HCP: 4          ♣ 3

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 447      ♠ AQJ  
Dealer: W        ♥ 7432  
Vul: EW         ♦ AQ9  
HCP: 20         ♣ AK7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 448      ♠ 74  
Dealer: E        ♥ AK65  
Vul: Both       ♦ J953  
HCP: 8          ♣ 1095

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ Q8543			AP2NT	Pass
Vul: NS	♥ A8	♥ Q64	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQJ	♦ 10953	Pass	Pass		
South HCP: 4	♣ AK982	♣ 3				
Contract: 3♠ N						

Board: 447	North:	South:	West	North	East	South
Dealer: W	♠ 85432	♠ AQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ86	♥ 7432	3♥	Pass	4♥	Pass
North HCP: 5	♦ 54	♦ AQ9	Pass	Pass		
South HCP: 20	♣ 62	♣ AK7				
Contract: 4♥ S			1. Stayman			

Board: 448	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ 74			AP2NT	Pass
Vul: Both	♥ Q2	♥ AK65	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K2	♦ J953	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ84	♣ 1095				
Contract: 3N N			1. Stayman			