

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 1	♠ 7	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ QJ	Partner bids first.
HCP: 12	♣ AJ109742	

Board: 2	♠ KJ2	The opponents are silent.
Dealer: N	♥ AK52	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ A43	

Board: 3	♠ AJ	The opponents are silent.
Dealer: S	♥ J72	
Vul: None	♦ J5	Partner bids first.
HCP: 13	♣ KQJ954	

Board: 4	♠ A3	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: EW	♦ AQ104	You bid first.
HCP: 21	♣ AJ3	

Board: 5	♠ 75	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ K42	Partner bids first.
HCP: 10	♣ AQJ9765	

Board: 6	♠ Q65	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ AK4	You bid first.
HCP: 21	♣ AKQ72	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 1  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 7  
♥ KJ2  
♦ QJ  
♣ AJ109742

South:  
♠ A43  
♥ A103  
♦ AK43  
♣ KQ3

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

1. Gerber, for N

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♣ S

North:  
♠ KJ2  
♥ AK52  
♦ AJ5  
♣ A43

South:  
♠ 4  
♥ QJ7  
♦ KQ3  
♣ K109652

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

1. Gerber, for N

Board: 3  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 7N S

North:  
♠ AJ  
♥ J72  
♦ J5  
♣ KQJ954

South:  
♠ K542  
♥ AK65  
♦ AQ6  
♣ A7

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT
Pass	7NT	AP	

1. Gerber, for N

Board: 4  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 6  
Contract: 6♦ S

North:  
♠ A3  
♥ AQ105  
♦ AQ104  
♣ AJ3

South:  
♠ Q65  
♥ 8  
♦ KJ97632  
♣ 85

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 5  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 6♣ N

North:  
♠ 75  
♥ 7  
♦ K42  
♣ AQJ9765

South:  
♠ AK9  
♥ AK93  
♦ A95  
♣ K32

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

1. Gerber, for N

Board: 6

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ Q65

♥ K3

♦ AK4

♣ AKQ72

South:

♠ AJ

♥ J75

♦ QJ1087532

♣ —

West	North	East	South
	2NT	Pass	6♦
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 1	♠ A43	The opponents are silent.
Dealer: S	♥ A103	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ KQ3	

Board: 2	♠ 4	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 11	♣ K109652	

Board: 3	♠ K542	The opponents are silent.
Dealer: S	♥ AK65	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ A7	

Board: 4	♠ Q65	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ KJ97632	Partner bids first.
HCP: 6	♣ 85	

Board: 5	♠ AK9	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ A95	You bid first.
HCP: 21	♣ K32	

Board: 6	♠ AJ	The opponents are silent.
Dealer: N	♥ J75	
Vul: NS	♦ QJ1087532	Partner bids first.
HCP: 9	♣ —	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 1  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 7  
♥ KJ2  
♦ QJ  
♣ AJ109742

South:  
♠ A43  
♥ A103  
♦ AK43  
♣ KQ3

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

1. Gerber, for N

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♣ S

North:  
♠ KJ2  
♥ AK52  
♦ AJ5  
♣ A43

South:  
♠ 4  
♥ QJ7  
♦ KQ3  
♣ K109652

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

1. Gerber, for N

Board: 3  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 7N S

North:  
♠ AJ  
♥ J72  
♦ J5  
♣ KQJ954

South:  
♠ K542  
♥ AK65  
♦ AQ6  
♣ A7

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT
Pass	7NT	AP	

1. Gerber, for N

Board: 4  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 6  
Contract: 6♦ S

North:  
♠ A3  
♥ AQ105  
♦ AQ104  
♣ AJ3

South:  
♠ Q65  
♥ 8  
♦ KJ97632  
♣ 85

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 5  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 6♣ N

North:  
♠ 75  
♥ 7  
♦ K42  
♣ AQJ9765

South:  
♠ AK9  
♥ AK93  
♦ A95  
♣ K32

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

1. Gerber, for N

Board: 6

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ Q65

♥ K3

♦ AK4

♣ AKQ72

South:

♠ AJ

♥ J75

♦ QJ1087532

♣ —

West	North	East	South
	2NT	Pass	6♦
AP			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 7	♠ 53	The opponents are silent.
Dealer: S	♥ Q86	
Vul: Both	♦ 102	Partner bids first.
HCP: 12	♣ AKQJ53	

Board: 8	♠ J98	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ AKJ8	You bid first.
HCP: 21	♣ AKQ	

Board: 9	♠ 653	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ AKJ743	Partner bids first.
HCP: 13	♣ K	

Board: 10	♠ AK94	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: NS	♦ AQ6	You bid first.
HCP: 21	♣ Q6	

Board: 11	♠ —	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ Q652	Partner bids first.
HCP: 8	♣ Q98762	

Board: 12	♠ AJ76	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ J10	You bid first.
HCP: 21	♣ AKQJ5	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ				2NT
Vul: Both	♥ Q86	♥ AJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 102	♦ AKQJ8	Pass	6♣	AP	
South HCP: 20	♣ AKQJ53	♣ 1084	1. Gerber, for N			
Contract: 6♣ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ J98	♠ AQ2		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ K82	♥ Q64	Pass	4♠	Pass	6♣
North HCP: 21	♦ AKJ8	♦ Q	AP			
South HCP: 11	♣ AKQ	♣ J106543	1. Gerber, for N			
Contract: 6♣ S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ AK				2NT
Vul: EW	♥ Q83	♥ AK2	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ AKJ743	♦ 862	Pass	6NT	AP	
South HCP: 20	♣ K	♣ AQ743	1. Gerber, for N			
Contract: 6N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ 1063		2NT	Pass	6♣
Vul: NS	♥ KQJ6	♥ 532	AP			
North HCP: 21	♦ AQ6	♦ 10				
South HCP: 8	♣ Q6	♣ AKJ1052				
Contract: 6♣ S						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ54				2NT
Vul: Both	♥ A83	♥ K74	Pass	6♣	AP	
North HCP: 8	♦ Q652	♦ AK				
South HCP: 20	♣ Q98762	♣ AJ103				
Contract: 6♣ N						



Board: 12

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ AJ76

♥ AJ

♦ J10

♣ AKQJ5

South:

♠ 103

♥ 1032

♦ AKQ764

♣ 73

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

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 7	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ AKQJ8	You bid first.
HCP: 20	♣ 1084	

Board: 8	♠ AQ2	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ J106543	

Board: 9	♠ AK	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ 862	You bid first.
HCP: 20	♣ AQ743	

Board: 10	♠ 1063	The opponents are silent.
Dealer: N	♥ 532	
Vul: NS	♦ 10	Partner bids first.
HCP: 8	♣ AKJ1052	

Board: 11	♠ KQ54	The opponents are silent.
Dealer: S	♥ K74	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AJ103	

Board: 12	♠ 103	The opponents are silent.
Dealer: N	♥ 1032	
Vul: NS	♦ AKQ764	Partner bids first.
HCP: 9	♣ 73	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 7  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 53  
 ♥ Q86  
 ♦ 102  
 ♣ AKQJ53

South:  
 ♠ KQ  
 ♥ AJ10  
 ♦ AKQJ8  
 ♣ 1084

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

1. Gerber, for N

Board: 8  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 11  
 Contract: 6♣ S

North:  
 ♠ J98  
 ♥ K82  
 ♦ AKJ8  
 ♣ AKQ

South:  
 ♠ AQ2  
 ♥ Q64  
 ♦ Q  
 ♣ J106543

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

1. Gerber, for N

Board: 9  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ 653  
 ♥ Q83  
 ♦ AKJ743  
 ♣ K

South:  
 ♠ AK  
 ♥ AK2  
 ♦ 862  
 ♣ AQ743

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

1. Gerber, for N

Board: 10  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 8  
 Contract: 6♣ S

North:  
 ♠ AK94  
 ♥ KQJ6  
 ♦ AQ6  
 ♣ Q6

South:  
 ♠ 1063  
 ♥ 532  
 ♦ 10  
 ♣ AKJ1052

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 11  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ —  
 ♥ A83  
 ♦ Q652  
 ♣ Q98762

South:  
 ♠ KQ54  
 ♥ K74  
 ♦ AK  
 ♣ AJ103

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 12

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ AJ76

♥ AJ

♦ J10

♣ AKQJ5

South:

♠ 103

♥ 1032

♦ AKQ764

♣ 73

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

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 13	♠ A	The opponents are silent.
Dealer: S	♥ 1063	
Vul: None	♦ Q6	Partner bids first.
HCP: 8	♣ Q1096542	

Board: 14	♠ Q653	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ KJ8	

Board: 15	♠ Q	The opponents are silent.
Dealer: S	♥ Q103	
Vul: NS	♦ KJ9753	Partner bids first.
HCP: 11	♣ K92	

Board: 16	♠ K6	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ K10953	

Board: 17	♠ 4	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ AK97432	Partner bids first.
HCP: 7	♣ 9843	

Board: 18	♠ A53	The opponents are silent.
Dealer: N	♥ A52	
Vul: NS	♦ AKJ74	You bid first.
HCP: 20	♣ A7	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 84				2NT
Vul: None	♥ 1063	♥ AQ5	Pass	6♣	AP	
North HCP: 8	♦ Q6	♦ AK95				
South HCP: 20	♣ Q1096542	♣ AK87				
Contract: 6♣ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ 98		2NT	Pass	6♦
Vul: EW	♥ AK9	♥ 10	AP			
North HCP: 20	♦ AK5	♦ QJ96432				
South HCP: 7	♣ KJ8	♣ A52				
Contract: 6♦ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K654				2NT
Vul: NS	♥ Q103	♥ AK8	Pass	6♦	AP	
North HCP: 11	♦ KJ9753	♦ AQ2				
South HCP: 20	♣ K92	♣ A74				
Contract: 6♦ N						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q32		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AKQ7	♥ 62	Pass	4♠	Pass	6NT
North HCP: 21	♦ AQ	♦ K108753	AP			
South HCP: 11	♣ K10953	♣ AQ	1. Gerber, for N			
Contract: 6N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ				2NT
Vul: Both	♥ 8	♥ AK65	Pass	6♦	AP	
North HCP: 7	♦ AK97432	♦ 105				
South HCP: 20	♣ 9843	♣ AKJ106				
Contract: 6♦ N						

Board: 18

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ A53

♥ A52

♦ AKJ74

♣ A7

South:

♠ Q42

♥ KQ

♦ 2

♣ QJ109864

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

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 13	♠ 84	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ AK95	You bid first.
HCP: 20	♣ AK87	

Board: 14	♠ 98	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ QJ96432	Partner bids first.
HCP: 7	♣ A52	

Board: 15	♠ K654	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ A74	

Board: 16	♠ Q32	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ K108753	Partner bids first.
HCP: 11	♣ AQ	

Board: 17	♠ AJ	The opponents are silent.
Dealer: S	♥ AK65	
Vul: Both	♦ 105	You bid first.
HCP: 20	♣ AKJ106	

Board: 18	♠ Q42	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ 2	Partner bids first.
HCP: 10	♣ QJ109864	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 84				2NT
Vul: None	♥ 1063	♥ AQ5	Pass	6♣	AP	
North HCP: 8	♦ Q6	♦ AK95				
South HCP: 20	♣ Q1096542	♣ AK87				
Contract: 6♣ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ 98		2NT	Pass	6♦
Vul: EW	♥ AK9	♥ 10	AP			
North HCP: 20	♦ AK5	♦ QJ96432				
South HCP: 7	♣ KJ8	♣ A52				
Contract: 6♦ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K654				2NT
Vul: NS	♥ Q103	♥ AK8	Pass	6♦	AP	
North HCP: 11	♦ KJ9753	♦ AQ2				
South HCP: 20	♣ K92	♣ A74				
Contract: 6♦ N						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q32		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AKQ7	♥ 62	Pass	4♠	Pass	6NT
North HCP: 21	♦ AQ	♦ K108753	AP			
South HCP: 11	♣ K10953	♣ AQ	1. Gerber, for N			
Contract: 6N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ				2NT
Vul: Both	♥ 8	♥ AK65	Pass	6♦	AP	
North HCP: 7	♦ AK97432	♦ 105				
South HCP: 20	♣ 9843	♣ AKJ106				
Contract: 6♦ N						

Board: 18

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ A53

♥ A52

♦ AKJ74

♣ A7

South:

♠ Q42

♥ KQ

♦ 2

♣ QJ109864

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

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 19	♠ 964	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ J6	Partner bids first.
HCP: 11	♣ AQ8765	
Board: 20	♠ AK7	The opponents are silent.
Dealer: N	♥ AK72	
Vul: Both	♦ Q65	You bid first.
HCP: 20	♣ A65	
Board: 21	♠ 972	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ AK7	Partner bids first.
HCP: 12	♣ QJ10742	
Board: 22	♠ AQ94	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: Both	♦ J9	You bid first.
HCP: 20	♣ AQ8	
Board: 23	♠ K96	The opponents are silent.
Dealer: S	♥ K76	
Vul: NS	♦ KJ10963	Partner bids first.
HCP: 10	♣ 10	
Board: 24	♠ AQ6	West Doubles 7NT if possible.
Dealer: N	♥ AQ10	
Vul: Both	♦ QJ72	You bid first.
HCP: 20	♣ KQ10	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AKQ				2NT
Vul: EW	♥ A7	♥ KQJ8	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J6	♦ K84	Pass	4NT	AP	
South HCP: 21	♣ AQ8765	♣ K103				
Contract: 4N S			1. Gerber, for N			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 94		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK72	♥ 10	Pass	4NT	Pass	7♣
North HCP: 20	♦ Q65	♦ AJ97	AP			
South HCP: 11	♣ A65	♣ KQJ1097				
Contract: 7♣ S			1. Gerber, for N			

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AKQ				2NT
Vul: EW	♥ Q	♥ AJ75	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AK7	♦ QJ52	Pass	6NT	AP	
South HCP: 21	♣ QJ10742	♣ A3				
Contract: 6N S			1. Gerber, for N			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ KJ8		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AQJ6	♥ 1095	Pass	4NT	Pass	6♦
North HCP: 20	♦ J9	♦ AQ7543	AP			
South HCP: 11	♣ AQ8	♣ J				
Contract: 6♦ S			1. Gerber, for N			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ A87				2NT
Vul: NS	♥ K76	♥ AJ3				
North HCP: 10	♦ KJ10963	♦ A8	Pass	6♦	AP	
South HCP: 20	♣ 10	♣ AK954				
Contract: 6♦ N						

Board: 24

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 7NX N

North:

♠ AQ6

♥ AQ10

♦ QJ72

♣ KQ10

South:

♠ 108

♥ —

♦ AK108543

♣ A643

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4♠	Pass	7NT
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X	AP		
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1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 19	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: EW	♦ K84	You bid first.
HCP: 21	♣ K103	
Board: 20	♠ 94	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ AJ97	Partner bids first.
HCP: 11	♣ KQJ1097	
Board: 21	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: EW	♦ QJ52	You bid first.
HCP: 21	♣ A3	
Board: 22	♠ KJ8	The opponents are silent.
Dealer: N	♥ 1095	
Vul: Both	♦ AQ7543	Partner bids first.
HCP: 11	♣ J	
Board: 23	♠ A87	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AK954	
Board: 24	♠ 108	West Doubles 7NT if possible.
Dealer: N	♥ —	
Vul: Both	♦ AK108543	Partner bids first.
HCP: 11	♣ A643	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AKQ				2NT
Vul: EW	♥ A7	♥ KQJ8	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J6	♦ K84	Pass	4NT	AP	
South HCP: 21	♣ AQ8765	♣ K103				
Contract: 4N S			1. Gerber, for N			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 94		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK72	♥ 10	Pass	4NT	Pass	7♣
North HCP: 20	♦ Q65	♦ AJ97	AP			
South HCP: 11	♣ A65	♣ KQJ1097				
Contract: 7♣ S			1. Gerber, for N			

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AKQ				2NT
Vul: EW	♥ Q	♥ AJ75	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AK7	♦ QJ52	Pass	6NT	AP	
South HCP: 21	♣ QJ10742	♣ A3				
Contract: 6N S			1. Gerber, for N			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ KJ8		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AQJ6	♥ 1095	Pass	4NT	Pass	6♦
North HCP: 20	♦ J9	♦ AQ7543	AP			
South HCP: 11	♣ AQ8	♣ J				
Contract: 6♦ S			1. Gerber, for N			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ A87				2NT
Vul: NS	♥ K76	♥ AJ3				
North HCP: 10	♦ KJ10963	♦ A8	Pass	6♦	AP	
South HCP: 20	♣ 10	♣ AK954				
Contract: 6♦ N						

Board: 24

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 7NX N

North:

♠ AQ6

♥ AQ10

♦ QJ72

♣ KQ10

South:

♠ 108

♥ —

♦ AK108543

♣ A643

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4♠	Pass	7NT
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X	AP		
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1. Gerber, for N



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 25	♠ 2	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ J73	Partner bids first.
HCP: 10	♣ K107542	
Board: 26	♠ Q76	East Doubles 4♠ if possible.
Dealer: N	♥ AK6	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ J75	
Board: 27	♠ 3	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ 1072	Partner bids first.
HCP: 10	♣ AQJ754	
Board: 28	♠ AK82	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ QJ92	You bid first.
HCP: 20	♣ AQ9	
Board: 29	♠ AQ8	East Doubles 4♣ if possible.
Dealer: S	♥ Q3	
Vul: Both	♦ A95432	Partner bids first.
HCP: 12	♣ 42	
Board: 30	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ Q1072	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 25  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 2  
 ♥ AQ4  
 ♦ J73  
 ♣ K107542

South:  
 ♠ K4  
 ♥ K3  
 ♦ AK1095  
 ♣ AQJ8

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 26  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♣ S

North:  
 ♠ Q76  
 ♥ AK6  
 ♦ AKQJ  
 ♣ J75

South:  
 ♠ J  
 ♥ J  
 ♦ 1063  
 ♣ AKQ109643

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠	X	6♣
AP			
1. Gerber, for N			

Board: 27  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 3  
 ♥ K72  
 ♦ 1072  
 ♣ AQJ754

South:  
 ♠ A4  
 ♥ A843  
 ♦ AKQ94  
 ♣ K9

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 28  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 7  
 Contract: 6♦ S

North:  
 ♠ AK82  
 ♥ A5  
 ♦ QJ92  
 ♣ AQ9

South:  
 ♠ 7  
 ♥ K84  
 ♦ A876543  
 ♣ 43

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 29  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ AQ8  
 ♥ Q3  
 ♦ A95432  
 ♣ 42

South:  
 ♠ K932  
 ♥ AK94  
 ♦ KQ10  
 ♣ KQ

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	X	Pass
Pass	4NT	AP	
1. Gerber, for N			

Board: 30

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AQJ4

♥ AJ

♦ AQ7

♣ Q1072

South:

♠ 2

♥ 64

♦ K942

♣ AJ8543

West	North	East	South
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2NT	Pass	6♣
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 25	♠ K4	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AK1095	You bid first.
HCP: 20	♣ AQJ8	

Board: 26	♠ J	East Doubles 4♠ if possible.
Dealer: N	♥ J	
Vul: NS	♦ 1063	Partner bids first.
HCP: 11	♣ AKQ109643	

Board: 27	♠ A4	The opponents are silent.
Dealer: S	♥ A843	
Vul: NS	♦ AKQ94	You bid first.
HCP: 20	♣ K9	

Board: 28	♠ 7	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ A876543	Partner bids first.
HCP: 7	♣ 43	

Board: 29	♠ K932	East Doubles 4♣ if possible.
Dealer: S	♥ AK94	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ KQ	

Board: 30	♠ 2	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ K942	Partner bids first.
HCP: 8	♣ AJ8543	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 25  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 2  
 ♥ AQ4  
 ♦ J73  
 ♣ K107542

South:  
 ♠ K4  
 ♥ K3  
 ♦ AK1095  
 ♣ AQJ8

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 26  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♣ S

North:  
 ♠ Q76  
 ♥ AK6  
 ♦ AKQJ  
 ♣ J75

South:  
 ♠ J  
 ♥ J  
 ♦ 1063  
 ♣ AKQ109643

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

1. Gerber, for N

Board: 27  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 3  
 ♥ K72  
 ♦ 1072  
 ♣ AQJ754

South:  
 ♠ A4  
 ♥ A843  
 ♦ AKQ94  
 ♣ K9

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 28  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 7  
 Contract: 6♦ S

North:  
 ♠ AK82  
 ♥ A5  
 ♦ QJ92  
 ♣ AQ9

South:  
 ♠ 7  
 ♥ K84  
 ♦ A876543  
 ♣ 43

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 29  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ AQ8  
 ♥ Q3  
 ♦ A95432  
 ♣ 42

South:  
 ♠ K932  
 ♥ AK94  
 ♦ KQ10  
 ♣ KQ

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

1. Gerber, for N

Board: 30

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AQJ4

♥ AJ

♦ AQ7

♣ Q1072

South:

♠ 2

♥ 64

♦ K942

♣ AJ8543

West	North	East	South
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2NT	Pass	6♣
-----	------	----

AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 31	♠ 83	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ 107	Partner bids first.
HCP: 13	♣ KQJ10942	
Board: 32	♠ AK8	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: NS	♦ KQ6	You bid first.
HCP: 21	♣ A92	
Board: 33	♠ 93	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ J107	Partner bids first.
HCP: 10	♣ AKJ7543	
Board: 34	♠ KJ2	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ K4	You bid first.
HCP: 20	♣ AKJ52	
Board: 35	♠ Q8	East Doubles 7NT if possible.
Dealer: S	♥ Q87	
Vul: None	♦ KQ	Partner bids first.
HCP: 14	♣ KQ9873	
Board: 36	♠ AKJ3	The opponents are silent.
Dealer: N	♥ AK64	
Vul: NS	♦ KQ8	You bid first.
HCP: 20	♣ 64	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ2				2NT
Vul: Both	♥ AK	♥ QJ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ 107	♦ AKJ6	Pass	6NT	AP	
South HCP: 20	♣ KQJ10942	♣ 73				
Contract: 6N S			1. Gerber, for N			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 7		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQ54	♥ A7	Pass	4♠	Pass	7NT
North HCP: 21	♦ KQ6	♦ A42	AP			
South HCP: 12	♣ A92	♣ KJ108654				
Contract: 7N N			1. Gerber, for N			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK				2NT
Vul: EW	♥ J	♥ AK94	Pass	6♣	AP	
North HCP: 10	♦ J107	♦ KQ32				
South HCP: 21	♣ AKJ7543	♣ Q109				
Contract: 6♣ N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A9		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AJ10	♥ 964	Pass	4♠	Pass	6NT
North HCP: 20	♦ K4	♦ AQ8632	AP			
South HCP: 12	♣ AKJ52	♣ Q7				
Contract: 6N N			1. Gerber, for N			

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AK103				2NT
Vul: None	♥ Q87	♥ A954	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 14	♦ KQ	♦ AJ2	Pass	7NT	X	AP
South HCP: 20	♣ KQ9873	♣ A6				
Contract: 7NX S			1. Gerber, for N			



Board: 36

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AKJ3

♥ AK64

♦ KQ8

♣ 64

South:

♠ 54

♥ 1092

♦ AJ9543

♣ A5

West	North	East	South
	2NT	Pass	6♦
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 31	♠ AKQ2	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: Both	♦ AKJ6	You bid first.
HCP: 20	♣ 73	

Board: 32	♠ 7	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ A42	Partner bids first.
HCP: 12	♣ KJ108654	

Board: 33	♠ AK	The opponents are silent.
Dealer: S	♥ AK94	
Vul: EW	♦ KQ32	You bid first.
HCP: 21	♣ Q109	

Board: 34	♠ A9	The opponents are silent.
Dealer: N	♥ 964	
Vul: Both	♦ AQ8632	Partner bids first.
HCP: 12	♣ Q7	

Board: 35	♠ AK103	East Doubles 7NT if possible.
Dealer: S	♥ A954	
Vul: None	♦ AJ2	You bid first.
HCP: 20	♣ A6	

Board: 36	♠ 54	The opponents are silent.
Dealer: N	♥ 1092	
Vul: NS	♦ AJ9543	Partner bids first.
HCP: 9	♣ A5	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ2				2NT
Vul: Both	♥ AK	♥ QJ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ 107	♦ AKJ6	Pass	6NT	AP	
South HCP: 20	♣ KQJ10942	♣ 73				
Contract: 6N S						1. Gerber, for N

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 7		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQ54	♥ A7	Pass	4♠	Pass	7NT
North HCP: 21	♦ KQ6	♦ A42	AP			
South HCP: 12	♣ A92	♣ KJ108654				
Contract: 7N N						1. Gerber, for N

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK				2NT
Vul: EW	♥ J	♥ AK94	Pass	6♣	AP	
North HCP: 10	♦ J107	♦ KQ32				
South HCP: 21	♣ AKJ7543	♣ Q109				
Contract: 6♣ N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A9		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AJ10	♥ 964	Pass	4♠	Pass	6NT
North HCP: 20	♦ K4	♦ AQ8632	AP			
South HCP: 12	♣ AKJ52	♣ Q7				
Contract: 6N N						1. Gerber, for N

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AK103				2NT
Vul: None	♥ Q87	♥ A954	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 14	♦ KQ	♦ AJ2	Pass	7NT	X	AP
South HCP: 20	♣ KQ9873	♣ A6				
Contract: 7NX S						1. Gerber, for N

Board: 36

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AKJ3

♥ AK64

♦ KQ8

♣ 64

South:

♠ 54

♥ 1092

♦ AJ9543

♣ A5

West	North	East	South
	2NT	Pass	6♦
AP			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 37	♠ 10	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ AKJ10874	Partner bids first.
HCP: 8	♣ 1032	
Board: 38	♠ KJ106	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ K4	You bid first.
HCP: 21	♣ AQJ8	
Board: 39	♠ 984	West Bids XA♠♠ if possible.
Dealer: S	♥ Q108	
Vul: Both	♦ KJ10982	Partner bids first.
HCP: 8	♣ Q	
Board: 40	♠ QJ9	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AJ74	You bid first.
HCP: 20	♣ KQJ	
Board: 41	♠ AQ	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ Q92	Partner bids first.
HCP: 12	♣ KJ9863	
Board: 42	♠ AK10	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ QJ64	You bid first.
HCP: 21	♣ AQ3	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 37

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 6♦ N

North:

♠ 10

♥ 105

♦ AKJ10874

♣ 1032

South:

♠ AJ43

♥ AQJ9

♦ Q5

♣ AK7

West	North	East	South
			2NT

Pass	6♦	AP	
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Board: 38

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 6♦ S

North:

♠ KJ106

♥ AK10

♦ K4

♣ AQJ8

South:

♠ 7

♥ 87

♦ AJ86532

♣ K74

West	North	East	South
	2NT	Pass	6♦

AP

Board: 39

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♦ X N

North:

♠ 984

♥ Q108

♦ KJ10982

♣ Q

South:

♠ AQ76

♥ AK

♦ AQ63

♣ J107

West	North	East	South
			2NT

Pass	6♦	Pass	Pass
XA♠♠	AP		

Board: 40

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♣ S

North:

♠ QJ9

♥ AQ7

♦ AJ74

♣ KQJ

South:

♠ A54

♥ K43

♦ Q

♣ A109865

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

Pass	4♠	Pass	6♣
AP			

1. Gerber, for N

Board: 41

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♣ N

North:

♠ AQ

♥ 92

♦ Q92

♣ KJ9863

South:

♠ K853

♥ AK43

♦ AK7

♣ A5

West	North	East	South
			2NT

Pass	6♣	AP	
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Board: 42

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 6♦ S

North:

♠ AK10

♥ AJ6

♦ QJ64

♣ AQ3

South:

♠ 93

♥ 8

♦ AK109732

♣ 875

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

2NT	Pass	6♦
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 37	♠ AJ43	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: EW	♦ Q5	You bid first.
HCP: 21	♣ AK7	
Board: 38	♠ 7	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ AJ86532	Partner bids first.
HCP: 8	♣ K74	
Board: 39	♠ AQ76	West Bids XA♠♠ if possible.
Dealer: S	♥ AK	
Vul: Both	♦ AQ63	You bid first.
HCP: 20	♣ J107	
Board: 40	♠ A54	The opponents are silent.
Dealer: N	♥ K43	
Vul: EW	♦ Q	Partner bids first.
HCP: 13	♣ A109865	
Board: 41	♠ K853	The opponents are silent.
Dealer: S	♥ AK43	
Vul: Both	♦ AK7	You bid first.
HCP: 21	♣ A5	
Board: 42	♠ 93	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ AK109732	Partner bids first.
HCP: 7	♣ 875	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 37

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 6♦ N

North:

♠ 10

♥ 105

♦ AKJ10874

♣ 1032

South:

♠ AJ43

♥ AQJ9

♦ Q5

♣ AK7

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 38

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 6♦ S

North:

♠ KJ106

♥ AK10

♦ K4

♣ AQJ8

South:

♠ 7

♥ 87

♦ AJ86532

♣ K74

West	North	East	South
	2NT	Pass	6♦

AP

Board: 39

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♦ X N

North:

♠ 984

♥ Q108

♦ KJ10982

♣ Q

South:

♠ AQ76

♥ AK

♦ AQ63

♣ J107

West	North	East	South
			2NT

Pass	6♦	Pass	Pass
XA♠♠	AP		

Board: 40

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♣ S

North:

♠ QJ9

♥ AQ7

♦ AJ74

♣ KQJ

South:

♠ A54

♥ K43

♦ Q

♣ A109865

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

Pass	4♠	Pass	6♣
AP			

1. Gerber, for N

Board: 41

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♣ N

North:

♠ AQ

♥ 92

♦ Q92

♣ KJ9863

South:

♠ K853

♥ AK43

♦ AK7

♣ A5

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 42

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 6♦ S

North:

♠ AK10

♥ AJ6

♦ QJ64

♣ AQ3

South:

♠ 93

♥ 8

♦ AK109732

♣ 875

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 43	♠ 32	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ 1086	Partner bids first.
HCP: 9	♣ AKQ8762	
Board: 44	♠ KJ42	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: None	♦ K6	You bid first.
HCP: 20	♣ AQJ	
Board: 45	♠ KJ2	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ Q4	Partner bids first.
HCP: 15	♣ AQJ1064	
Board: 46	♠ AKQ5	West Doubles 6♦ if possible.
Dealer: N	♥ J53	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ QJ10	
Board: 47	♠ 72	West Bids XA♠♠ if possible.
Dealer: S	♥ AK10	
Vul: NS	♦ 65	Partner bids first.
HCP: 10	♣ K109742	
Board: 48	♠ AKJ8	The opponents are silent.
Dealer: N	♥ A103	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ A96	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ KJ7				2NT
Vul: NS	♥ 7	♥ AK4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 1086	♦ AKQ43	Pass	6♣	AP	
South HCP: 20	♣ AKQ8762	♣ 54	1. Gerber, for N			
Contract: 6♣ N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ 8				
Vul: None	♥ AQ97	♥ K2		2NT	Pass	6♦
North HCP: 20	♦ K6	♦ AJ10742	AP			
South HCP: 11	♣ AQJ	♣ K1032				
Contract: 6♦ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ Q3				2NT
Vul: EW	♥ Q10	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ Q4	♦ AK973	Pass	6NT	AP	
South HCP: 20	♣ AQJ1064	♣ K98	1. Gerber, for N			
Contract: 6N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ J				
Vul: None	♥ J53	♥ AK10		2NT	Pass	6♦
North HCP: 20	♦ AK5	♦ J109864	X	AP		
South HCP: 9	♣ QJ10	♣ 754				
Contract: 6♦ X S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AKQ				2NT
Vul: NS	♥ AK10	♥ Q862	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 65	♦ AJ94	Pass	6NT	Pass	Pass
South HCP: 20	♣ K109742	♣ A3	XA♠♠	AP		
Contract: 6NX S			1. Gerber, for N			

Board: 48

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKJ8

♥ A103

♦ KQ8

♣ A96

South:

♠ 92

♥ 9

♦ AJ92

♣ KJ10832

West	North	East	South
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2NT	Pass	6♣
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 43      ♠ KJ7      The opponents are silent.  
Dealer: S      ♥ AK4  
Vul: NS      ♦ AKQ43      You bid first.  
HCP: 20      ♣ 54

Board: 44      ♠ 8      The opponents are silent.  
Dealer: N      ♥ K2  
Vul: None      ♦ AJ10742      Partner bids first.  
HCP: 11      ♣ K1032

Board: 45      ♠ Q3      The opponents are silent.  
Dealer: S      ♥ AKJ  
Vul: EW      ♦ AK973      You bid first.  
HCP: 20      ♣ K98

Board: 46      ♠ J      West Doubles 6♦ if possible.  
Dealer: N      ♥ AK10      Partner bids first.  
Vul: None      ♦ J109864  
HCP: 9      ♣ 754

Board: 47      ♠ AKQ      West Bids XA♠♠ if possible.  
Dealer: S      ♥ Q862      You bid first.  
Vul: NS      ♦ AJ94  
HCP: 20      ♣ A3

Board: 48      ♠ 92      The opponents are silent.  
Dealer: N      ♥ 9      Partner bids first.  
Vul: Both      ♦ AJ92  
HCP: 9      ♣ KJ10832

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ KJ7				2NT
Vul: NS	♥ 7	♥ AK4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 1086	♦ AKQ43	Pass	6♣	AP	
South HCP: 20	♣ AKQ8762	♣ 54	1. Gerber, for N			
Contract: 6♣ N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ 8				
Vul: None	♥ AQ97	♥ K2		2NT	Pass	6♦
North HCP: 20	♦ K6	♦ AJ10742	AP			
South HCP: 11	♣ AQJ	♣ K1032				
Contract: 6♦ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ Q3				2NT
Vul: EW	♥ Q10	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ Q4	♦ AK973	Pass	6NT	AP	
South HCP: 20	♣ AQJ1064	♣ K98	1. Gerber, for N			
Contract: 6N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ J				
Vul: None	♥ J53	♥ AK10		2NT	Pass	6♦
North HCP: 20	♦ AK5	♦ J109864	X	AP		
South HCP: 9	♣ QJ10	♣ 754				
Contract: 6♦ X S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AKQ				2NT
Vul: NS	♥ AK10	♥ Q862	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 65	♦ AJ94	Pass	6NT	Pass	Pass
South HCP: 20	♣ K109742	♣ A3	XA♠♠	AP		
Contract: 6NX S			1. Gerber, for N			

Board: 48

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKJ8

♥ A103

♦ KQ8

♣ A96

South:

♠ 92

♥ 9

♦ AJ92

♣ KJ10832

West	North	East	South
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	2NT	Pass	6♣
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AP



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 49	♠ J	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ J	Partner bids first.
HCP: 9	♣ KQJ1087654	

Board: 50	♠ KQ3	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ AK84	

Board: 51	♠ 8	The opponents are silent.
Dealer: S	♥ 1074	
Vul: EW	♦ AQ2	Partner bids first.
HCP: 11	♣ AJ10863	

Board: 52	♠ A865	East Doubles 4♠ if possible.
Dealer: N	♥ AK103	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ KQJ	

Board: 53	♠ A7	West Bids XA♠♠ if possible.
Dealer: S	♥ Q3	
Vul: Both	♦ KQJ10762	Partner bids first.
HCP: 15	♣ K10	

Board: 54	♠ KQ	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ KJ9	You bid first.
HCP: 20	♣ KQJ62	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 49

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 4N S

North:

♠ J

♥ J6

♦ J

♣ KQJ1087654

South:

♠ K32

♥ KQ75

♦ AKQ5

♣ A3

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 4NT AP

1. Gerber, for N

Board: 50

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ KQ3

♥ KJ106

♦ A9

♣ AK84

South:

♠ AJ7

♥ Q

♦ Q87654

♣ J53

West North East South

2NT Pass 6♦

AP

Board: 51

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ 8

♥ 1074

♦ AQ2

♣ AJ10863

South:

♠ AK3

♥ AQJ2

♦ KJ76

♣ K7

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 52

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ A865

♥ AK103

♦ K4

♣ KQJ

South:

♠ 43

♥ 86

♦ AQ9652

♣ A86

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ X 6♦

AP

1. Gerber, for N

Board: 53

Dealer: S

Vul: Both

North HCP: 15

South HCP: 20

Contract: 7NX S

North:

♠ A7

♥ Q3

♦ KQJ10762

♣ K10

South:

♠ KQ2

♥ A6

♦ A95

♣ AQJ64

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 7NT Pass Pass

XA♠♠ AP

1. Gerber, for N

Board: 54  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ KQ  
♥ KQ4  
♦ KJ9  
♣ KQJ62

South:  
♠ AJ8  
♥ 96  
♦ AQ5432  
♣ 84

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♦	Pass	6NT
AP			
1. Gerber, for N			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 49	♠ K32	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: NS	♦ AKQ5	You bid first.
HCP: 21	♣ A3	

Board: 50	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ Q87654	Partner bids first.
HCP: 10	♣ J53	

Board: 51	♠ AK3	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: EW	♦ KJ76	You bid first.
HCP: 21	♣ K7	

Board: 52	♠ 43	East Doubles 4♠ if possible.
Dealer: N	♥ 86	
Vul: NS	♦ AQ9652	Partner bids first.
HCP: 10	♣ A86	

Board: 53	♠ KQ2	West Bids XA♠♠ if possible.
Dealer: S	♥ A6	
Vul: Both	♦ A95	You bid first.
HCP: 20	♣ AQJ64	

Board: 54	♠ AJ8	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ AQ5432	Partner bids first.
HCP: 11	♣ 84	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 49

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 4N S

North:

♠ J

♥ J6

♦ J

♣ KQJ1087654

South:

♠ K32

♥ KQ75

♦ AKQ5

♣ A3

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 4NT AP

1. Gerber, for N

Board: 50

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ KQ3

♥ KJ106

♦ A9

♣ AK84

South:

♠ AJ7

♥ Q

♦ Q87654

♣ J53

West North East South

2NT Pass 6♦

AP

Board: 51

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ 8

♥ 1074

♦ AQ2

♣ AJ10863

South:

♠ AK3

♥ AQJ2

♦ KJ76

♣ K7

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 52

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ A865

♥ AK103

♦ K4

♣ KQJ

South:

♠ 43

♥ 86

♦ AQ9652

♣ A86

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ X 6♦

AP

1. Gerber, for N

Board: 53

Dealer: S

Vul: Both

North HCP: 15

South HCP: 20

Contract: 7NX S

North:

♠ A7

♥ Q3

♦ KQJ10762

♣ K10

South:

♠ KQ2

♥ A6

♦ A95

♣ AQJ64

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 7NT Pass Pass

XA♠♠ AP

1. Gerber, for N

Board: 54

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ KQ

♥ KQ4

♦ KJ9

♣ KQJ62

South:

♠ AJ8

♥ 96

♦ AQ5432

♣ 84

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4♦	Pass	6NT
------	----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 55	♠ AQ8	The opponents are silent.
Dealer: S	♥ Q106	
Vul: EW	♦ KJ108765	Partner bids first.
HCP: 12	♣ —	

Board: 56	♠ A1082	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ KJ4	

Board: 57	♠ K72	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ 875	Partner bids first.
HCP: 8	♣ KQ10974	

Board: 58	♠ AKQ9	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: Both	♦ K97	You bid first.
HCP: 20	♣ 102	

Board: 59	♠ KJ6	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ A42	Partner bids first.
HCP: 11	♣ QJ10842	

Board: 60	♠ AJ92	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ KQJ8	You bid first.
HCP: 21	♣ A7	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ KJ10				2NT
Vul: EW	♥ Q106	♥ K3	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ KJ108765	♦ AQ2	Pass	6♦	AP	
South HCP: 20	♣ —	♣ AK1032	1. Gerber, for N			
Contract: 6♦ N						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A1082	♠ 964				
Vul: NS	♥ AKJ9	♥ —		2NT	Pass	6♦
North HCP: 20	♦ A8	♦ KQ107542	AP			
South HCP: 9	♣ KJ4	♣ A86				
Contract: 6♦ S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AQ6				2NT
Vul: Both	♥ 6	♥ K8				
North HCP: 8	♦ 875	♦ AK1094	Pass	6♣	AP	
South HCP: 21	♣ KQ10974	♣ AJ6				
Contract: 6♣ N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 104		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AKJ3	♥ 4	Pass	4♠	Pass	6♣
North HCP: 20	♦ K97	♦ J65	AP			
South HCP: 11	♣ 102	♣ AKQJ964	1. Gerber, for N			
Contract: 6♣ S						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ8				2NT
Vul: None	♥ 3	♥ K94	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A42	♦ KJ10	Pass	6♣	AP	
South HCP: 20	♣ QJ10842	♣ AK75	1. Gerber, for N			
Contract: 6♣ N						



Board: 60

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ AJ92

♥ AQ10

♦ KQJ8

♣ A7

South:

♠ 75

♥ K54

♦ A10

♣ KJ10983

West	North	East	South
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2NT	Pass	6♣
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 55	♠ KJ10	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ AK1032	

Board: 56	♠ 964	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ KQ107542	Partner bids first.
HCP: 9	♣ A86	

Board: 57	♠ AQ6	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AK1094	You bid first.
HCP: 21	♣ AJ6	

Board: 58	♠ 104	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ J65	Partner bids first.
HCP: 11	♣ AKQJ964	

Board: 59	♠ AQ8	The opponents are silent.
Dealer: S	♥ K94	
Vul: None	♦ KJ10	You bid first.
HCP: 20	♣ AK75	

Board: 60	♠ 75	The opponents are silent.
Dealer: N	♥ K54	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ KJ10983	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ KJ10				2NT
Vul: EW	♥ Q106	♥ K3	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ KJ108765	♦ AQ2	Pass	6♦	AP	
South HCP: 20	♣ —	♣ AK1032	1. Gerber, for N			
Contract: 6♦ N						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A1082	♠ 964				
Vul: NS	♥ AKJ9	♥ —		2NT	Pass	6♦
North HCP: 20	♦ A8	♦ KQ107542	AP			
South HCP: 9	♣ KJ4	♣ A86				
Contract: 6♦ S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AQ6				2NT
Vul: Both	♥ 6	♥ K8	Pass	6♣	AP	
North HCP: 8	♦ 875	♦ AK1094				
South HCP: 21	♣ KQ10974	♣ AJ6				
Contract: 6♣ N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 104		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AKJ3	♥ 4	Pass	4♠	Pass	6♣
North HCP: 20	♦ K97	♦ J65	AP			
South HCP: 11	♣ 102	♣ AKQJ964	1. Gerber, for N			
Contract: 6♣ S						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ8				2NT
Vul: None	♥ 3	♥ K94	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A42	♦ KJ10	Pass	6♣	AP	
South HCP: 20	♣ QJ10842	♣ AK75	1. Gerber, for N			
Contract: 6♣ N						

Board: 60

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ AJ92

♥ AQ10

♦ KQJ8

♣ A7

South:

♠ 75

♥ K54

♦ A10

♣ KJ10983

West	North	East	South
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2NT	Pass	6♣
-----	------	----

AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 61	♠ 10	The opponents are silent.
Dealer: S	♥ J82	
Vul: None	♦ KQ2	Partner bids first.
HCP: 12	♣ KQJ1087	

Board: 62	♠ Q6	The opponents are silent.
Dealer: N	♥ AK82	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ KQ96	

Board: 63	♠ K9	The opponents are silent.
Dealer: S	♥ K42	
Vul: EW	♦ A109853	Partner bids first.
HCP: 10	♣ 87	

Board: 64	♠ A105	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: None	♦ KQJ3	You bid first.
HCP: 20	♣ A8	

Board: 65	♠ J97	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ A5	Partner bids first.
HCP: 9	♣ KJ7642	

Board: 66	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: Both	♦ K62	You bid first.
HCP: 20	♣ KQ6	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ				2NT
Vul: None	♥ J82	♥ AQ96	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 12	♦ KQ2	♦ AJ108	Pass	6NT	AP	
South HCP: 20	♣ KQJ1087	♣ A64	1. Gerber, for N			
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 4				
Vul: None	♥ AK82	♥ Q		2NT	Pass	6♦
North HCP: 21	♦ AK3	♦ J1098654	AP			
South HCP: 7	♣ KQ96	♣ A873				
Contract: 6♦ S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ54				2NT
Vul: EW	♥ K42	♥ A85	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ A109853	♦ KQ62	Pass	6NT	AP	
South HCP: 20	♣ 87	♣ AJ	1. Gerber, for N			
Contract: 6N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K3				
Vul: None	♥ AQ98	♥ 5		2NT	Pass	6♣
North HCP: 20	♦ KQJ3	♦ 942	AP			
South HCP: 8	♣ A8	♣ KQ109762				
Contract: 6♣ S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AKQ8				2NT
Vul: EW	♥ 105	♥ AKQ4	Pass	6♣	AP	
North HCP: 9	♦ A5	♦ J9				
South HCP: 21	♣ KJ7642	♣ Q95				
Contract: 6♣ N						

Board: 66

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ KQ6

♥ AQJ8

♦ K62

♣ KQ6

South:

♠ A2

♥ 1065

♦ AQJ973

♣ 54

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4♥	Pass	4NT
------	----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 61	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: None	♦ AJ108	You bid first.
HCP: 20	♣ A64	

Board: 62	♠ 4	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ J1098654	Partner bids first.
HCP: 7	♣ A873	

Board: 63	♠ AQ54	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ KQ62	You bid first.
HCP: 20	♣ AJ	

Board: 64	♠ K3	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ 942	Partner bids first.
HCP: 8	♣ KQ109762	

Board: 65	♠ AKQ8	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: EW	♦ J9	You bid first.
HCP: 21	♣ Q95	

Board: 66	♠ A2	The opponents are silent.
Dealer: N	♥ 1065	
Vul: Both	♦ AQJ973	Partner bids first.
HCP: 11	♣ 54	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ				2NT
Vul: None	♥ J82	♥ AQ96	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 12	♦ KQ2	♦ AJ108	Pass	6NT	AP	
South HCP: 20	♣ KQJ1087	♣ A64	1. Gerber, for N			
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 4				
Vul: None	♥ AK82	♥ Q		2NT	Pass	6♦
North HCP: 21	♦ AK3	♦ J1098654	AP			
South HCP: 7	♣ KQ96	♣ A873				
Contract: 6♦ S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ54				2NT
Vul: EW	♥ K42	♥ A85	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ A109853	♦ KQ62	Pass	6NT	AP	
South HCP: 20	♣ 87	♣ AJ	1. Gerber, for N			
Contract: 6N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K3				
Vul: None	♥ AQ98	♥ 5		2NT	Pass	6♣
North HCP: 20	♦ KQJ3	♦ 942	AP			
South HCP: 8	♣ A8	♣ KQ109762				
Contract: 6♣ S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AKQ8				2NT
Vul: EW	♥ 105	♥ AKQ4	Pass	6♣	AP	
North HCP: 9	♦ A5	♦ J9				
South HCP: 21	♣ KJ7642	♣ Q95				
Contract: 6♣ N						

Board: 66

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ KQ6

♥ AQJ8

♦ K62

♣ KQ6

South:

♠ A2

♥ 1065

♦ AQJ973

♣ 54

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 67	♠ K3	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ KJ9762	Partner bids first.
HCP: 10	♣ 53	

Board: 68	♠ AKQJ	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ 96	You bid first.
HCP: 20	♣ AKJ52	

Board: 69	♠ 6	The opponents are silent.
Dealer: S	♥ 975	
Vul: EW	♦ Q6	Partner bids first.
HCP: 9	♣ AK108653	

Board: 70	♠ QJ4	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ AK1042	You bid first.
HCP: 20	♣ Q4	

Board: 71	♠ A53	The opponents are silent.
Dealer: S	♥ 102	
Vul: NS	♦ KQJ972	Partner bids first.
HCP: 11	♣ J5	

Board: 72	♠ K4	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ A62	You bid first.
HCP: 20	♣ AK743	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ Q105				2NT
Vul: NS	♥ K104	♥ A93				
North HCP: 10	♦ KJ9762	♦ AQ	Pass	6♦	AP	
South HCP: 20	♣ 53	♣ AKJ92				
Contract: 6♦ N						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 752				
Vul: Both	♥ Q7	♥ 6		2NT	Pass	6♦
North HCP: 20	♦ 96	♦ AK87432	AP			
South HCP: 7	♣ AKJ52	♣ 87				
Contract: 6♦ S						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ				2NT
Vul: EW	♥ 975	♥ KQ82				
North HCP: 9	♦ Q6	♦ AJ103	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J2				
Contract: 6♣ N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K53				
Vul: None	♥ AKJ	♥ 64		2NT	Pass	6♣
North HCP: 20	♦ AK1042	♦ QJ	AP			
South HCP: 10	♣ Q4	♣ KJ9865				
Contract: 6♣ S						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ K4				2NT
Vul: NS	♥ 102	♥ A9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ KQJ972	♦ A853	Pass	6NT	AP	
South HCP: 20	♣ J5	♣ AKQ103				
Contract: 6N S						

1. Gerber, for N

Board: 72

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ K4

♥ AQ4

♦ A62

♣ AK743

South:

♠ A85

♥ 1052

♦ KJ10873

♣ Q

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 67	♠ Q105	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ AKJ92	

Board: 68	♠ 752	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AK87432	Partner bids first.
HCP: 7	♣ 87	

Board: 69	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: EW	♦ AJ103	You bid first.
HCP: 20	♣ J2	

Board: 70	♠ K53	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ QJ	Partner bids first.
HCP: 10	♣ KJ9865	

Board: 71	♠ K4	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ A853	You bid first.
HCP: 20	♣ AKQ103	

Board: 72	♠ A85	The opponents are silent.
Dealer: N	♥ 1052	
Vul: NS	♦ KJ10873	Partner bids first.
HCP: 10	♣ Q	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ Q105				2NT
Vul: NS	♥ K104	♥ A93				
North HCP: 10	♦ KJ9762	♦ AQ	Pass	6♦	AP	
South HCP: 20	♣ 53	♣ AKJ92				
Contract: 6♦ N						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 752				
Vul: Both	♥ Q7	♥ 6		2NT	Pass	6♦
North HCP: 20	♦ 96	♦ AK87432	AP			
South HCP: 7	♣ AKJ52	♣ 87				
Contract: 6♦ S						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ				2NT
Vul: EW	♥ 975	♥ KQ82				
North HCP: 9	♦ Q6	♦ AJ103	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J2				
Contract: 6♣ N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K53				
Vul: None	♥ AKJ	♥ 64		2NT	Pass	6♣
North HCP: 20	♦ AK1042	♦ QJ	AP			
South HCP: 10	♣ Q4	♣ KJ9865				
Contract: 6♣ S						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ K4				2NT
Vul: NS	♥ 102	♥ A9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ KQJ972	♦ A853	Pass	6NT	AP	
South HCP: 20	♣ J5	♣ AKQ103				
Contract: 6N S			1. Gerber, for N			

Board: 72

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ K4

♥ AQ4

♦ A62

♣ AK743

South:

♠ A85

♥ 1052

♦ KJ10873

♣ Q

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 73	♠ 7	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ KQ84	Partner bids first.
HCP: 13	♣ AK9876	

Board: 74	♠ Q5	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ K108	You bid first.
HCP: 20	♣ AKQ43	

Board: 75	♠ AJ9	The opponents are silent.
Dealer: S	♥ 105	
Vul: Both	♦ 96	Partner bids first.
HCP: 12	♣ AQJ1086	

Board: 76	♠ KQ102	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ Q1075	You bid first.
HCP: 20	♣ A7	

Board: 77	♠ Q108	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ 873	Partner bids first.
HCP: 12	♣ AKQJ97	

Board: 78	♠ A10	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ Q874	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK6				2NT
Vul: EW	♥ J5	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ KQ84	♦ A532	Pass	7NT	AP	
South HCP: 20	♣ AK9876	♣ Q102	1. Gerber, for N			
Contract: 7N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A86				
Vul: Both	♥ AQ7	♥ 10		2NT	Pass	6♦
North HCP: 20	♦ K108	♦ AJ9765	AP			
South HCP: 9	♣ AKQ43	♣ 1076				
Contract: 6♦ S						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K6				2NT
Vul: Both	♥ 105	♥ AK93	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 96	♦ AK1032	Pass	6♣	AP	
South HCP: 20	♣ AQJ1086	♣ K3	1. Gerber, for N			
Contract: 6♣ N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ 7				
Vul: NS	♥ AKQ	♥ J62		2NT	Pass	6♣
North HCP: 20	♦ Q1075	♦ AK3	AP			
South HCP: 9	♣ A7	♣ J105432				
Contract: 6♣ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AJ65				2NT
Vul: EW	♥ 2	♥ AK7	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ 873	♦ AKJ2	Pass	7♣	AP	
South HCP: 20	♣ AKQJ97	♣ 104	1. Gerber, for N			
Contract: 7♣ N						

Board: 78

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♦ S

North:

♠ A10

♥ AK2

♦ AK43

♣ Q874

South:

♠ J2

♥ 7

♦ QJ109765

♣ K109

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 73	♠ AK6	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ A532	You bid first.
HCP: 20	♣ Q102	

Board: 74	♠ A86	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ AJ9765	Partner bids first.
HCP: 9	♣ 1076	

Board: 75	♠ K6	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ AK1032	You bid first.
HCP: 20	♣ K3	

Board: 76	♠ 7	The opponents are silent.
Dealer: N	♥ J62	
Vul: NS	♦ AK3	Partner bids first.
HCP: 9	♣ J105432	

Board: 77	♠ AJ65	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ AKJ2	You bid first.
HCP: 20	♣ 104	

Board: 78	♠ J2	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ QJ109765	Partner bids first.
HCP: 7	♣ K109	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK6				2NT
Vul: EW	♥ J5	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ KQ84	♦ A532	Pass	7NT	AP	
South HCP: 20	♣ AK9876	♣ Q102	1. Gerber, for N			
Contract: 7N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A86				
Vul: Both	♥ AQ7	♥ 10		2NT	Pass	6♦
North HCP: 20	♦ K108	♦ AJ9765	AP			
South HCP: 9	♣ AKQ43	♣ 1076				
Contract: 6♦ S						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K6				2NT
Vul: Both	♥ 105	♥ AK93	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 96	♦ AK1032	Pass	6♣	AP	
South HCP: 20	♣ AQJ1086	♣ K3	1. Gerber, for N			
Contract: 6♣ N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ 7				
Vul: NS	♥ AKQ	♥ J62		2NT	Pass	6♣
North HCP: 20	♦ Q1075	♦ AK3	AP			
South HCP: 9	♣ A7	♣ J105432				
Contract: 6♣ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AJ65				2NT
Vul: EW	♥ 2	♥ AK7	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ 873	♦ AKJ2	Pass	7♣	AP	
South HCP: 20	♣ AKQJ97	♣ 104	1. Gerber, for N			
Contract: 7♣ N						

Board: 78

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♦ S

North:

♠ A10

♥ AK2

♦ AK43

♣ Q874

South:

♠ J2

♥ 7

♦ QJ109765

♣ K109

West	North	East	South
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2NT	Pass	6♦
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AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 79	♠ KJ2	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ Q832	Partner bids first.
HCP: 10	♣ KJ8754	

Board: 80	♠ AQ9	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ KJ8	

Board: 81	♠ A8	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ 1062	Partner bids first.
HCP: 11	♣ KQJ1074	

Board: 82	♠ AK95	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ A743	You bid first.
HCP: 20	♣ 87	

Board: 83	♠ 74	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ QJ107	Partner bids first.
HCP: 8	♣ QJ7654	

Board: 84	♠ AK54	The opponents are silent.
Dealer: N	♥ AK94	
Vul: None	♦ AJ7	You bid first.
HCP: 20	♣ J6	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ AQ9				2NT
Vul: EW	♥ —	♥ A3				
North HCP: 10	♦ Q832	♦ A1096	Pass	6♣	AP	
South HCP: 20	♣ KJ8754	♣ AQ62				
Contract: 6♣ N						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K43				
Vul: EW	♥ QJ32	♥ 10		2NT	Pass	6♣
North HCP: 21	♦ AKJ	♦ Q53	AP			
South HCP: 9	♣ KJ8	♣ A76542				
Contract: 6♣ S						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KJ2				2NT
Vul: EW	♥ J5	♥ AK9				
North HCP: 11	♦ 1062	♦ KQ5	Pass	6♣	AP	
South HCP: 20	♣ KQJ1074	♣ A862				
Contract: 6♣ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 1074		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 95	Pass	4NT	Pass	7NT
North HCP: 20	♦ A743	♦ K	AP			
South HCP: 12	♣ 87	♣ AKQ9642				
Contract: 7N N						

1. Gerber, for N

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK32				2NT
Vul: NS	♥ Q	♥ A104				
North HCP: 8	♦ QJ107	♦ K5	Pass	6♣	AP	
South HCP: 21	♣ QJ7654	♣ AK103				
Contract: 6♣ N						



Board: 84

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6N N

North:

♠ AK54

♥ AK94

♦ AJ7

♣ J6

South:

♠ Q108

♥ 765

♦ 5

♣ AK8732

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 79	♠ AQ9	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ A1096	You bid first.
HCP: 20	♣ AQ62	

Board: 80	♠ K43	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ Q53	Partner bids first.
HCP: 9	♣ A76542	

Board: 81	♠ KJ2	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ KQ5	You bid first.
HCP: 20	♣ A862	

Board: 82	♠ 1074	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ K	Partner bids first.
HCP: 12	♣ AKQ9642	

Board: 83	♠ AK32	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ K5	You bid first.
HCP: 21	♣ AK103	

Board: 84	♠ Q108	The opponents are silent.
Dealer: N	♥ 765	
Vul: None	♦ 5	Partner bids first.
HCP: 9	♣ AK8732	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ AQ9				2NT
Vul: EW	♥ —	♥ A3				
North HCP: 10	♦ Q832	♦ A1096	Pass	6♣	AP	
South HCP: 20	♣ KJ8754	♣ AQ62				
Contract: 6♣ N						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K43				
Vul: EW	♥ QJ32	♥ 10		2NT	Pass	6♣
North HCP: 21	♦ AKJ	♦ Q53	AP			
South HCP: 9	♣ KJ8	♣ A76542				
Contract: 6♣ S						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KJ2				2NT
Vul: EW	♥ J5	♥ AK9				
North HCP: 11	♦ 1062	♦ KQ5	Pass	6♣	AP	
South HCP: 20	♣ KQJ1074	♣ A862				
Contract: 6♣ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 1074		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 95	Pass	4NT	Pass	7NT
North HCP: 20	♦ A743	♦ K	AP			
South HCP: 12	♣ 87	♣ AKQ9642				
Contract: 7N N						

1. Gerber, for N

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK32				2NT
Vul: NS	♥ Q	♥ A104				
North HCP: 8	♦ QJ107	♦ K5	Pass	6♣	AP	
South HCP: 21	♣ QJ7654	♣ AK103				
Contract: 6♣ N						

Board: 84

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6N N

North:

♠ AK54

♥ AK94

♦ AJ7

♣ J6

South:

♠ Q108

♥ 765

♦ 5

♣ AK8732

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 85	♠ Q	West Doubles 4♠ if possible.
Dealer: S	♥ J106	
Vul: NS	♦ AKJ642	Partner bids first.
HCP: 11	♣ 543	

Board: 86	♠ AQJ9	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ K3	You bid first.
HCP: 20	♣ KQ97	

Board: 87	♠ K3	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ 10853	Partner bids first.
HCP: 10	♣ AK9752	

Board: 88	♠ K983	East Doubles 4♠ if possible.
Dealer: N	♥ K87	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ AK8	

Board: 89	♠ 94	The opponents are silent.
Dealer: S	♥ Q86	
Vul: Both	♦ 97	Partner bids first.
HCP: 11	♣ AKQ742	

Board: 90	♠ 643	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AK86	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K62				2NT
Vul: NS	♥ J106	♥ AQ52	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AKJ642	♦ Q7	X	6♦	AP	
South HCP: 20	♣ 543	♣ AKQ8				
Contract: 6♦ N						1. Gerber, for N

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K102		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AJ7	♥ K62	Pass	4♠	Pass	4NT
North HCP: 20	♦ K3	♦ AJ10952	AP			
South HCP: 11	♣ KQ97	♣ 4				
Contract: 4N N						1. Gerber, for N

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A4				2NT
Vul: None	♥ 2	♥ KQJ9	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 10853	♦ AK72	Pass	6♣	AP	
South HCP: 20	♣ AK9752	♣ QJ3				
Contract: 6♣ N						1. Gerber, for N

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ 2		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K87	♥ AQ	Pass	4♠	X	6NT
North HCP: 21	♦ AKJ	♦ Q54	AP			
South HCP: 11	♣ AK8	♣ QJ109763				
Contract: 6N N						1. Gerber, for N

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKQ				2NT
Vul: Both	♥ Q86	♥ A972	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ 97	♦ AK63	Pass	6NT	AP	
South HCP: 20	♣ AKQ742	♣ 65				
Contract: 6N S						1. Gerber, for N

Board: 90

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ 643

♥ AKQ5

♦ A9

♣ AK86

South:

♠ Q102

♥ 2

♦ KQJ10764

♣ 92

West	North	East	South
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2NT	Pass	6♦
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AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 85	♠ K62	West Doubles 4♠ if possible.
Dealer: S	♥ AQ52	
Vul: NS	♦ Q7	You bid first.
HCP: 20	♣ AKQ8	

Board: 86	♠ K102	The opponents are silent.
Dealer: N	♥ K62	
Vul: Both	♦ AJ10952	Partner bids first.
HCP: 11	♣ 4	

Board: 87	♠ A4	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ AK72	You bid first.
HCP: 20	♣ QJ3	

Board: 88	♠ 2	East Doubles 4♠ if possible.
Dealer: N	♥ AQ	
Vul: EW	♦ Q54	Partner bids first.
HCP: 11	♣ QJ109763	

Board: 89	♠ AKQ	The opponents are silent.
Dealer: S	♥ A972	
Vul: Both	♦ AK63	You bid first.
HCP: 20	♣ 65	

Board: 90	♠ Q102	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ KQJ10764	Partner bids first.
HCP: 8	♣ 92	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K62				2NT
Vul: NS	♥ J106	♥ AQ52	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AKJ642	♦ Q7	X	6♦	AP	
South HCP: 20	♣ 543	♣ AKQ8				
Contract: 6♦ N						1. Gerber, for N

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K102		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AJ7	♥ K62	Pass	4♠	Pass	4NT
North HCP: 20	♦ K3	♦ AJ10952	AP			
South HCP: 11	♣ KQ97	♣ 4				
Contract: 4N N						1. Gerber, for N

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A4				2NT
Vul: None	♥ 2	♥ KQJ9	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 10853	♦ AK72	Pass	6♣	AP	
South HCP: 20	♣ AK9752	♣ QJ3				
Contract: 6♣ N						1. Gerber, for N

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ 2		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K87	♥ AQ	Pass	4♠	X	6NT
North HCP: 21	♦ AKJ	♦ Q54	AP			
South HCP: 11	♣ AK8	♣ QJ109763				
Contract: 6N N						1. Gerber, for N

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKQ				2NT
Vul: Both	♥ Q86	♥ A972	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ 97	♦ AK63	Pass	6NT	AP	
South HCP: 20	♣ AKQ742	♣ 65				
Contract: 6N S						1. Gerber, for N

Board: 90

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ 643

♥ AKQ5

♦ A9

♣ AK86

South:

♠ Q102

♥ 2

♦ KQJ10764

♣ 92

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 91	♠ 104	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ KJ107542	Partner bids first.
HCP: 10	♣ K	

Board: 92	♠ AJ4	The opponents are silent.
Dealer: N	♥ Q875	
Vul: NS	♦ AQ5	You bid first.
HCP: 21	♣ AKJ	

Board: 93	♠ A10	The opponents are silent.
Dealer: S	♥ 542	
Vul: None	♦ 53	Partner bids first.
HCP: 9	♣ KQ9652	

Board: 94	♠ A1052	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ KQ3	

Board: 95	♠ J83	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ 52	Partner bids first.
HCP: 9	♣ AKJ10732	

Board: 96	♠ AQ95	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ KQ2	You bid first.
HCP: 20	♣ AQ76	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKJ3				2NT
Vul: None	♥ K52	♥ Q98	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ KJ107542	♦ AQ98	Pass	6♦	AP	
South HCP: 20	♣ K	♣ A2	1. Gerber, for N			
Contract: 6♦ N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q10				
Vul: NS	♥ Q875	♥ 43		2NT	Pass	6♦
North HCP: 21	♦ AQ5	♦ KJ1098743	AP			
South HCP: 6	♣ AKJ	♣ 2				
Contract: 6♦ S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ J3				2NT
Vul: None	♥ 542	♥ AK98	Pass	6♣	AP	
North HCP: 9	♦ 53	♦ AKQ7				
South HCP: 21	♣ KQ9652	♣ A74				
Contract: 6♣ N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A1052	♠ KQ4				
Vul: Both	♥ KJ5	♥ —		2NT	Pass	6♣
North HCP: 20	♦ AK2	♦ J65	AP			
South HCP: 11	♣ KQ3	♣ AJ108754				
Contract: 6♣ S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AQ9				2NT
Vul: EW	♥ 4	♥ AQ5	Pass	6♣	AP	
North HCP: 9	♦ 52	♦ AK87				
South HCP: 21	♣ AKJ10732	♣ Q54				
Contract: 6♣ N						

Board: 96

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AQ95

♥ K10

♦ KQ2

♣ AQ76

South:

♠ 2

♥ Q3

♦ A87

♣ KJ98432

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4♠	Pass	6♣
------	----	------	----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 91	♠ AKJ3	The opponents are silent.
Dealer: S	♥ Q98	
Vul: None	♦ AQ98	You bid first.
HCP: 20	♣ A2	

Board: 92	♠ Q10	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ KJ1098743	Partner bids first.
HCP: 6	♣ 2	

Board: 93	♠ J3	The opponents are silent.
Dealer: S	♥ AK98	
Vul: None	♦ AKQ7	You bid first.
HCP: 21	♣ A74	

Board: 94	♠ KQ4	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ J65	Partner bids first.
HCP: 11	♣ AJ108754	

Board: 95	♠ AQ9	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ AK87	You bid first.
HCP: 21	♣ Q54	

Board: 96	♠ 2	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ A87	Partner bids first.
HCP: 10	♣ KJ98432	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKJ3				2NT
Vul: None	♥ K52	♥ Q98	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ KJ107542	♦ AQ98	Pass	6♦	AP	
South HCP: 20	♣ K	♣ A2	1. Gerber, for N			
Contract: 6♦ N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q10				
Vul: NS	♥ Q875	♥ 43		2NT	Pass	6♦
North HCP: 21	♦ AQ5	♦ KJ1098743	AP			
South HCP: 6	♣ AKJ	♣ 2				
Contract: 6♦ S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ J3				2NT
Vul: None	♥ 542	♥ AK98	Pass	6♣	AP	
North HCP: 9	♦ 53	♦ AKQ7				
South HCP: 21	♣ KQ9652	♣ A74				
Contract: 6♣ N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A1052	♠ KQ4				
Vul: Both	♥ KJ5	♥ —		2NT	Pass	6♣
North HCP: 20	♦ AK2	♦ J65	AP			
South HCP: 11	♣ KQ3	♣ AJ108754				
Contract: 6♣ S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AQ9				2NT
Vul: EW	♥ 4	♥ AQ5	Pass	6♣	AP	
North HCP: 9	♦ 52	♦ AK87				
South HCP: 21	♣ AKJ10732	♣ Q54				
Contract: 6♣ N						

Board: 96

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AQ95

♥ K10

♦ KQ2

♣ AQ76

South:

♠ 2

♥ Q3

♦ A87

♣ KJ98432

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	6♣
------	----	------	----

AP

1. Gerber, for N



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 97	♠ 2	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ AQ9764	Partner bids first.
HCP: 12	♣ KQJ2	

Board: 98	♠ QJ	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ AJ109	You bid first.
HCP: 20	♣ AQ82	

Board: 99	♠ K63	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ KQ987632	Partner bids first.
HCP: 8	♣ 7	

Board: 100	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: None	♦ QJ107	You bid first.
HCP: 20	♣ A2	

Board: 101	♠ J5	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ AK9754	Partner bids first.
HCP: 11	♣ Q96	

Board: 102	♠ AK2	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: EW	♦ KQJ9	You bid first.
HCP: 20	♣ J8	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ8				2NT
Vul: Both	♥ 106	♥ AQJ9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AQ9764	♦ K105	Pass	6♦	AP	
South HCP: 20	♣ KQJ2	♣ A86				
Contract: 6♦ N			1. Gerber, for N			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A84				
Vul: NS	♥ AQ4	♥ 5		2NT	Pass	6♣
North HCP: 20	♦ AJ109	♦ K86	AP			
South HCP: 8	♣ AQ82	♣ J109764				
Contract: 6♣ S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ A94				
Vul: Both	♥ 8	♥ AQ72				2NT
North HCP: 8	♦ KQ987632	♦ A10	Pass	6♦	AP	
South HCP: 21	♣ 7	♣ AK86				
Contract: 6♦ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 8				
Vul: None	♥ AQ109	♥ 863		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ QJ107	♦ AK5	Pass	4NT	Pass	6NT
South HCP: 10	♣ A2	♣ QJ10543	AP			
Contract: 6N N			1. Gerber, for N			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AK				
Vul: EW	♥ J3	♥ A1074				2NT
North HCP: 11	♦ AK9754	♦ J103	Pass	6♦	AP	
South HCP: 20	♣ Q96	♣ AKJ2				
Contract: 6♦ N						

Board: 102

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 4N N

North:

♠ AK2

♥ KQJ5

♦ KQJ9

♣ J8

South:

♠ Q108

♥ 743

♦ 3

♣ AK10742

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

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 97	♠ AQ8	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: Both	♦ K105	You bid first.
HCP: 20	♣ A86	

Board: 98	♠ A84	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ K86	Partner bids first.
HCP: 8	♣ J109764	

Board: 99	♠ A94	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: Both	♦ A10	You bid first.
HCP: 21	♣ AK86	

Board: 100	♠ 8	The opponents are silent.
Dealer: N	♥ 863	
Vul: None	♦ AK5	Partner bids first.
HCP: 10	♣ QJ10543	

Board: 101	♠ AK	The opponents are silent.
Dealer: S	♥ A1074	
Vul: EW	♦ J103	You bid first.
HCP: 20	♣ AKJ2	

Board: 102	♠ Q108	The opponents are silent.
Dealer: N	♥ 743	
Vul: EW	♦ 3	Partner bids first.
HCP: 9	♣ AK10742	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ8				2NT
Vul: Both	♥ 106	♥ AQJ9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AQ9764	♦ K105	Pass	6♦	AP	
South HCP: 20	♣ KQJ2	♣ A86				
Contract: 6♦ N			1. Gerber, for N			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A84				
Vul: NS	♥ AQ4	♥ 5		2NT	Pass	6♣
North HCP: 20	♦ AJ109	♦ K86	AP			
South HCP: 8	♣ AQ82	♣ J109764				
Contract: 6♣ S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ A94				
Vul: Both	♥ 8	♥ AQ72				2NT
North HCP: 8	♦ KQ987632	♦ A10	Pass	6♦	AP	
South HCP: 21	♣ 7	♣ AK86				
Contract: 6♦ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 8				
Vul: None	♥ AQ109	♥ 863		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ QJ107	♦ AK5	Pass	4NT	Pass	6NT
South HCP: 10	♣ A2	♣ QJ10543	AP			
Contract: 6N N			1. Gerber, for N			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AK				
Vul: EW	♥ J3	♥ A1074				2NT
North HCP: 11	♦ AK9754	♦ J103	Pass	6♦	AP	
South HCP: 20	♣ Q96	♣ AKJ2				
Contract: 6♦ N						

Board: 102

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 4N N

North:

♠ AK2

♥ KQJ5

♦ KQJ9

♣ J8

South:

♠ Q108

♥ 743

♦ 3

♣ AK10742

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

	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 103	♠ AJ4	The opponents are silent.
Dealer: S	♥ 64	
Vul: Both	♦ AJ109853	Partner bids first.
HCP: 10	♣ 2	

Board: 104	♠ QJ	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ A10985	You bid first.
HCP: 20	♣ AK9	

Board: 105	♠ A104	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ 103	Partner bids first.
HCP: 8	♣ KJ9865	

Board: 106	♠ AK63	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ QJ104	You bid first.
HCP: 20	♣ A10	

Board: 107	♠ A73	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ 9	Partner bids first.
HCP: 10	♣ KQJ10742	

Board: 108	♠ AKQ10	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ KQJ6	You bid first.
HCP: 20	♣ QJ10	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ76				2NT
Vul: Both	♥ 64	♥ Q85				
North HCP: 10	♦ AJ109853	♦ KQ	Pass	6♦	AP	
South HCP: 21	♣ 2	♣ AKQ9				
Contract: 6♦ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A5		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AQ7	♥ J94	Pass	4NT	Pass	7NT
North HCP: 20	♦ A10985	♦ KQJ763	AP			
South HCP: 13	♣ AK9	♣ Q2	1. Gerber, for N			
Contract: 7N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KJ8				2NT
Vul: Both	♥ 83	♥ AK109				
North HCP: 8	♦ 103	♦ AK75	Pass	6♣	AP	
South HCP: 20	♣ KJ9865	♣ Q7				
Contract: 6♣ N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 9		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ7	♥ J6	Pass	4NT	Pass	7♣
North HCP: 20	♦ QJ104	♦ A832	AP			
South HCP: 11	♣ A10	♣ KQJ852	1. Gerber, for N			
Contract: 7♣ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KQ8				2NT
Vul: Both	♥ 87	♥ AQ104	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 9	♦ AJ10	Pass	7♣	AP	
South HCP: 20	♣ KQJ10742	♣ A85	1. Gerber, for N			
Contract: 7♣ N						



Board: 108

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6♦ S

North:

♠ AKQ10

♥ Q7

♦ KQJ6

♣ QJ10

South:

♠ J

♥ AJ8

♦ A108732

♣ A97

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♥ Pass 6♦

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 103	♠ KQ76	The opponents are silent.
Dealer: S	♥ Q85	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ AKQ9	

Board: 104	♠ A5	The opponents are silent.
Dealer: N	♥ J94	
Vul: Both	♦ KQJ763	Partner bids first.
HCP: 13	♣ Q2	

Board: 105	♠ KJ8	The opponents are silent.
Dealer: S	♥ AK109	
Vul: Both	♦ AK75	You bid first.
HCP: 20	♣ Q7	

Board: 106	♠ 9	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ A832	Partner bids first.
HCP: 11	♣ KQJ852	

Board: 107	♠ KQ8	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ A85	

Board: 108	♠ J	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ A108732	Partner bids first.
HCP: 14	♣ A97	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ76				2NT
Vul: Both	♥ 64	♥ Q85				
North HCP: 10	♦ AJ109853	♦ KQ	Pass	6♦	AP	
South HCP: 21	♣ 2	♣ AKQ9				
Contract: 6♦ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A5		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AQ7	♥ J94	Pass	4NT	Pass	7NT
North HCP: 20	♦ A10985	♦ KQJ763	AP			
South HCP: 13	♣ AK9	♣ Q2	1. Gerber, for N			
Contract: 7N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KJ8				2NT
Vul: Both	♥ 83	♥ AK109				
North HCP: 8	♦ 103	♦ AK75	Pass	6♣	AP	
South HCP: 20	♣ KJ9865	♣ Q7				
Contract: 6♣ N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 9		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ7	♥ J6	Pass	4NT	Pass	7♣
North HCP: 20	♦ QJ104	♦ A832	AP			
South HCP: 11	♣ A10	♣ KQJ852	1. Gerber, for N			
Contract: 7♣ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KQ8				2NT
Vul: Both	♥ 87	♥ AQ104	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 9	♦ AJ10	Pass	7♣	AP	
South HCP: 20	♣ KQJ10742	♣ A85	1. Gerber, for N			
Contract: 7♣ N						

Board: 108

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6♦ S

North:

♠ AKQ10

♥ Q7

♦ KQJ6

♣ QJ10

South:

♠ J

♥ AJ8

♦ A108732

♣ A97

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

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 109	♠ 73	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ KQJ8764	Partner bids first.
HCP: 9	♣ 2	

Board: 110	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK104	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AJ65	

Board: 111	♠ J	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ 872	Partner bids first.
HCP: 8	♣ QJ87543	

Board: 112	♠ K652	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ K4	

Board: 113	♠ 4	The opponents are silent.
Dealer: S	♥ K102	
Vul: None	♦ A2	Partner bids first.
HCP: 8	♣ J876543	

Board: 114	♠ AK74	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ 76	You bid first.
HCP: 20	♣ AKQ82	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 109

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 73

♥ QJ9

♦ KQJ8764

♣ 2

South:

♠ AQ62

♥ K104

♦ A9

♣ AK84

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 110

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AJ2

♥ AK104

♦ K7

♣ AJ65

South:

♠ Q103

♥ —

♦ J3

♣ KQ1087432

West	North	East	South
	2NT	Pass	6♣

AP

Board: 111

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ J

♥ KJ

♦ 872

♣ QJ87543

South:

♠ AQ

♥ A96

♦ KQJ94

♣ A106

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 112

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ K652

♥ A97

♦ AKQJ

♣ K4

South:

♠ Q9

♥ K82

♦ 7

♣ AQ108653

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

Pass	4♠	Pass	4NT
------	----	------	-----

AP

1. Gerber, for N

Board: 113

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ 4

♥ K102

♦ A2

♣ J876543

South:

♠ KQJ10

♥ AJ9

♦ KQ3

♣ A92

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 114

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ AK74

♥ A2

♦ 76

♣ AKQ82

South:

♠ 8

♥ 75

♦ AKJ932

♣ 9654

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 109	♠ AQ62	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AK84	

Board: 110	♠ Q103	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ KQ1087432	

Board: 111	♠ AQ	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ KQJ94	You bid first.
HCP: 20	♣ A106	

Board: 112	♠ Q9	The opponents are silent.
Dealer: N	♥ K82	
Vul: Both	♦ 7	Partner bids first.
HCP: 11	♣ AQ108653	

Board: 113	♠ KQJ10	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ KQ3	You bid first.
HCP: 20	♣ A92	

Board: 114	♠ 8	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ AKJ932	Partner bids first.
HCP: 8	♣ 9654	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 109

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 73

♥ QJ9

♦ KQJ8764

♣ 2

South:

♠ AQ62

♥ K104

♦ A9

♣ AK84

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 110

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AJ2

♥ AK104

♦ K7

♣ AJ65

South:

♠ Q103

♥ —

♦ J3

♣ KQ1087432

West	North	East	South
	2NT	Pass	6♣

AP

Board: 111

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ J

♥ KJ

♦ 872

♣ QJ87543

South:

♠ AQ

♥ A96

♦ KQJ94

♣ A106

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 112

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ K652

♥ A97

♦ AKQJ

♣ K4

South:

♠ Q9

♥ K82

♦ 7

♣ AQ108653

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

Pass	4♠	Pass	4NT
------	----	------	-----

AP

1. Gerber, for N

Board: 113

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ 4

♥ K102

♦ A2

♣ J876543

South:

♠ KQJ10

♥ AJ9

♦ KQ3

♣ A92

West	North	East	South
			2NT

Pass	6♣	AP	
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Board: 114

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ AK74

♥ A2

♦ 76

♣ AKQ82

South:

♠ 8

♥ 75

♦ AKJ932

♣ 9654

West	North	East	South
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2NT	Pass	6♦
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AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 115	♠ 4	The opponents are silent.
Dealer: S	♥ K42	
Vul: EW	♦ J97632	Partner bids first.
HCP: 10	♣ AQ8	
Board: 116	♠ AQ	The opponents are silent.
Dealer: N	♥ AK84	
Vul: EW	♦ AQ98	You bid first.
HCP: 21	♣ Q76	
Board: 117	♠ KQ4	West Bids XA♠♠ if possible.
Dealer: S	♥ 964	
Vul: Both	♦ K76542	Partner bids first.
HCP: 8	♣ 7	
Board: 118	♠ A942	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ AK105	You bid first.
HCP: 21	♣ QJ	
Board: 119	♠ 84	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ 87	Partner bids first.
HCP: 11	♣ AK10432	
Board: 120	♠ AK10	The opponents are silent.
Dealer: N	♥ AK94	
Vul: EW	♦ KQ83	You bid first.
HCP: 20	♣ J4	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ9				2NT
Vul: EW	♥ K42	♥ AJ5	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ J97632	♦ AQ	Pass	6NT	AP	
South HCP: 21	♣ AQ8	♣ J1074	1. Gerber, for N			
Contract: 6N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J74				
Vul: EW	♥ AK84	♥ Q		2NT	Pass	6♣
North HCP: 21	♦ AQ98	♦ 1074	AP			
South HCP: 10	♣ Q76	♣ AK10985				
Contract: 6♣ S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A103				2NT
Vul: Both	♥ 964	♥ AKJ2	Pass	6♦	Pass	Pass
North HCP: 8	♦ K76542	♦ AQJ8	XA♠♠	AP		
South HCP: 20	♣ 7	♣ J4				
Contract: 6♦X N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ J86				
Vul: NS	♥ AK7	♥ 42		2NT	Pass	6♣
North HCP: 21	♦ AK105	♦ Q4	AP			
South HCP: 10	♣ QJ	♣ AK9642				
Contract: 6♣ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AKQ2				2NT
Vul: NS	♥ A95	♥ KQJ10	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 87	♦ KQJ	Pass	6♣	AP	
South HCP: 21	♣ AK10432	♣ 87	1. Gerber, for N			
Contract: 6♣ N						

Board: 120

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AK10

♥ AK94

♦ KQ83

♣ J4

South:

♠ 983

♥ Q65

♦ 6

♣ AK9753

West	North	East	South
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	2NT	Pass	6♣
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AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 115	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ J1074	
Board: 116	♠ J74	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ 1074	Partner bids first.
HCP: 10	♣ AK10985	
Board: 117	♠ A103	West Bids XA♠♠ if possible.
Dealer: S	♥ AKJ2	
Vul: Both	♦ AQJ8	You bid first.
HCP: 20	♣ J4	
Board: 118	♠ J86	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ AK9642	
Board: 119	♠ AKQ2	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ 87	
Board: 120	♠ 983	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ 6	Partner bids first.
HCP: 9	♣ AK9753	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ9				2NT
Vul: EW	♥ K42	♥ AJ5	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ J97632	♦ AQ	Pass	6NT	AP	
South HCP: 21	♣ AQ8	♣ J1074	1. Gerber, for N			
Contract: 6N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J74				
Vul: EW	♥ AK84	♥ Q		2NT	Pass	6♣
North HCP: 21	♦ AQ98	♦ 1074	AP			
South HCP: 10	♣ Q76	♣ AK10985				
Contract: 6♣ S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A103				2NT
Vul: Both	♥ 964	♥ AKJ2	Pass	6♦	Pass	Pass
North HCP: 8	♦ K76542	♦ AQJ8	XA♠♠	AP		
South HCP: 20	♣ 7	♣ J4				
Contract: 6♦X N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ J86				
Vul: NS	♥ AK7	♥ 42		2NT	Pass	6♣
North HCP: 21	♦ AK105	♦ Q4	AP			
South HCP: 10	♣ QJ	♣ AK9642				
Contract: 6♣ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AKQ2				2NT
Vul: NS	♥ A95	♥ KQJ10	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 87	♦ KQJ	Pass	6♣	AP	
South HCP: 21	♣ AK10432	♣ 87	1. Gerber, for N			
Contract: 6♣ N						

Board: 120

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AK10

♥ AK94

♦ KQ83

♣ J4

South:

♠ 983

♥ Q65

♦ 6

♣ AK9753

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

	2NT	Pass	6♣
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AP



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 121	♠ K5	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ AQJ10	Partner bids first.
HCP: 11	♣ J76532	

Board: 122	♠ AKQ	The opponents are silent.
Dealer: N	♥ K102	
Vul: EW	♦ QJ10	You bid first.
HCP: 20	♣ AJ92	

Board: 123	♠ AQ	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ Q104	Partner bids first.
HCP: 13	♣ AJ10952	

Board: 124	♠ A752	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ Q10	

Board: 125	♠ J86	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ AQ6532	Partner bids first.
HCP: 12	♣ 9	

Board: 126	♠ AK	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ K1086	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ106				2NT
Vul: EW	♥ 9	♥ AK82	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AQJ10	♦ 832	Pass	6NT	AP	
South HCP: 20	♣ J76532	♣ AK				
Contract: 6N S			1. Gerber, for N			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1096				
Vul: EW	♥ K102	♥ A3		2NT	Pass	6♣
North HCP: 20	♦ QJ10	♦ 76	AP			
South HCP: 9	♣ AJ92	♣ KQ10873				
Contract: 6♣ S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K1082				2NT
Vul: Both	♥ 87	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ Q104	♦ AK32	Pass	6NT	AP	
South HCP: 20	♣ AJ10952	♣ Q8				
Contract: 6N S			1. Gerber, for N			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ Q108		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ KQJ7	♥ A83	Pass	4♠	Pass	6♣
North HCP: 20	♦ AKJ	♦ 9	AP			
South HCP: 10	♣ Q10	♣ KJ7542				
Contract: 6♣ S			1. Gerber, for N			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ A4				2NT
Vul: EW	♥ KQ7	♥ A62	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AQ6532	♦ K1084	Pass	6♦	AP	
South HCP: 20	♣ 9	♣ AKQ3				
Contract: 6♦ N			1. Gerber, for N			

Board: 126

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AK

♥ QJ54

♦ AK7

♣ K1086

South:

♠ Q42

♥ A

♦ 963

♣ QJ9432

West	North	East	South
	2NT	Pass	6♣
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 121	♠ AQ106	The opponents are silent.
Dealer: S	♥ AK82	
Vul: EW	♦ 832	You bid first.
HCP: 20	♣ AK	

Board: 122	♠ 1096	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ 76	Partner bids first.
HCP: 9	♣ KQ10873	

Board: 123	♠ K1082	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ AK32	You bid first.
HCP: 20	♣ Q8	

Board: 124	♠ Q108	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ 9	Partner bids first.
HCP: 10	♣ KJ7542	

Board: 125	♠ A4	The opponents are silent.
Dealer: S	♥ A62	
Vul: EW	♦ K1084	You bid first.
HCP: 20	♣ AKQ3	

Board: 126	♠ Q42	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ 963	Partner bids first.
HCP: 9	♣ QJ9432	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ106				2NT
Vul: EW	♥ 9	♥ AK82	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AQJ10	♦ 832	Pass	6NT	AP	
South HCP: 20	♣ J76532	♣ AK				
Contract: 6N S			1. Gerber, for N			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1096				
Vul: EW	♥ K102	♥ A3		2NT	Pass	6♣
North HCP: 20	♦ QJ10	♦ 76	AP			
South HCP: 9	♣ AJ92	♣ KQ10873				
Contract: 6♣ S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K1082				2NT
Vul: Both	♥ 87	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♣
North HCP: 13	♦ Q104	♦ AK32	Pass	6NT	AP	
South HCP: 20	♣ AJ10952	♣ Q8				
Contract: 6N S			1. Gerber, for N			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ Q108		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ KQJ7	♥ A83	Pass	4♣	Pass	6♣
North HCP: 20	♦ AKJ	♦ 9	AP			
South HCP: 10	♣ Q10	♣ KJ7542				
Contract: 6♣ S			1. Gerber, for N			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ A4				2NT
Vul: EW	♥ KQ7	♥ A62	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AQ6532	♦ K1084	Pass	6♦	AP	
South HCP: 20	♣ 9	♣ AKQ3				
Contract: 6♦ N			1. Gerber, for N			

Board: 126

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AK

♥ QJ54

♦ AK7

♣ K1086

South:

♠ Q42

♥ A

♦ 963

♣ QJ9432

West	North	East	South
	2NT	Pass	6♣
AP			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 127	♠ A106	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ J976542	Partner bids first.
HCP: 8	♣ J6	

Board: 128	♠ KJ3	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ AK83	You bid first.
HCP: 20	♣ K73	

Board: 129	♠ QJ3	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ 2	Partner bids first.
HCP: 11	♣ Q109753	

Board: 130	♠ AK3	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: EW	♦ AKJ10	You bid first.
HCP: 20	♣ 863	

Board: 131	♠ K5	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ KQJ8	Partner bids first.
HCP: 12	♣ K109763	

Board: 132	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KJ104	You bid first.
HCP: 20	♣ 984	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 127

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ A106

♥ Q

♦ J976542

♣ J6

South:

♠ KQ4

♥ AJ9

♦ AK83

♣ K94

West North East South

2NT

Pass 6♦ AP

Board: 128

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ KJ3

♥ AQ2

♦ AK83

♣ K73

South:

♠ Q75

♥ K74

♦ QJ9752

♣ Q

West North East South

2NT Pass 6♦

AP

Board: 129

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ QJ3

♥ AQ3

♦ 2

♣ Q109753

South:

♠ K8

♥ K107

♦ AQ1043

♣ AKJ

West North East South

2NT

Pass 6♣ AP

Board: 130

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AK3

♥ KQ6

♦ AKJ10

♣ 863

South:

♠ 5

♥ 1097

♦ Q5

♣ AK109754

West North East South

2NT Pass 6♣

AP

Board: 131

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♣ N

North:

♠ K5

♥ 6

♦ KQJ8

♣ K109763

South:

♠ AQJ

♥ K4

♦ A743

♣ AQJ8

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6♣ AP

1. Gerber, for N



Board: 132

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AKQJ

♥ AQ

♦ KJ104

♣ 984

South:

♠ 1073

♥ —

♦ A632

♣ AQ10532

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

	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	6♣
------	----	------	----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 127	♠ KQ4	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ AK83	You bid first.
HCP: 20	♣ K94	

Board: 128	♠ Q75	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ QJ9752	Partner bids first.
HCP: 10	♣ Q	

Board: 129	♠ K8	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ AQ1043	You bid first.
HCP: 20	♣ AKJ	

Board: 130	♠ 5	The opponents are silent.
Dealer: N	♥ 1097	
Vul: EW	♦ Q5	Partner bids first.
HCP: 9	♣ AK109754	

Board: 131	♠ AQJ	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ A743	You bid first.
HCP: 21	♣ AQJ8	

Board: 132	♠ 1073	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ A632	Partner bids first.
HCP: 10	♣ AQ10532	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 127

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ A106

♥ Q

♦ J976542

♣ J6

South:

♠ KQ4

♥ AJ9

♦ AK83

♣ K94

West North East South

2NT

Pass 6♦ AP

Board: 128

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ KJ3

♥ AQ2

♦ AK83

♣ K73

South:

♠ Q75

♥ K74

♦ QJ9752

♣ Q

West North East South

2NT Pass 6♦

AP

Board: 129

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ QJ3

♥ AQ3

♦ 2

♣ Q109753

South:

♠ K8

♥ K107

♦ AQ1043

♣ AKJ

West North East South

2NT

Pass 6♣ AP

Board: 130

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AK3

♥ KQ6

♦ AKJ10

♣ 863

South:

♠ 5

♥ 1097

♦ Q5

♣ AK109754

West North East South

2NT Pass 6♣

AP

Board: 131

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♣ N

North:

♠ K5

♥ 6

♦ KQJ8

♣ K109763

South:

♠ AQJ

♥ K4

♦ A743

♣ AQJ8

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6♣ AP

1. Gerber, for N

Board: 132

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AKQJ

♥ AQ

♦ KJ104

♣ 984

South:

♠ 1073

♥ —

♦ A632

♣ AQ10532

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

	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	6♣
------	----	------	----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 133	♠ K3	The opponents are silent.
Dealer: S	♥ J102	
Vul: Both	♦ KQ108642	Partner bids first.
HCP: 9	♣ 5	

Board: 134	♠ AKQ3	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ KJ3	You bid first.
HCP: 21	♣ K82	

Board: 135	♠ 9	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ A87	Partner bids first.
HCP: 10	♣ AQ97532	

Board: 136	♠ A76	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ A103	You bid first.
HCP: 20	♣ AKQ4	

Board: 137	♠ Q5	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 11	♣ KJ9854	

Board: 138	♠ Q43	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ AQJ6	You bid first.
HCP: 20	♣ AKJ10	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 133

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ K3

♥ J102

♦ KQ108642

♣ 5

South:

♠ AQ102

♥ A8

♦ J73

♣ AKQ4

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 134

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6♣ S

North:

♠ AKQ3

♥ AJ7

♦ KJ3

♣ K82

South:

♠ 8

♥ K42

♦ A84

♣ AQ7543

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

Pass	4♠	Pass	6♣
------	----	------	----

AP

1. Gerber, for N

Board: 135

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6♣ N

North:

♠ 9

♥ 83

♦ A87

♣ AQ97532

South:

♠ AKQ2

♥ AK52

♦ Q63

♣ K4

West	North	East	South
			2NT

Pass	4♣ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	6♣	AP	
------	----	----	--

1. Gerber, for N

Board: 136

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ A76

♥ QJ6

♦ A103

♣ AKQ4

South:

♠ 9

♥ AK4

♦ KQ8765

♣ 852

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

Pass	4NT	Pass	7NT
------	-----	------	-----

AP

1. Gerber, for N

Board: 137

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ Q5

♥ 107

♦ AJ4

♣ KJ9854

South:

♠ AKJ8

♥ KJ

♦ K63

♣ AQ76

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 138

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ Q43

♥ K9

♦ AQJ6

♣ AKJ10

South:

♠ A106

♥ AQ2

♦ 975432

♣ 2

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

	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	6NT
------	----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 133	♠ AQ102	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ J73	You bid first.
HCP: 20	♣ AKQ4	

Board: 134	♠ 8	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ A84	Partner bids first.
HCP: 13	♣ AQ7543	

Board: 135	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AK52	
Vul: EW	♦ Q63	You bid first.
HCP: 21	♣ K4	

Board: 136	♠ 9	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ KQ8765	Partner bids first.
HCP: 12	♣ 852	

Board: 137	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ K63	You bid first.
HCP: 21	♣ AQ76	

Board: 138	♠ A106	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ 975432	Partner bids first.
HCP: 10	♣ 2	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 133

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ K3

♥ J102

♦ KQ108642

♣ 5

South:

♠ AQ102

♥ A8

♦ J73

♣ AKQ4

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 134

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6♣ S

North:

♠ AKQ3

♥ AJ7

♦ KJ3

♣ K82

South:

♠ 8

♥ K42

♦ A84

♣ AQ7543

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

Pass	4♠	Pass	6♣
------	----	------	----

AP

1. Gerber, for N

Board: 135

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6♣ N

North:

♠ 9

♥ 83

♦ A87

♣ AQ97532

South:

♠ AKQ2

♥ AK52

♦ Q63

♣ K4

West	North	East	South
			2NT

Pass	4♣ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	6♣	AP	
------	----	----	--

1. Gerber, for N

Board: 136

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ A76

♥ QJ6

♦ A103

♣ AKQ4

South:

♠ 9

♥ AK4

♦ KQ8765

♣ 852

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

Pass	4NT	Pass	7NT
------	-----	------	-----

AP

1. Gerber, for N

Board: 137

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ Q5

♥ 107

♦ AJ4

♣ KJ9854

South:

♠ AKJ8

♥ KJ

♦ K63

♣ AQ76

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 138

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ Q43

♥ K9

♦ AQJ6

♣ AKJ10

South:

♠ A106

♥ AQ2

♦ 975432

♣ 2

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

	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	6NT
------	----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 139	♠ A103	West Bids XA♠♠ if possible.
Dealer: S	♥ 852	
Vul: EW	♦ AKQ764	Partner bids first.
HCP: 13	♣ 4	

Board: 140	♠ KQ4	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: None	♦ AK105	You bid first.
HCP: 20	♣ 75	

Board: 141	♠ —	The opponents are silent.
Dealer: S	♥ 1083	
Vul: Both	♦ A103	Partner bids first.
HCP: 8	♣ A1098762	

Board: 142	♠ K853	The opponents are silent.
Dealer: N	♥ AK95	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ QJ	

Board: 143	♠ A54	The opponents are silent.
Dealer: S	♥ 54	
Vul: EW	♦ AKJ865	Partner bids first.
HCP: 15	♣ K8	

Board: 144	♠ AK65	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: Both	♦ AJ	You bid first.
HCP: 21	♣ KJ10	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 139  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 20  
Contract: 7NX S

North:  
♠ A103  
♥ 852  
♦ AKQ764  
♣ 4

South:  
♠ KJ  
♥ AQ  
♦ J985  
♣ AKQ63

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠
Pass	7NT	Pass	Pass
XA♠♠	AP		

1. Gerber, for N

Board: 140  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 18  
Contract: 7N N

North:  
♠ KQ4  
♥ AKJ8  
♦ AK105  
♣ 75

South:  
♠ A3  
♥ Q2  
♦ Q94  
♣ AKQJ43

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠	Pass	7NT
AP			

1. Gerber, for N

Board: 141  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 20  
Contract: 6♣ N

North:  
♠ —  
♥ 1083  
♦ A103  
♣ A1098762

South:  
♠ AK97  
♥ AQ2  
♦ KQ76  
♣ Q4

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 142  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 6♦ S

North:  
♠ K853  
♥ AK95  
♦ AK2  
♣ QJ

South:  
♠ J64  
♥ Q107  
♦ QJ10985  
♣ K

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 143  
Dealer: S  
Vul: EW  
North HCP: 15  
South HCP: 20  
Contract: 7N S

North:  
♠ A54  
♥ 54  
♦ AKJ865  
♣ K8

South:  
♠ KQ106  
♥ AKQ3  
♦ Q72  
♣ A5

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠
Pass	7NT	AP	

1. Gerber, for N

Board: 144

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 4N N

North:

♠ AK65

♥ KQ83

♦ AJ

♣ KJ10

South:

♠ Q93

♥ 2

♦ Q

♣ AQ987632

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

	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	4NT
------	----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 139	♠ KJ	West Bids XA♠♠ if possible.
Dealer: S	♥ AQ	
Vul: EW	♦ J985	You bid first.
HCP: 20	♣ AKQ63	
Board: 140	♠ A3	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ Q94	Partner bids first.
HCP: 18	♣ AKQJ43	
Board: 141	♠ AK97	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ KQ76	You bid first.
HCP: 20	♣ Q4	
Board: 142	♠ J64	The opponents are silent.
Dealer: N	♥ Q107	
Vul: NS	♦ QJ10985	Partner bids first.
HCP: 9	♣ K	
Board: 143	♠ KQ106	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: EW	♦ Q72	You bid first.
HCP: 20	♣ A5	
Board: 144	♠ Q93	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ Q	Partner bids first.
HCP: 10	♣ AQ987632	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 139  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 20  
 Contract: 7NX S

North:  
 ♠ A103  
 ♥ 852  
 ♦ AKQ764  
 ♣ 4

South:  
 ♠ KJ  
 ♥ AQ  
 ♦ J985  
 ♣ AKQ63

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠
Pass	7NT	Pass	Pass
XA♠♠	AP		

1. Gerber, for N

Board: 140  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 18  
 Contract: 7N N

North:  
 ♠ KQ4  
 ♥ AKJ8  
 ♦ AK105  
 ♣ 75

South:  
 ♠ A3  
 ♥ Q2  
 ♦ Q94  
 ♣ AKQJ43

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠	Pass	7NT
	AP		

1. Gerber, for N

Board: 141  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ —  
 ♥ 1083  
 ♦ A103  
 ♣ A1098762

South:  
 ♠ AK97  
 ♥ AQ2  
 ♦ KQ76  
 ♣ Q4

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 142  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♦ S

North:  
 ♠ K853  
 ♥ AK95  
 ♦ AK2  
 ♣ QJ

South:  
 ♠ J64  
 ♥ Q107  
 ♦ QJ10985  
 ♣ K

West	North	East	South
	2NT	Pass	6♦
	AP		

Board: 143  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 20  
 Contract: 7N S

North:  
 ♠ A54  
 ♥ 54  
 ♦ AKJ865  
 ♣ K8

South:  
 ♠ KQ106  
 ♥ AKQ3  
 ♦ Q72  
 ♣ A5

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠
Pass	7NT	AP	

1. Gerber, for N

Board: 144

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 4N N

North:

♠ AK65

♥ KQ83

♦ AJ

♣ KJ10

South:

♠ Q93

♥ 2

♦ Q

♣ AQ987632

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

1. Gerber, for N



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 145	♠ 1062	West Doubles 4♠ if possible.
Dealer: S	♥ J	
Vul: None	♦ 962	Partner bids first.
HCP: 10	♣ AKQ974	
Board: 146	♠ AK53	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ J9	
Board: 147	♠ 64	The opponents are silent.
Dealer: S	♥ 1052	
Vul: EW	♦ AK10974	Partner bids first.
HCP: 10	♣ K7	
Board: 148	♠ AKQ7	East Bids XA♠♠ if possible.
Dealer: N	♥ A109	
Vul: Both	♦ 87	You bid first.
HCP: 21	♣ AKJ8	
Board: 149	♠ A5	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ KQJ10987	Partner bids first.
HCP: 14	♣ 109	
Board: 150	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: EW	♦ K92	You bid first.
HCP: 21	♣ J3	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ K4				2NT
Vul: None	♥ J	♥ AKQ5	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 962	♦ AQJ10	X	6♣	AP	
South HCP: 20	♣ AKQ974	♣ J102				
Contract: 6♣ N			1. Gerber, for N			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 9		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQJ10	♥ 97	Pass	4♠	Pass	6♣
North HCP: 20	♦ AQ7	♦ K95	AP			
South HCP: 10	♣ J9	♣ AK108653				
Contract: 6♣ S			1. Gerber, for N			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK5				2NT
Vul: EW	♥ 1052	♥ AQ64	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AK10974	♦ Q6	Pass	6NT	AP	
South HCP: 21	♣ K7	♣ AQ53				
Contract: 6N S			1. Gerber, for N			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 532		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ A109	♥ 6	Pass	4NT	Pass	7NT
North HCP: 21	♦ 87	♦ AKJ5432	Pass	Pass	XA♠♠	AP
South HCP: 10	♣ AKJ8	♣ Q3				
Contract: 7NX N			1. Gerber, for N			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KQJ3				2NT
Vul: NS	♥ A9	♥ KQJ6	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ KQJ10987	♦ 54	Pass	6♦	AP	
South HCP: 20	♣ 109	♣ AKJ				
Contract: 6♦ N			1. Gerber, for N			

Board: 150

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ7

♥ AKJ8

♦ K92

♣ J3

South:

♠ 863

♥ —

♦ A84

♣ KQ98762

West	North	East	South
	2NT	Pass	6♣
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 145	♠ K4	West Doubles 4♠ if possible.
Dealer: S	♥ AKQ5	
Vul: None	♦ AQJ10	You bid first.
HCP: 20	♣ J102	

Board: 146	♠ 9	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ K95	Partner bids first.
HCP: 10	♣ AK108653	

Board: 147	♠ AK5	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: EW	♦ Q6	You bid first.
HCP: 21	♣ AQ53	

Board: 148	♠ 532	East Bids XA♠♠ if possible.
Dealer: N	♥ 6	
Vul: Both	♦ AKJ5432	Partner bids first.
HCP: 10	♣ Q3	

Board: 149	♠ KQJ3	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: NS	♦ 54	You bid first.
HCP: 20	♣ AKJ	

Board: 150	♠ 863	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ A84	Partner bids first.
HCP: 9	♣ KQ98762	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ K4				2NT
Vul: None	♥ J	♥ AKQ5	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 962	♦ AQJ10	X	6♣	AP	
South HCP: 20	♣ AKQ974	♣ J102				
Contract: 6♣ N			1. Gerber, for N			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 9		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQJ10	♥ 97	Pass	4♠	Pass	6♣
North HCP: 20	♦ AQ7	♦ K95	AP			
South HCP: 10	♣ J9	♣ AK108653				
Contract: 6♣ S			1. Gerber, for N			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK5				2NT
Vul: EW	♥ 1052	♥ AQ64	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AK10974	♦ Q6	Pass	6NT	AP	
South HCP: 21	♣ K7	♣ AQ53				
Contract: 6N S			1. Gerber, for N			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 532		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ A109	♥ 6	Pass	4NT	Pass	7NT
North HCP: 21	♦ 87	♦ AKJ5432	Pass	Pass	XA♠♠	AP
South HCP: 10	♣ AKJ8	♣ Q3				
Contract: 7NX N			1. Gerber, for N			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KQJ3				2NT
Vul: NS	♥ A9	♥ KQJ6	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ KQJ10987	♦ 54	Pass	6♦	AP	
South HCP: 20	♣ 109	♣ AKJ				
Contract: 6♦ N			1. Gerber, for N			

Board: 150

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ7

♥ AKJ8

♦ K92

♣ J3

South:

♠ 863

♥ —

♦ A84

♣ KQ98762

West	North	East	South
	2NT	Pass	6♣
AP			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 151	♠ A63	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ K94	Partner bids first.
HCP: 11	♣ KJ9752	

Board: 152	♠ K853	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: Both	♦ K8	You bid first.
HCP: 21	♣ AK6	

Board: 153	♠ —	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ KQ102	Partner bids first.
HCP: 10	♣ K106543	

Board: 154	♠ A5	The opponents are silent.
Dealer: N	♥ A952	
Vul: NS	♦ Q9	You bid first.
HCP: 20	♣ AKQJ4	

Board: 155	♠ Q2	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ A875432	Partner bids first.
HCP: 12	♣ AQ10	

Board: 156	♠ KQ	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ AK1087	You bid first.
HCP: 21	♣ J3	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ KJ72				2NT
Vul: None	♥ 2	♥ AJ105	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ K94	♦ AQJ	Pass	7♣	AP	
South HCP: 20	♣ KJ9752	♣ A8	1. Gerber, for N			
Contract: 7♣ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A7		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AKJ4	♥ 5	Pass	4♠	Pass	6NT
North HCP: 21	♦ K8	♦ AQ72	AP			
South HCP: 11	♣ AK6	♣ J87542	1. Gerber, for N			
Contract: 6N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ8				2NT
Vul: None	♥ Q83	♥ K10	Pass	6♣	AP	
North HCP: 10	♦ KQ102	♦ A63				
South HCP: 21	♣ K106543	♣ AJ87				
Contract: 6♣ N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQ6		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ A952	♥ KQ3	Pass	4NT	AP	
North HCP: 20	♦ Q9	♦ J108632	1. Gerber, for N			
South HCP: 11	♣ AKQJ4	♣ 6				
Contract: 4N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AKJ				2NT
Vul: Both	♥ 5	♥ AK86	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A875432	♦ J109	Pass	6♦	AP	
South HCP: 20	♣ AQ10	♣ KJ2	1. Gerber, for N			
Contract: 6♦ N						



Board: 156

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♣ S

North:

♠ KQ

♥ AKJ4

♦ AK1087

♣ J3

South:

♠ 8

♥ 107

♦ 963

♣ AK97652

West	North	East	South
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2NT	Pass	6♣
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 151	♠ KJ72	The opponents are silent.
Dealer: S	♥ AJ105	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ A8	

Board: 152	♠ A7	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ AQ72	Partner bids first.
HCP: 11	♣ J87542	

Board: 153	♠ AKQ8	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ A63	You bid first.
HCP: 21	♣ AJ87	

Board: 154	♠ KQ6	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ J108632	Partner bids first.
HCP: 11	♣ 6	

Board: 155	♠ AKJ	The opponents are silent.
Dealer: S	♥ AK86	
Vul: Both	♦ J109	You bid first.
HCP: 20	♣ KJ2	

Board: 156	♠ 8	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ 963	Partner bids first.
HCP: 7	♣ AK97652	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ KJ72				2NT
Vul: None	♥ 2	♥ AJ105	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ K94	♦ AQJ	Pass	7♣	AP	
South HCP: 20	♣ KJ9752	♣ A8	1. Gerber, for N			
Contract: 7♣ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A7		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AKJ4	♥ 5	Pass	4♠	Pass	6NT
North HCP: 21	♦ K8	♦ AQ72	AP			
South HCP: 11	♣ AK6	♣ J87542	1. Gerber, for N			
Contract: 6N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ8				2NT
Vul: None	♥ Q83	♥ K10	Pass	6♣	AP	
North HCP: 10	♦ KQ102	♦ A63				
South HCP: 21	♣ K106543	♣ AJ87				
Contract: 6♣ N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQ6		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ A952	♥ KQ3	Pass	4NT	AP	
North HCP: 20	♦ Q9	♦ J108632	1. Gerber, for N			
South HCP: 11	♣ AKQJ4	♣ 6				
Contract: 4N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AKJ				2NT
Vul: Both	♥ 5	♥ AK86	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A875432	♦ J109	Pass	6♦	AP	
South HCP: 20	♣ AQ10	♣ KJ2	1. Gerber, for N			
Contract: 6♦ N						

Board: 156

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♣ S

North:

♠ KQ

♥ AKJ4

♦ AK1087

♣ J3

South:

♠ 8

♥ 107

♦ 963

♣ AK97652

West	North	East	South
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2NT	Pass	6♣
-----	------	----

AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 157	♠ 98	The opponents are silent.
Dealer: S	♥ J76	
Vul: Both	♦ A6	Partner bids first.
HCP: 11	♣ AQ9754	
Board: 158	♠ AQJ5	West Doubles 7NT if possible.
Dealer: N	♥ A64	
Vul: None	♦ Q5	You bid first.
HCP: 21	♣ AKJ3	
Board: 159	♠ K94	The opponents are silent.
Dealer: S	♥ 863	
Vul: EW	♦ Q	Partner bids first.
HCP: 11	♣ AQ10952	
Board: 160	♠ AKJ	The opponents are silent.
Dealer: N	♥ J97	
Vul: Both	♦ AJ82	You bid first.
HCP: 20	♣ KQJ	
Board: 161	♠ J7	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ A108	Partner bids first.
HCP: 9	♣ KJ7654	
Board: 162	♠ AK	The opponents are silent.
Dealer: N	♥ KJ64	
Vul: NS	♦ AK9	You bid first.
HCP: 21	♣ QJ92	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AKQ4				2NT
Vul: Both	♥ J76	♥ AQ5	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A6	♦ J3	Pass	6♣	AP	
South HCP: 20	♣ AQ9754	♣ KJ102	1. Gerber, for N			
Contract: 6♣ N						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 74		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ A64	♥ K105	Pass	4NT	Pass	7NT
North HCP: 21	♦ Q5	♦ AKJ10862	X	AP		
South HCP: 11	♣ AKJ3	♣ 7	1. Gerber, for N			
Contract: 7NX N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A7				2NT
Vul: EW	♥ 863	♥ AKQ2	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ Q	♦ AK732	Pass	6♣	AP	
South HCP: 21	♣ AQ10952	♣ J4	1. Gerber, for N			
Contract: 6♣ N						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q94		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ J97	♥ A4	Pass	4♠	Pass	6NT
North HCP: 20	♦ AJ82	♦ 103	AP			
South HCP: 10	♣ KQJ	♣ A108642	1. Gerber, for N			
Contract: 6N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ				2NT
Vul: None	♥ 65	♥ AK4				
North HCP: 9	♦ A108	♦ 974	Pass	6♣	AP	
South HCP: 20	♣ KJ7654	♣ A982				
Contract: 6♣ N						

Board: 162

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ AK

♥ KJ64

♦ AK9

♣ QJ92

South:

♠ 1054

♥ Q3

♦ QJ108653

♣ A

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 157	♠ AKQ4	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ J3	You bid first.
HCP: 20	♣ KJ102	

Board: 158	♠ 74	West Doubles 7NT if possible.
Dealer: N	♥ K105	
Vul: None	♦ AKJ10862	Partner bids first.
HCP: 11	♣ 7	

Board: 159	♠ A7	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: EW	♦ AK732	You bid first.
HCP: 21	♣ J4	

Board: 160	♠ Q94	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ 103	Partner bids first.
HCP: 10	♣ A108642	

Board: 161	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ 974	You bid first.
HCP: 20	♣ A982	

Board: 162	♠ 1054	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ QJ108653	Partner bids first.
HCP: 9	♣ A	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AKQ4				2NT
Vul: Both	♥ J76	♥ AQ5	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A6	♦ J3	Pass	6♣	AP	
South HCP: 20	♣ AQ9754	♣ KJ102	1. Gerber, for N			
Contract: 6♣ N						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 74		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ A64	♥ K105	Pass	4NT	Pass	7NT
North HCP: 21	♦ Q5	♦ AKJ10862	X	AP		
South HCP: 11	♣ AKJ3	♣ 7	1. Gerber, for N			
Contract: 7NX N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A7				2NT
Vul: EW	♥ 863	♥ AKQ2	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ Q	♦ AK732	Pass	6♣	AP	
South HCP: 21	♣ AQ10952	♣ J4	1. Gerber, for N			
Contract: 6♣ N						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q94		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ J97	♥ A4	Pass	4♠	Pass	6NT
North HCP: 20	♦ AJ82	♦ 103	AP			
South HCP: 10	♣ KQJ	♣ A108642	1. Gerber, for N			
Contract: 6N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ				2NT
Vul: None	♥ 65	♥ AK4				
North HCP: 9	♦ A108	♦ 974	Pass	6♣	AP	
South HCP: 20	♣ KJ7654	♣ A982				
Contract: 6♣ N						

Board: 162

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ AK

♥ KJ64

♦ AK9

♣ QJ92

South:

♠ 1054

♥ Q3

♦ QJ108653

♣ A

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 163	♠ 1096	The opponents are silent.
Dealer: S	♥ 85	
Vul: Both	♦ A5	Partner bids first.
HCP: 9	♣ AJ7542	

Board: 164	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ K83	

Board: 165	♠ J105	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ K9	Partner bids first.
HCP: 7	♣ K865432	

Board: 166	♠ AJ65	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ KQ87	You bid first.
HCP: 21	♣ A6	

Board: 167	♠ 63	The opponents are silent.
Dealer: S	♥ Q52	
Vul: EW	♦ J2	Partner bids first.
HCP: 11	♣ AKJ643	

Board: 168	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: None	♦ J32	You bid first.
HCP: 20	♣ AQ65	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ KQJ				2NT
Vul: Both	♥ 85	♥ AK7				
North HCP: 9	♦ A5	♦ QJ82	Pass	6♣	AP	
South HCP: 21	♣ AJ7542	♣ KQ9				
Contract: 6♣ N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 96		2NT	Pass	6♣
Vul: NS	♥ AJ87	♥ K6				
North HCP: 21	♦ A5	♦ K74	AP			
South HCP: 11	♣ K83	♣ AJ9764				
Contract: 6♣ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ K76				2NT
Vul: None	♥ 2	♥ AQ64				
North HCP: 7	♦ K9	♦ AQ8	Pass	6♣	AP	
South HCP: 21	♣ K865432	♣ AQ9				
Contract: 6♣ N						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q43		2NT	Pass	6♣
Vul: NS	♥ AK4	♥ 85				
North HCP: 21	♦ KQ87	♦ 6	AP			
South HCP: 7	♣ A6	♣ KQ98543				
Contract: 6♣ S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AQ8				2NT
Vul: EW	♥ Q52	♥ AKJ4				
North HCP: 11	♦ J2	♦ A93	Pass	6♣	AP	
South HCP: 20	♣ AKJ643	♣ Q98				
Contract: 6♣ N						

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AK7

♥ AQ5

♦ J32

♣ AQ65

South:

♠ —

♥ 842

♦ AQ10976

♣ K1074

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 163	♠ KQJ	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ QJ82	You bid first.
HCP: 21	♣ KQ9	

Board: 164	♠ 96	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ K74	Partner bids first.
HCP: 11	♣ AJ9764	

Board: 165	♠ K76	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: None	♦ AQ8	You bid first.
HCP: 21	♣ AQ9	

Board: 166	♠ Q43	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ 6	Partner bids first.
HCP: 7	♣ KQ98543	

Board: 167	♠ AQ8	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: EW	♦ A93	You bid first.
HCP: 20	♣ Q98	

Board: 168	♠ —	The opponents are silent.
Dealer: N	♥ 842	
Vul: None	♦ AQ10976	Partner bids first.
HCP: 9	♣ K1074	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ KQJ				2NT
Vul: Both	♥ 85	♥ AK7				
North HCP: 9	♦ A5	♦ QJ82	Pass	6♣	AP	
South HCP: 21	♣ AJ7542	♣ KQ9				
Contract: 6♣ N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 96		2NT	Pass	6♣
Vul: NS	♥ AJ87	♥ K6				
North HCP: 21	♦ A5	♦ K74	AP			
South HCP: 11	♣ K83	♣ AJ9764				
Contract: 6♣ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ K76				2NT
Vul: None	♥ 2	♥ AQ64				
North HCP: 7	♦ K9	♦ AQ8	Pass	6♣	AP	
South HCP: 21	♣ K865432	♣ AQ9				
Contract: 6♣ N						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q43		2NT	Pass	6♣
Vul: NS	♥ AK4	♥ 85				
North HCP: 21	♦ KQ87	♦ 6	AP			
South HCP: 7	♣ A6	♣ KQ98543				
Contract: 6♣ S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AQ8				2NT
Vul: EW	♥ Q52	♥ AKJ4				
North HCP: 11	♦ J2	♦ A93	Pass	6♣	AP	
South HCP: 20	♣ AKJ643	♣ Q98				
Contract: 6♣ N						

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AK7

♥ AQ5

♦ J32

♣ AQ65

South:

♠ —

♥ 842

♦ AQ10976

♣ K1074

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 169	♠ A	The opponents are silent.
Dealer: S	♥ 964	
Vul: NS	♦ QJ10865	Partner bids first.
HCP: 12	♣ AJ9	

Board: 170	♠ A942	The opponents are silent.
Dealer: N	♥ Q875	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ AQ	

Board: 171	♠ K98	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ A98753	Partner bids first.
HCP: 10	♣ K64	

Board: 172	♠ AKQ9	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: None	♦ J10	You bid first.
HCP: 21	♣ AQ6	

Board: 173	♠ 862	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ Q	Partner bids first.
HCP: 11	♣ KJ8532	

Board: 174	♠ AQ	The opponents are silent.
Dealer: N	♥ Q986	
Vul: NS	♦ A6	You bid first.
HCP: 20	♣ AKJ43	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQJ7				2NT
Vul: NS	♥ 964	♥ AKJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ QJ10865	♦ A7	Pass	6NT	AP	
South HCP: 20	♣ AJ9	♣ Q62				
Contract: 6N S			1. Gerber, for N			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ QJ6				
Vul: EW	♥ Q875	♥ K4		2NT	Pass	6♣
North HCP: 20	♦ AKJ	♦ 84	AP			
South HCP: 10	♣ AQ	♣ KJ9653				
Contract: 6♣ S						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ3				2NT
Vul: NS	♥ 10	♥ AQ62	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ A98753	♦ KQ2	Pass	6♦	AP	
South HCP: 21	♣ K64	♣ A105				
Contract: 6♦ N			1. Gerber, for N			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 106				
Vul: None	♥ KQ98	♥ 54		2NT	Pass	4♣ <sup>1</sup>
North HCP: 21	♦ J10	♦ AK8763	Pass	4♠	Pass	6♦
South HCP: 11	♣ AQ6	♣ KJ7	AP			
Contract: 6♦ S			1. Gerber, for N			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ AQ4				
Vul: EW	♥ AJ2	♥ 83				2NT
North HCP: 11	♦ Q	♦ AKJ8	Pass	6♣	AP	
South HCP: 20	♣ KJ8532	♣ AQ76				
Contract: 6♣ N						

Board: 174

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ

♥ Q986

♦ A6

♣ AKJ43

South:

♠ KJ9

♥ A4

♦ KJ9754

♣ 95

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 169	♠ KQJ7	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: NS	♦ A7	You bid first.
HCP: 20	♣ Q62	

Board: 170	♠ QJ6	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ 84	Partner bids first.
HCP: 10	♣ KJ9653	

Board: 171	♠ AQ3	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: NS	♦ KQ2	You bid first.
HCP: 21	♣ A105	

Board: 172	♠ 106	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ AK8763	Partner bids first.
HCP: 11	♣ KJ7	

Board: 173	♠ AQ4	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ AQ76	

Board: 174	♠ KJ9	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ KJ9754	Partner bids first.
HCP: 12	♣ 95	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQJ7				2NT
Vul: NS	♥ 964	♥ AKJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ QJ10865	♦ A7	Pass	6NT	AP	
South HCP: 20	♣ AJ9	♣ Q62				
Contract: 6N S			1. Gerber, for N			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ QJ6				
Vul: EW	♥ Q875	♥ K4		2NT	Pass	6♣
North HCP: 20	♦ AKJ	♦ 84	AP			
South HCP: 10	♣ AQ	♣ KJ9653				
Contract: 6♣ S						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ3				2NT
Vul: NS	♥ 10	♥ AQ62	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ A98753	♦ KQ2	Pass	6♦	AP	
South HCP: 21	♣ K64	♣ A105				
Contract: 6♦ N			1. Gerber, for N			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 106				
Vul: None	♥ KQ98	♥ 54		2NT	Pass	4♣ <sup>1</sup>
North HCP: 21	♦ J10	♦ AK8763	Pass	4♠	Pass	6♦
South HCP: 11	♣ AQ6	♣ KJ7	AP			
Contract: 6♦ S			1. Gerber, for N			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ AQ4				
Vul: EW	♥ AJ2	♥ 83				2NT
North HCP: 11	♦ Q	♦ AKJ8	Pass	6♣	AP	
South HCP: 20	♣ KJ8532	♣ AQ76				
Contract: 6♣ N						

Board: 174

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ

♥ Q986

♦ A6

♣ AKJ43

South:

♠ KJ9

♥ A4

♦ KJ9754

♣ 95

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 175	♠ K	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ A97	Partner bids first.
HCP: 9	♣ Q1097642	

Board: 176	♠ AK8	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ AQJ43	You bid first.
HCP: 20	♣ KJ3	

Board: 177	♠ K63	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ 3	Partner bids first.
HCP: 9	♣ KQJ98742	

Board: 178	♠ AK3	The opponents are silent.
Dealer: N	♥ J32	
Vul: Both	♦ KQ107	You bid first.
HCP: 20	♣ AK3	

Board: 179	♠ K53	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ K986432	Partner bids first.
HCP: 8	♣ Q8	

Board: 180	♠ A96	The opponents are silent.
Dealer: N	♥ AK76	
Vul: Both	♦ A6	You bid first.
HCP: 21	♣ AQ92	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A10				2NT
Vul: Both	♥ 32	♥ AK4				
North HCP: 9	♦ A97	♦ KQJ104	Pass	6♣	AP	
South HCP: 20	♣ Q1097642	♣ K85				
Contract: 6♣ N						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q9				
Vul: EW	♥ Q3	♥ 7		2NT	Pass	6♣
North HCP: 20	♦ AQJ43	♦ 865	AP			
South HCP: 8	♣ KJ3	♣ AQ109642				
Contract: 6♣ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ Q84				2NT
Vul: None	♥ 4	♥ KQJ6	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 3	♦ AKQ10	Pass	4NT	AP	
South HCP: 21	♣ KQJ98742	♣ A5	1. Gerber, for N			
Contract: 4N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q				
Vul: Both	♥ J32	♥ KQ7		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ KQ107	♦ 943	Pass	4♠	Pass	4NT
South HCP: 10	♣ AK3	♣ QJ9742	AP			
Contract: 4N N			1. Gerber, for N			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ AQJ10				
Vul: Both	♥ 5	♥ AK97				2NT
North HCP: 8	♦ K986432	♦ Q10	Pass	6♦	AP	
South HCP: 20	♣ Q8	♣ KJ5				
Contract: 6♦ N						



Board: 180

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 6♦ S

North:

♠ A96

♥ AK76

♦ A6

♣ AQ92

South:

♠ —

♥ 93

♦ QJ9432

♣ KJ1084

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 175	♠ A10	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ KQJ104	You bid first.
HCP: 20	♣ K85	

Board: 176	♠ Q9	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ 865	Partner bids first.
HCP: 8	♣ AQ109642	

Board: 177	♠ Q84	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: None	♦ AKQ10	You bid first.
HCP: 21	♣ A5	

Board: 178	♠ Q	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ 943	Partner bids first.
HCP: 10	♣ QJ9742	

Board: 179	♠ AQJ10	The opponents are silent.
Dealer: S	♥ AK97	
Vul: Both	♦ Q10	You bid first.
HCP: 20	♣ KJ5	

Board: 180	♠ —	The opponents are silent.
Dealer: N	♥ 93	
Vul: Both	♦ QJ9432	Partner bids first.
HCP: 7	♣ KJ1084	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A10				2NT
Vul: Both	♥ 32	♥ AK4				
North HCP: 9	♦ A97	♦ KQJ104	Pass	6♣	AP	
South HCP: 20	♣ Q1097642	♣ K85				
Contract: 6♣ N						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q9				
Vul: EW	♥ Q3	♥ 7		2NT	Pass	6♣
North HCP: 20	♦ AQJ43	♦ 865	AP			
South HCP: 8	♣ KJ3	♣ AQ109642				
Contract: 6♣ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ Q84				2NT
Vul: None	♥ 4	♥ KQJ6	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 3	♦ AKQ10	Pass	4NT	AP	
South HCP: 21	♣ KQJ98742	♣ A5	1. Gerber, for N			
Contract: 4N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q				
Vul: Both	♥ J32	♥ KQ7		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ KQ107	♦ 943	Pass	4♠	Pass	4NT
South HCP: 10	♣ AK3	♣ QJ9742	AP			
Contract: 4N N			1. Gerber, for N			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ AQJ10				
Vul: Both	♥ 5	♥ AK97				2NT
North HCP: 8	♦ K986432	♦ Q10	Pass	6♦	AP	
South HCP: 20	♣ Q8	♣ KJ5				
Contract: 6♦ N						

Board: 180

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 6♦ S

North:

♠ A96

♥ AK76

♦ A6

♣ AQ92

South:

♠ —

♥ 93

♦ QJ9432

♣ KJ1084

West	North	East	South
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2NT	Pass	6♦
-----	------	----

AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 181	♠ —	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ A98	Partner bids first.
HCP: 12	♣ KQJ10654	
Board: 182	♠ QJ63	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ AJ5	
Board: 183	♠ —	West Bids XA♠♠ if possible.
Dealer: S	♥ K102	
Vul: None	♦ 1085	Partner bids first.
HCP: 7	♣ KJ109765	
Board: 184	♠ J763	The opponents are silent.
Dealer: N	♥ AK76	
Vul: NS	♦ AJ6	You bid first.
HCP: 20	♣ AK	
Board: 185	♠ K97	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ Q62	Partner bids first.
HCP: 11	♣ AJ7532	
Board: 186	♠ A765	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ A53	You bid first.
HCP: 20	♣ KQ9	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 181

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♣ N

North:

♠ —

♥ Q64

♦ A98

♣ KQJ10654

South:

♠ AKQ

♥ A85

♦ QJ542

♣ A2

West	North	East	South
			2NT

Pass	6♣	AP	
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Board: 182

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ QJ63

♥ AKQ8

♦ K2

♣ AJ5

South:

♠ K5

♥ 5

♦ AQ10943

♣ Q1082

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

Pass	4♠	Pass	4NT
AP			

1. Gerber, for N

Board: 183

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 6♣X N

North:

♠ —

♥ K102

♦ 1085

♣ KJ109765

South:

♠ KQ62

♥ AJ7

♦ AKQJ

♣ 43

West	North	East	South
			2NT

Pass	6♣	Pass	Pass
XA♠♠	AP		

Board: 184

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ J763

♥ AK76

♦ AJ6

♣ AK

South:

♠ K85

♥ QJ3

♦ 7

♣ QJ9653

West	North	East	South
	2NT	Pass	6♣

AP

Board: 185

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ K97

♥ J

♦ Q62

♣ AJ7532

South:

♠ AJ8

♥ AK105

♦ A53

♣ KQ8

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 186

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 6♦ S

North:

♠ A765

♥ AK2

♦ A53

♣ KQ9

South:

♠ J8

♥ 8

♦ KQJ109874

♣ 75

West	North	East	South
	2NT	Pass	6♦
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 181	♠ AKQ	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ QJ542	You bid first.
HCP: 20	♣ A2	
Board: 182	♠ K5	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ AQ10943	Partner bids first.
HCP: 11	♣ Q1082	
Board: 183	♠ KQ62	West Bids XA♠♠ if possible.
Dealer: S	♥ AJ7	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ 43	
Board: 184	♠ K85	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: NS	♦ 7	Partner bids first.
HCP: 9	♣ QJ9653	
Board: 185	♠ AJ8	The opponents are silent.
Dealer: S	♥ AK105	
Vul: Both	♦ A53	You bid first.
HCP: 21	♣ KQ8	
Board: 186	♠ J8	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ KQJ109874	Partner bids first.
HCP: 7	♣ 75	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 181

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♣ N

North:

♠ —

♥ Q64

♦ A98

♣ KQJ10654

South:

♠ AKQ

♥ A85

♦ QJ542

♣ A2

West North East South

2NT

Pass 6♣ AP

Board: 182

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ QJ63

♥ AKQ8

♦ K2

♣ AJ5

South:

♠ K5

♥ 5

♦ AQ10943

♣ Q1082

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 4NT

AP

1. Gerber, for N

Board: 183

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 6♣X N

North:

♠ —

♥ K102

♦ 1085

♣ KJ109765

South:

♠ KQ62

♥ AJ7

♦ AKQJ

♣ 43

West North East South

2NT

Pass 6♣ Pass Pass

XA♠♠ AP

Board: 184

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ J763

♥ AK76

♦ AJ6

♣ AK

South:

♠ K85

♥ QJ3

♦ 7

♣ QJ9653

West North East South

2NT Pass 6♣

AP

Board: 185

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ K97

♥ J

♦ Q62

♣ AJ7532

South:

♠ AJ8

♥ AK105

♦ A53

♣ KQ8

West North East South

2NT

Pass 6♣ AP

Board: 186

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 6♦ S

North:

♠ A765

♥ AK2

♦ A53

♣ KQ9

South:

♠ J8

♥ 8

♦ KQJ109874

♣ 75

West	North	East	South
	2NT	Pass	6♦
AP			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 187	♠ 942	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AQ9876	Partner bids first.
HCP: 10	♣ K43	
Board: 188	♠ AQJ6	The opponents are silent.
Dealer: N	♥ AK98	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ 53	
Board: 189	♠ 4	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AQ97632	Partner bids first.
HCP: 9	♣ K98	
Board: 190	♠ AQ97	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: EW	♦ KJ2	You bid first.
HCP: 21	♣ Q2	
Board: 191	♠ AQ10	The opponents are silent.
Dealer: S	♥ 1042	
Vul: EW	♦ 7	Partner bids first.
HCP: 9	♣ QJ10832	
Board: 192	♠ Q75	West Doubles 6♣ if possible.
Dealer: N	♥ Q5	
Vul: Both	♦ AKQ5	You bid first.
HCP: 20	♣ AK97	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 187

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ 942

♥ J

♦ AQ9876

♣ K43

South:

♠ AQ

♥ AK42

♦ K432

♣ A107

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 188

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AQJ6

♥ AK98

♦ AQ9

♣ 53

South:

♠ 10

♥ 6

♦ KJ85

♣ KQJ10762

West	North	East	South
	2NT	Pass	6♣

AP

Board: 189

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 4

♥ 74

♦ AQ97632

♣ K98

South:

♠ AK

♥ AKJ9

♦ J1085

♣ A102

West	North	East	South
			2NT

Pass	4♣ <sup>1</sup>	Pass	4NT
------	-----------------	------	-----

Pass	6♦	AP	
------	----	----	--

1. Gerber, for N

Board: 190

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ AQ97

♥ AKQ9

♦ KJ2

♣ Q2

South:

♠ K64

♥ J64

♦ 9

♣ AK10743

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

Pass	4♠	Pass	6♣
------	----	------	----

AP

1. Gerber, for N

Board: 191

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ AQ10

♥ 1042

♦ 7

♣ QJ10832

South:

♠ K93

♥ QJ65

♦ AK92

♣ AK

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 192

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 6♣X S

North:

♠ Q75

♥ Q5

♦ AKQ5

♣ AK97

South:

♠ K63

♥ 74

♦ J

♣ QJ106542

West	North	East	South
	2NT	Pass	6♣
X	AP		

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 187	♠ AQ	The opponents are silent.
Dealer: S	♥ AK42	
Vul: NS	♦ K432	You bid first.
HCP: 20	♣ A107	
Board: 188	♠ 10	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ KJ85	Partner bids first.
HCP: 10	♣ KQJ10762	
Board: 189	♠ AK	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: NS	♦ J1085	You bid first.
HCP: 20	♣ A102	
Board: 190	♠ K64	The opponents are silent.
Dealer: N	♥ J64	
Vul: EW	♦ 9	Partner bids first.
HCP: 11	♣ AK10743	
Board: 191	♠ K93	The opponents are silent.
Dealer: S	♥ QJ65	
Vul: EW	♦ AK92	You bid first.
HCP: 20	♣ AK	
Board: 192	♠ K63	West Doubles 6♣ if possible.
Dealer: N	♥ 74	
Vul: Both	♦ J	Partner bids first.
HCP: 7	♣ QJ106542	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 187

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ 942

♥ J

♦ AQ9876

♣ K43

South:

♠ AQ

♥ AK42

♦ K432

♣ A107

West North East South

2NT

Pass 6♦ AP

Board: 188

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AQJ6

♥ AK98

♦ AQ9

♣ 53

South:

♠ 10

♥ 6

♦ KJ85

♣ KQJ10762

West North East South

2NT Pass 6♣

AP

Board: 189

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 4

♥ 74

♦ AQ97632

♣ K98

South:

♠ AK

♥ AKJ9

♦ J1085

♣ A102

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6♦ AP

1. Gerber, for N

Board: 190

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ AQ97

♥ AKQ9

♦ KJ2

♣ Q2

South:

♠ K64

♥ J64

♦ 9

♣ AK10743

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6♣

AP

1. Gerber, for N

Board: 191

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ AQ10

♥ 1042

♦ 7

♣ QJ10832

South:

♠ K93

♥ QJ65

♦ AK92

♣ AK

West North East South

2NT

Pass 6♣ AP

Board: 192

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 6♣X S

North:

♠ Q75

♥ Q5

♦ AKQ5

♣ AK97

South:

♠ K63

♥ 74

♦ J

♣ QJ106542

West	North	East	South
	2NT	Pass	6♣
X	AP		



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 193	♠ K72	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: EW	♦ Q107432	Partner bids first.
HCP: 14	♣ K	

Board: 194	♠ AKJ9	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ 52	

Board: 195	♠ 2	The opponents are silent.
Dealer: S	♥ 1082	
Vul: Both	♦ A97	Partner bids first.
HCP: 9	♣ AJ9854	

Board: 196	♠ AJ10	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ AKJ105	You bid first.
HCP: 20	♣ QJ	

Board: 197	♠ K	The opponents are silent.
Dealer: S	♥ A98	
Vul: EW	♦ K74	Partner bids first.
HCP: 13	♣ K76543	

Board: 198	♠ QJ2	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KQ98	You bid first.
HCP: 20	♣ AQ52	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ A63				2NT
Vul: EW	♥ KQJ	♥ A542	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 14	♦ Q107432	♦ AKJ	Pass	6♦	AP	
South HCP: 20	♣ K	♣ A102				
Contract: 6♦ S			1. Gerber, for N			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 8				
Vul: EW	♥ AQ96	♥ K73		2NT	Pass	6♣
North HCP: 20	♦ AQ2	♦ KJ4	AP			
South HCP: 9	♣ 52	♣ Q109863				
Contract: 6♣ S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ7				2NT
Vul: Both	♥ 1082	♥ AKJ5				
North HCP: 9	♦ A97	♦ KJ3	Pass	6♣	AP	
South HCP: 21	♣ AJ9854	♣ 62				
Contract: 6♣ N						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ4				
Vul: NS	♥ A62	♥ —		2NT	Pass	6♣
North HCP: 20	♦ AKJ105	♦ 862	AP			
South HCP: 9	♣ QJ	♣ A986542				
Contract: 6♣ S						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQJ7				2NT
Vul: EW	♥ A98	♥ KJ	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ K74	♦ AQ106	Pass	7NT	AP	
South HCP: 21	♣ K76543	♣ A82				
Contract: 7N S			1. Gerber, for N			

Board: 198

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ QJ2

♥ AQ

♦ KQ98

♣ AQ52

South:

♠ A3

♥ 654

♦ AJ10764

♣ 97

West	North	East	South
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	2NT	Pass	6♦
--	-----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 193	♠ A63	The opponents are silent.
Dealer: S	♥ A542	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ A102	

Board: 194	♠ 8	The opponents are silent.
Dealer: N	♥ K73	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 9	♣ Q109863	

Board: 195	♠ AKQ7	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ KJ3	You bid first.
HCP: 21	♣ 62	

Board: 196	♠ KQ4	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 862	Partner bids first.
HCP: 9	♣ A986542	

Board: 197	♠ AQJ7	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ AQ106	You bid first.
HCP: 21	♣ A82	

Board: 198	♠ A3	The opponents are silent.
Dealer: N	♥ 654	
Vul: NS	♦ AJ10764	Partner bids first.
HCP: 9	♣ 97	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ A63				2NT
Vul: EW	♥ KQJ	♥ A542	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 14	♦ Q107432	♦ AKJ	Pass	6♦	AP	
South HCP: 20	♣ K	♣ A102				
Contract: 6♦ S			1. Gerber, for N			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 8				
Vul: EW	♥ AQ96	♥ K73		2NT	Pass	6♣
North HCP: 20	♦ AQ2	♦ KJ4	AP			
South HCP: 9	♣ 52	♣ Q109863				
Contract: 6♣ S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ7				2NT
Vul: Both	♥ 1082	♥ AKJ5				
North HCP: 9	♦ A97	♦ KJ3	Pass	6♣	AP	
South HCP: 21	♣ AJ9854	♣ 62				
Contract: 6♣ N						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ4				
Vul: NS	♥ A62	♥ —		2NT	Pass	6♣
North HCP: 20	♦ AKJ105	♦ 862	AP			
South HCP: 9	♣ QJ	♣ A986542				
Contract: 6♣ S						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQJ7				2NT
Vul: EW	♥ A98	♥ KJ	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ K74	♦ AQ106	Pass	7NT	AP	
South HCP: 21	♣ K76543	♣ A82				
Contract: 7N S			1. Gerber, for N			

Board: 198

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ QJ2

♥ AQ

♦ KQ98

♣ AQ52

South:

♠ A3

♥ 654

♦ AJ10764

♣ 97

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

	2NT	Pass	6♦
--	-----	------	----

AP

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 199	♠ 1053	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ 102	Partner bids first.
HCP: 7	♣ AK108653	

Board: 200	♠ AQ108	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ KJ85	

Board: 201	♠ 432	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ AQ9743	Partner bids first.
HCP: 10	♣ A	

Board: 202	♠ K632	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ AK98	

Board: 203	♠ A97	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ Q107632	

Board: 204	♠ A75	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: EW	♦ A7	You bid first.
HCP: 21	♣ KJ52	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ AJ64				2NT
Vul: EW	♥ 9	♥ AJ6				
North HCP: 7	♦ 102	♦ AKQ6	Pass	6♣	AP	
South HCP: 21	♣ AK108653	♣ Q7				
Contract: 6♣ N						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ K3		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ8	♥ 52	Pass	4♠	Pass	6NT
North HCP: 21	♦ AQ	♦ K1097642	AP			
South HCP: 12	♣ KJ85	♣ AQ	1. Gerber, for N			
Contract: 6N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KJ10				2NT
Vul: Both	♥ 876	♥ AK102	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ AQ9743	♦ K10	Pass	4NT	AP	
South HCP: 20	♣ A	♣ KQJ2	1. Gerber, for N			
Contract: 4N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ 1084		2NT	Pass	6♦
Vul: None	♥ A7	♥ K54				
North HCP: 20	♦ AQ5	♦ KJ9876	AP			
South HCP: 8	♣ AK98	♣ J				
Contract: 6♦ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ KQ85				2NT
Vul: NS	♥ KJ9	♥ A7				
North HCP: 10	♦ 4	♦ AJ10	Pass	6♣	AP	
South HCP: 21	♣ Q107632	♣ AK54				
Contract: 6♣ N						



Board: 204

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6♦ S

North:

♠ A75

♥ AKQ10

♦ A7

♣ KJ52

South:

♠ K6

♥ 2

♦ KQJ543

♣ Q984

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

	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4NT	Pass	6♦
------	-----	------	----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 199	♠ AJ64	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ AKQ6	You bid first.
HCP: 21	♣ Q7	

Board: 200	♠ K3	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ K1097642	Partner bids first.
HCP: 12	♣ AQ	

Board: 201	♠ KJ10	The opponents are silent.
Dealer: S	♥ AK102	
Vul: Both	♦ K10	You bid first.
HCP: 20	♣ KQJ2	

Board: 202	♠ 1084	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ KJ9876	Partner bids first.
HCP: 8	♣ J	

Board: 203	♠ KQ85	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AJ10	You bid first.
HCP: 21	♣ AK54	

Board: 204	♠ K6	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ KQJ543	Partner bids first.
HCP: 11	♣ Q984	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ AJ64				2NT
Vul: EW	♥ 9	♥ AJ6				
North HCP: 7	♦ 102	♦ AKQ6	Pass	6♣	AP	
South HCP: 21	♣ AK108653	♣ Q7				
Contract: 6♣ N						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ K3		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ8	♥ 52	Pass	4♠	Pass	6NT
North HCP: 21	♦ AQ	♦ K1097642	AP			
South HCP: 12	♣ KJ85	♣ AQ	1. Gerber, for N			
Contract: 6N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KJ10				2NT
Vul: Both	♥ 876	♥ AK102	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ AQ9743	♦ K10	Pass	4NT	AP	
South HCP: 20	♣ A	♣ KQJ2	1. Gerber, for N			
Contract: 4N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ 1084		2NT	Pass	6♦
Vul: None	♥ A7	♥ K54				
North HCP: 20	♦ AQ5	♦ KJ9876	AP			
South HCP: 8	♣ AK98	♣ J				
Contract: 6♦ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ KQ85				2NT
Vul: NS	♥ KJ9	♥ A7				
North HCP: 10	♦ 4	♦ AJ10	Pass	6♣	AP	
South HCP: 21	♣ Q107632	♣ AK54				
Contract: 6♣ N						

Board: 204

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6♦ S

North:

♠ A75

♥ AKQ10

♦ A7

♣ KJ52

South:

♠ K6

♥ 2

♦ KQJ543

♣ Q984

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

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 205	♠ 63	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ A6	Partner bids first.
HCP: 13	♣ KJ5432	
Board: 206	♠ AK92	The opponents are silent.
Dealer: N	♥ K105	
Vul: Both	♦ A10	You bid first.
HCP: 21	♣ AK86	
Board: 207	♠ AJ10	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ 8	Partner bids first.
HCP: 12	♣ AJ8643	
Board: 208	♠ K853	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ AKQ94	
Board: 209	♠ 1085	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AQ86	Partner bids first.
HCP: 10	♣ KJ10542	
Board: 210	♠ AQ6	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ AQ8	You bid first.
HCP: 20	♣ AJ84	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKJ5				2NT
Vul: EW	♥ AJ6	♥ KQ2	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ A6	♦ KQ93	Pass	6♣	AP	
South HCP: 20	♣ KJ5432	♣ Q8				
Contract: 6♣ N			1. Gerber, for N			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ 5		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ K105	♥ A64	Pass	4NT	Pass	7♦
North HCP: 21	♦ A10	♦ KQJ9863	AP			
South HCP: 10	♣ AK86	♣ 54				
Contract: 7♦ S			1. Gerber, for N			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K73				2NT
Vul: None	♥ Q52	♥ AJ8	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 8	♦ AKQ4	Pass	6♣	AP	
South HCP: 20	♣ AJ8643	♣ K105				
Contract: 6♣ N			1. Gerber, for N			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A9		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K5	♥ QJ10	Pass	4♠	Pass	6♦
North HCP: 21	♦ AQ	♦ KJ109732	AP			
South HCP: 12	♣ AKQ94	♣ J				
Contract: 6♦ S			1. Gerber, for N			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ AK				2NT
Vul: Both	♥ —	♥ KJ4				
North HCP: 10	♦ AQ86	♦ K954	Pass	6♣	AP	
South HCP: 20	♣ KJ10542	♣ AQ96				
Contract: 6♣ N						

Board: 210

Dealer: N

Vul: None

North HCP: 20

South HCP: 16

Contract: 7N N

North:

♠ AQ6

♥ K42

♦ AQ8

♣ AJ84

South:

♠ K

♥ A6

♦ KJ10765

♣ KQ105

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	7NT
------	-----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 205	♠ AKJ5	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ KQ93	You bid first.
HCP: 20	♣ Q8	

Board: 206	♠ 5	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ KQJ9863	Partner bids first.
HCP: 10	♣ 54	

Board: 207	♠ K73	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ AKQ4	You bid first.
HCP: 20	♣ K105	

Board: 208	♠ A9	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: EW	♦ KJ109732	Partner bids first.
HCP: 12	♣ J	

Board: 209	♠ AK	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ K954	You bid first.
HCP: 20	♣ AQ96	

Board: 210	♠ K	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ KJ10765	Partner bids first.
HCP: 16	♣ KQ105	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKJ5				2NT
Vul: EW	♥ AJ6	♥ KQ2	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ A6	♦ KQ93	Pass	6♣	AP	
South HCP: 20	♣ KJ5432	♣ Q8				
Contract: 6♣ N			1. Gerber, for N			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ 5		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ K105	♥ A64	Pass	4NT	Pass	7♦
North HCP: 21	♦ A10	♦ KQJ9863	AP			
South HCP: 10	♣ AK86	♣ 54				
Contract: 7♦ S			1. Gerber, for N			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K73				2NT
Vul: None	♥ Q52	♥ AJ8	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 8	♦ AKQ4	Pass	6♣	AP	
South HCP: 20	♣ AJ8643	♣ K105				
Contract: 6♣ N			1. Gerber, for N			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A9		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K5	♥ QJ10	Pass	4♠	Pass	6♦
North HCP: 21	♦ AQ	♦ KJ109732	AP			
South HCP: 12	♣ AKQ94	♣ J				
Contract: 6♦ S			1. Gerber, for N			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ AK				2NT
Vul: Both	♥ —	♥ KJ4				
North HCP: 10	♦ AQ86	♦ K954	Pass	6♣	AP	
South HCP: 20	♣ KJ10542	♣ AQ96				
Contract: 6♣ N						

Board: 210

Dealer: N

Vul: None

North HCP: 20

South HCP: 16

Contract: 7N N

North:

♠ AQ6

♥ K42

♦ AQ8

♣ AJ84

South:

♠ K

♥ A6

♦ KJ10765

♣ KQ105

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	7NT
------	-----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 211	♠ Q8	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ A109853	Partner bids first.
HCP: 12	♣ Q7	
Board: 212	♠ AJ64	The opponents are silent.
Dealer: N	♥ AK103	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ Q97	
Board: 213	♠ 9	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ A104	Partner bids first.
HCP: 10	♣ QJ9862	
Board: 214	♠ AJ98	East Bids XA♠♠ if possible.
Dealer: N	♥ AK3	
Vul: None	♦ J6	You bid first.
HCP: 20	♣ AQJ9	
Board: 215	♠ Q64	The opponents are silent.
Dealer: S	♥ 65	
Vul: NS	♦ AKJ973	Partner bids first.
HCP: 10	♣ 93	
Board: 216	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: NS	♦ K4	You bid first.
HCP: 21	♣ A76	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 211

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ Q8

♥ A83

♦ A109853

♣ Q7

South:

♠ AK73

♥ K7

♦ KJ4

♣ AK106

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6NT AP

1. Gerber, for N

Board: 212

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AJ64

♥ AK103

♦ AK

♣ Q97

South:

♠ Q7

♥ Q96

♦ Q96432

♣ AK

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6NT

AP

1. Gerber, for N

Board: 213

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 4N S

North:

♠ 9

♥ K83

♦ A104

♣ QJ9862

South:

♠ AK5

♥ QJ4

♦ KJ85

♣ AK4

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 4NT AP

1. Gerber, for N

Board: 214

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 7NX N

North:

♠ AJ98

♥ AK3

♦ J6

♣ AQJ9

South:

♠ 32

♥ 1087

♦ AKQ532

♣ K4

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 7NT

Pass Pass XA♠♠ AP

1. Gerber, for N

Board: 215

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ Q64

♥ 65

♦ AKJ973

♣ 93

South:

♠ AKJ

♥ A107

♦ 108

♣ AKJ84

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6♦ AP

1. Gerber, for N

Board: 216

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 6♦ S

North:

♠ AKQ6

♥ AJ42

♦ K4

♣ A76

South:

♠ J95

♥ K7

♦ AQ109875

♣ 8

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6♦
------	-----	------	----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 211	♠ AK73	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ KJ4	You bid first.
HCP: 21	♣ AK106	

Board: 212	♠ Q7	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ Q96432	Partner bids first.
HCP: 13	♣ AK	

Board: 213	♠ AK5	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: EW	♦ KJ85	You bid first.
HCP: 21	♣ AK4	

Board: 214	♠ 32	East Bids XA♠♠ if possible.
Dealer: N	♥ 1087	
Vul: None	♦ AKQ532	Partner bids first.
HCP: 12	♣ K4	

Board: 215	♠ AKJ	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ 108	You bid first.
HCP: 20	♣ AKJ84	

Board: 216	♠ J95	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AQ109875	Partner bids first.
HCP: 10	♣ 8	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 211

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ Q8

♥ A83

♦ A109853

♣ Q7

South:

♠ AK73

♥ K7

♦ KJ4

♣ AK106

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6NT AP

1. Gerber, for N

Board: 212

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AJ64

♥ AK103

♦ AK

♣ Q97

South:

♠ Q7

♥ Q96

♦ Q96432

♣ AK

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6NT

AP

1. Gerber, for N

Board: 213

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 4N S

North:

♠ 9

♥ K83

♦ A104

♣ QJ9862

South:

♠ AK5

♥ QJ4

♦ KJ85

♣ AK4

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 4NT AP

1. Gerber, for N

Board: 214

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 7NX N

North:

♠ AJ98

♥ AK3

♦ J6

♣ AQJ9

South:

♠ 32

♥ 1087

♦ AKQ532

♣ K4

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 7NT

Pass Pass XA♠♠ AP

1. Gerber, for N

Board: 215

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ Q64

♥ 65

♦ AKJ973

♣ 93

South:

♠ AKJ

♥ A107

♦ 108

♣ AKJ84

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6♦ AP

1. Gerber, for N

Board: 216

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 6♦ S

North:

♠ AKQ6

♥ AJ42

♦ K4

♣ A76

South:

♠ J95

♥ K7

♦ AQ109875

♣ 8

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6♦
------	-----	------	----

AP

1. Gerber, for N



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 217	♠ J94	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ J3	Partner bids first.
HCP: 10	♣ AKJ9743	

Board: 218	♠ KQ5	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ AQ953	

Board: 219	♠ KJ7	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ A32	Partner bids first.
HCP: 12	♣ Q109543	

Board: 220	♠ QJ4	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: None	♦ K1084	You bid first.
HCP: 20	♣ AJ	

Board: 221	♠ K96	The opponents are silent.
Dealer: S	♥ 632	
Vul: NS	♦ AK9632	Partner bids first.
HCP: 12	♣ Q	

Board: 222	♠ AK94	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ 643	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK7				2NT
Vul: Both	♥ 6	♥ AK104				
North HCP: 10	♦ J3	♦ A65	Pass	6♣	AP	
South HCP: 20	♣ AKJ9743	♣ Q85				
Contract: 6♣ N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ —				
Vul: None	♥ A103	♥ K54		2NT	Pass	6♦
North HCP: 20	♦ KQ	♦ AJ106432	AP			
South HCP: 11	♣ AQ953	♣ K76				
Contract: 6♦ S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ				2NT
Vul: EW	♥ Q	♥ A43	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ A32	♦ KJ96	Pass	6♣	AP	
South HCP: 21	♣ Q109543	♣ AK82				
Contract: 6♣ N			1. Gerber, for N			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K10				
Vul: None	♥ AKQ5	♥ 93		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ K1084	♦ AQ7	Pass	4♠	Pass	6NT
South HCP: 14	♣ AJ	♣ KQ7542	AP			
Contract: 6N N			1. Gerber, for N			

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ AQ103				2NT
Vul: NS	♥ 632	♥ AKQ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AK9632	♦ QJ	Pass	6♦	AP	
South HCP: 21	♣ Q	♣ K72				
Contract: 6♦ N			1. Gerber, for N			

Board: 222

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7♣ S

North:

♠ AK94

♥ AK5

♦ AK3

♣ 643

South:

♠ 102

♥ 73

♦ J106

♣ AKQJ108

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	7♣
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AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 217	♠ AK7	The opponents are silent.
Dealer: S	♥ AK104	
Vul: Both	♦ A65	You bid first.
HCP: 20	♣ Q85	

Board: 218	♠ —	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ AJ106432	Partner bids first.
HCP: 11	♣ K76	

Board: 219	♠ AQ	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ KJ96	You bid first.
HCP: 21	♣ AK82	

Board: 220	♠ K10	The opponents are silent.
Dealer: N	♥ 93	
Vul: None	♦ AQ7	Partner bids first.
HCP: 14	♣ KQ7542	

Board: 221	♠ AQ103	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ QJ	You bid first.
HCP: 21	♣ K72	

Board: 222	♠ 102	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ J106	Partner bids first.
HCP: 11	♣ AKQJ108	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK7				2NT
Vul: Both	♥ 6	♥ AK104				
North HCP: 10	♦ J3	♦ A65	Pass	6♣	AP	
South HCP: 20	♣ AKJ9743	♣ Q85				
Contract: 6♣ N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ —				
Vul: None	♥ A103	♥ K54		2NT	Pass	6♦
North HCP: 20	♦ KQ	♦ AJ106432	AP			
South HCP: 11	♣ AQ953	♣ K76				
Contract: 6♦ S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ				2NT
Vul: EW	♥ Q	♥ A43	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ A32	♦ KJ96	Pass	6♣	AP	
South HCP: 21	♣ Q109543	♣ AK82				
Contract: 6♣ N			1. Gerber, for N			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K10				
Vul: None	♥ AKQ5	♥ 93		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ K1084	♦ AQ7	Pass	4♠	Pass	6NT
South HCP: 14	♣ AJ	♣ KQ7542	AP			
Contract: 6N N			1. Gerber, for N			

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ AQ103				2NT
Vul: NS	♥ 632	♥ AKQ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AK9632	♦ QJ	Pass	6♦	AP	
South HCP: 21	♣ Q	♣ K72				
Contract: 6♦ N			1. Gerber, for N			

Board: 222

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7♣ S

North:

♠ AK94

♥ AK5

♦ AK3

♣ 643

South:

♠ 102

♥ 73

♦ J106

♣ AKQJ108

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	7♣
------	-----	------	----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 223	♠ 532	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ Q2	Partner bids first.
HCP: 11	♣ AKQ543	
Board: 224	♠ Q1097	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ A8	
Board: 225	♠ 6	East Doubles 6♣ if possible.
Dealer: S	♥ K73	
Vul: EW	♦ Q9	Partner bids first.
HCP: 7	♣ Q1098754	
Board: 226	♠ AK8	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: None	♦ AK92	You bid first.
HCP: 20	♣ 53	
Board: 227	♠ Q9	The opponents are silent.
Dealer: S	♥ K64	
Vul: Both	♦ K9	Partner bids first.
HCP: 14	♣ KQJ832	
Board: 228	♠ A73	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ Q643	You bid first.
HCP: 20	♣ AK74	





Board: 228

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A73

♥ AK

♦ Q643

♣ AK74

South:

♠ K9

♥ Q4

♦ AK10987

♣ 862

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 223	♠ AK87	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: EW	♦ AK3	You bid first.
HCP: 20	♣ 102	
Board: 224	♠ AJ	The opponents are silent.
Dealer: N	♥ 873	
Vul: NS	♦ 4	Partner bids first.
HCP: 8	♣ QJ97652	
Board: 225	♠ AK53	East Doubles 6♣ if possible.
Dealer: S	♥ AQ2	
Vul: EW	♦ K875	You bid first.
HCP: 20	♣ KJ	
Board: 226	♠ J	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ 1085	Partner bids first.
HCP: 9	♣ AKJ8762	
Board: 227	♠ AKJ8	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ A873	You bid first.
HCP: 21	♣ A4	
Board: 228	♠ K9	The opponents are silent.
Dealer: N	♥ Q4	
Vul: None	♦ AK10987	Partner bids first.
HCP: 12	♣ 862	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AK87				2NT
Vul: EW	♥ 98	♥ AQ106	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ Q2	♦ AK3	Pass	6NT	AP	
South HCP: 20	♣ AKQ543	♣ 102				
Contract: 6N S			1. Gerber, for N			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ Q1097	♠ AJ				
Vul: NS	♥ AKQ10	♥ 873		2NT	Pass	6♣
North HCP: 21	♦ KQJ	♦ 4	AP			
South HCP: 8	♣ A8	♣ QJ97652				
Contract: 6♣ S						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK53				2NT
Vul: EW	♥ K73	♥ AQ2	Pass	6♣	X	AP
North HCP: 7	♦ Q9	♦ K875				
South HCP: 20	♣ Q1098754	♣ KJ				
Contract: 6♣X N						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J				
Vul: None	♥ AQ102	♥ 98		2NT	Pass	6♣
North HCP: 20	♦ AK92	♦ 1085	AP			
South HCP: 9	♣ 53	♣ AKJ8762				
Contract: 6♣ S						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AKJ8				2NT
Vul: Both	♥ K64	♥ AJ7	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 14	♦ K9	♦ A873	Pass	7NT	AP	
South HCP: 21	♣ KQJ832	♣ A4				
Contract: 7N S			1. Gerber, for N			

Board: 228

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A73

♥ AK

♦ Q643

♣ AK74

South:

♠ K9

♥ Q4

♦ AK10987

♣ 862

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
--	-----	------	-----------------

Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 229	♠ 43	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AK108653	Partner bids first.
HCP: 10	♣ 108	
Board: 230	♠ A106	The opponents are silent.
Dealer: N	♥ AQ93	
Vul: NS	♦ KQ6	You bid first.
HCP: 21	♣ KQJ	
Board: 231	♠ QJ8	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ 5	Partner bids first.
HCP: 15	♣ A109542	
Board: 232	♠ AKQ8	The opponents are silent.
Dealer: N	♥ AK109	
Vul: Both	♦ J82	You bid first.
HCP: 20	♣ K8	
Board: 233	♠ K2	The opponents are silent.
Dealer: S	♥ A76	
Vul: Both	♦ 2	Partner bids first.
HCP: 11	♣ A1087543	
Board: 234	♠ Q95	West Doubles 7♣ if possible.
Dealer: N	♥ KQJ9	
Vul: None	♦ A85	You bid first.
HCP: 21	♣ AKQ	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 229

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 7N S

North:

♠ 43

♥ K8

♦ AK108653

♣ 108

South:

♠ AQ

♥ AJ74

♦ Q742

♣ AK4

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 7NT AP

1. Gerber, for N

Board: 230

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ A106

♥ AQ93

♦ KQ6

♣ KQJ

South:

♠ K72

♥ K2

♦ J3

♣ A87532

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 4NT

AP

1. Gerber, for N

Board: 231

Dealer: S

Vul: None

North HCP: 15

South HCP: 20

Contract: 6♣ N

North:

♠ QJ8

♥ AKJ

♦ 5

♣ A109542

South:

♠ AK7

♥ 104

♦ AKQ3

♣ KJ83

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 232

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♣ S

North:

♠ AKQ8

♥ AK109

♦ J82

♣ K8

South:

♠ 10

♥ Q5

♦ A965

♣ AQJ752

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6♣

AP

1. Gerber, for N

Board: 233

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ K2

♥ A76

♦ 2

♣ A1087543

South:

♠ A109

♥ KQ5

♦ AKQ103

♣ K9

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 234

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 7♣X S

North:

♠ Q95

♥ KQJ9

♦ A85

♣ AKQ

South:

♠ J2

♥ A3

♦ 4

♣ J10986532

West	North	East	South
	2NT	Pass	7♣
X	AP		

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 229	♠ AQ	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: Both	♦ Q742	You bid first.
HCP: 20	♣ AK4	
Board: 230	♠ K72	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ J3	Partner bids first.
HCP: 11	♣ A87532	
Board: 231	♠ AK7	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ AKQ3	You bid first.
HCP: 20	♣ KJ83	
Board: 232	♠ 10	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ A965	Partner bids first.
HCP: 13	♣ AQJ752	
Board: 233	♠ A109	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ AKQ103	You bid first.
HCP: 21	♣ K9	
Board: 234	♠ J2	West Doubles 7♣ if possible.
Dealer: N	♥ A3	
Vul: None	♦ 4	Partner bids first.
HCP: 6	♣ J10986532	



## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 229

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 7N S

North:

♠ 43

♥ K8

♦ AK108653

♣ 108

South:

♠ AQ

♥ AJ74

♦ Q742

♣ AK4

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 7NT AP

1. Gerber, for N

Board: 230

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ A106

♥ AQ93

♦ KQ6

♣ KQJ

South:

♠ K72

♥ K2

♦ J3

♣ A87532

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 4NT

AP

1. Gerber, for N

Board: 231

Dealer: S

Vul: None

North HCP: 15

South HCP: 20

Contract: 6♣ N

North:

♠ QJ8

♥ AKJ

♦ 5

♣ A109542

South:

♠ AK7

♥ 104

♦ AKQ3

♣ KJ83

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 232

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♣ S

North:

♠ AKQ8

♥ AK109

♦ J82

♣ K8

South:

♠ 10

♥ Q5

♦ A965

♣ AQJ752

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6♣

AP

1. Gerber, for N

Board: 233

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ K2

♥ A76

♦ 2

♣ A1087543

South:

♠ A109

♥ KQ5

♦ AKQ103

♣ K9

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 234

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 7♣X S

North:

♠ Q95

♥ KQJ9

♦ A85

♣ AKQ

South:

♠ J2

♥ A3

♦ 4

♣ J10986532

West	North	East	South
	2NT	Pass	7♣
X	AP		

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 235	♠ A86	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ 43	Partner bids first.
HCP: 9	♣ KQ9874	

Board: 236	♠ AQ9	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ K7542	You bid first.
HCP: 20	♣ A2	

Board: 237	♠ K93	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ 72	Partner bids first.
HCP: 11	♣ A975432	

Board: 238	♠ AKJ3	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A3	You bid first.
HCP: 20	♣ J10953	

Board: 239	♠ 109	The opponents are silent.
Dealer: S	♥ 643	
Vul: None	♦ Q8	Partner bids first.
HCP: 11	♣ AKQ432	

Board: 240	♠ K8	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ AJ8	You bid first.
HCP: 21	♣ KQJ96	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q94				2NT
Vul: NS	♥ 96	♥ AQ8	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ 43	♦ AK62	Pass	6♣	AP	
South HCP: 20	♣ KQ9874	♣ AJ6				
Contract: 6♣ N						1. Gerber, for N

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ6		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK2	♥ Q	Pass	4NT	Pass	6♦
North HCP: 20	♦ K7542	♦ AQJ1083	AP			
South HCP: 15	♣ A2	♣ Q98				
Contract: 6♦ S						1. Gerber, for N

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ A102				2NT
Vul: None	♥ A	♥ KQ54	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 72	♦ AQ108	Pass	6NT	AP	
South HCP: 20	♣ A975432	♣ KQ				
Contract: 6N S						1. Gerber, for N

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q95		2NT	Pass	6♦
Vul: NS	♥ AK	♥ 3	AP			
North HCP: 20	♦ A3	♦ Q87652				
South HCP: 10	♣ J10953	♣ AQ2				
Contract: 6♦ S						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AJ64				2NT
Vul: None	♥ 643	♥ AQJ	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ Q8	♦ AKJ	Pass	6NT	AP	
South HCP: 20	♣ AKQ432	♣ 975				
Contract: 6N S						1. Gerber, for N

Board: 240

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ K8

♥ AK5

♦ AJ8

♣ KQJ96

South:

♠ Q9

♥ Q62

♦ KQ106542

♣ 2

West	North	East	South
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	2NT	Pass	6♦
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AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 235	♠ Q94	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ AK62	You bid first.
HCP: 20	♣ AJ6	

Board: 236	♠ KJ6	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ AQJ1083	Partner bids first.
HCP: 15	♣ Q98	

Board: 237	♠ A102	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: None	♦ AQ108	You bid first.
HCP: 20	♣ KQ	

Board: 238	♠ Q95	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ Q87652	Partner bids first.
HCP: 10	♣ AQ2	

Board: 239	♠ AJ64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ 975	

Board: 240	♠ Q9	The opponents are silent.
Dealer: N	♥ Q62	
Vul: EW	♦ KQ106542	Partner bids first.
HCP: 9	♣ 2	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q94				2NT
Vul: NS	♥ 96	♥ AQ8	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ 43	♦ AK62	Pass	6♣	AP	
South HCP: 20	♣ KQ9874	♣ AJ6	1. Gerber, for N			
Contract: 6♣ N						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ6		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK2	♥ Q	Pass	4NT	Pass	6♦
North HCP: 20	♦ K7542	♦ AQJ1083	AP			
South HCP: 15	♣ A2	♣ Q98	1. Gerber, for N			
Contract: 6♦ S						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ A102				2NT
Vul: None	♥ A	♥ KQ54	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 72	♦ AQ108	Pass	6NT	AP	
South HCP: 20	♣ A975432	♣ KQ	1. Gerber, for N			
Contract: 6N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q95		2NT	Pass	6♦
Vul: NS	♥ AK	♥ 3	AP			
North HCP: 20	♦ A3	♦ Q87652				
South HCP: 10	♣ J10953	♣ AQ2				
Contract: 6♦ S						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AJ64				2NT
Vul: None	♥ 643	♥ AQJ	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ Q8	♦ AKJ	Pass	6NT	AP	
South HCP: 20	♣ AKQ432	♣ 975	1. Gerber, for N			
Contract: 6N S						

Board: 240

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ K8

♥ AK5

♦ AJ8

♣ KQJ96

South:

♠ Q9

♥ Q62

♦ KQ106542

♣ 2

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

	2NT	Pass	6♦
--	-----	------	----

AP