

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 1	♠ 872	The opponents are silent.
Dealer: S	♥ Q65	
Vul: None	♦ AK106	Partner bids first.
HCP: 13	♣ A103	

Board: 2	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQ42	
Vul: NS	♦ Q73	You bid first.
HCP: 20	♣ Q6	

Board: 3	♠ 10973	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: EW	♦ Q3	Partner bids first.
HCP: 12	♣ K65	

Board: 4	♠ KJ43	The opponents are silent.
Dealer: N	♥ A1073	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ AK7	

Board: 5	♠ 1092	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ 108542	Partner bids first.
HCP: 5	♣ AJ8	

Board: 6	♠ KQ4	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ A87	You bid first.
HCP: 20	♣ AQ97	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ5				2NT
Vul: None	♥ Q65	♥ AKJ8	Pass	5NT	Pass	6NT
North HCP: 13	♦ AK106	♦ Q3	AP			
South HCP: 21	♣ A103	♣ K76				
Contract: 6N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 642				
Vul: NS	♥ AQ42	♥ J8		2NT	Pass	3NT
North HCP: 20	♦ Q73	♦ A854	AP			
South HCP: 9	♣ Q6	♣ A754				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 10973	♠ KQ				2NT
Vul: EW	♥ AQJ10	♥ K52	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q3	♦ AK74	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ K65	♣ AJ32	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ A7				
Vul: Both	♥ A1073	♥ QJ8		2NT	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ	♦ J1092	Pass	6NT	AP	
South HCP: 11	♣ AK7	♣ QJ64	1. Quantitative 4NT			
Contract: 6N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ KQJ				
Vul: NS	♥ 107	♥ A32				2NT
North HCP: 5	♦ 108542	♦ AKJ6	Pass	3NT	AP	
South HCP: 21	♣ AJ8	♣ K64				
Contract: 3N S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 862				
Vul: EW	♥ AJ9	♥ K865	Pass	3♦	Pass	3NT
North HCP: 20	♦ A87	♦ J5				
South HCP: 7	♣ AQ97	♣ K1053	AP			
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 1	♠ AKJ5	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: None	♦ Q3	You bid first.
HCP: 21	♣ K76	

Board: 2	♠ 642	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ A854	Partner bids first.
HCP: 9	♣ A754	

Board: 3	♠ KQ	The opponents are silent.
Dealer: S	♥ K52	
Vul: EW	♦ AK74	You bid first.
HCP: 20	♣ AJ32	

Board: 4	♠ A7	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: Both	♦ J1092	Partner bids first.
HCP: 11	♣ QJ64	

Board: 5	♠ KQJ	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ AKJ6	You bid first.
HCP: 21	♣ K64	

Board: 6	♠ 862	The opponents are silent.
Dealer: N	♥ K865	
Vul: EW	♦ J5	Partner bids first.
HCP: 7	♣ K1053	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ5				2NT
Vul: None	♥ Q65	♥ AKJ8				
North HCP: 13	♦ AK106	♦ Q3	Pass	5NT	Pass	6NT
South HCP: 21	♣ A103	♣ K76	AP			
Contract: 6N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 642				
Vul: NS	♥ AQ42	♥ J8		2NT	Pass	3NT
North HCP: 20	♦ Q73	♦ A854	AP			
South HCP: 9	♣ Q6	♣ A754				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 10973	♠ KQ				2NT
Vul: EW	♥ AQJ10	♥ K52	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q3	♦ AK74	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ K65	♣ AJ32	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ A7				
Vul: Both	♥ A1073	♥ QJ8		2NT	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ	♦ J1092	Pass	6NT	AP	
South HCP: 11	♣ AK7	♣ QJ64	1. Quantitative 4NT			
Contract: 6N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ KQJ				
Vul: NS	♥ 107	♥ A32				2NT
North HCP: 5	♦ 108542	♦ AKJ6	Pass	3NT	AP	
South HCP: 21	♣ AJ8	♣ K64				
Contract: 3N S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 862				
Vul: EW	♥ AJ9	♥ K865	Pass	3♦	Pass	3NT
North HCP: 20	♦ A87	♦ J5				
South HCP: 7	♣ AQ97	♣ K1053	AP			
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 7	♠ AK8	The opponents are silent.
Dealer: S	♥ Q72	
Vul: Both	♦ Q87	Partner bids first.
HCP: 15	♣ KJ32	

Board: 8	♠ J742	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ A53	You bid first.
HCP: 20	♣ AK8	

Board: 9	♠ AQ4	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ J64	Partner bids first.
HCP: 12	♣ J8643	

Board: 10	♠ AQ3	The opponents are silent.
Dealer: N	♥ AK85	
Vul: Both	♦ 73	You bid first.
HCP: 20	♣ AQJ3	

Board: 11	♠ Q1043	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ 32	Partner bids first.
HCP: 7	♣ Q1064	

Board: 12	♠ K73	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ AKQ3	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J965				2NT
Vul: Both	♥ Q72	♥ AK8	Pass	5NT	Pass	6NT
North HCP: 15	♦ Q87	♦ AK	AP			
South HCP: 21	♣ KJ32	♣ AQ86				
Contract: 6N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ J742	♠ Q6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ 9742	Pass	3♠	Pass	3NT
North HCP: 20	♦ A53	♦ QJ82	AP			
South HCP: 6	♣ AK8	♣ J97	1. Stayman			
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K10				2NT
Vul: EW	♥ A3	♥ K102	Pass	5NT	Pass	6NT
North HCP: 12	♦ J64	♦ AKQ83	AP			
South HCP: 20	♣ J8643	♣ KQ10				
Contract: 6N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ62		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK85	♥ Q32	Pass	3♥	Pass	5NT
North HCP: 20	♦ 73	♦ K95	Pass	6NT	AP	
South HCP: 12	♣ AQJ3	♣ K65	1. Stayman			
Contract: 6N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ A9				2NT
Vul: None	♥ K109	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 32	♦ AK108	Pass	3NT	AP	
South HCP: 20	♣ Q1064	♣ KJ98	1. Stayman			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AQ6		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ98	♥ Q542	Pass	3♥	Pass	4♥
North HCP: 21	♦ KJ	♦ 975	AP			
South HCP: 8	♣ AKQ3	♣ 1065	1. Stayman			
Contract: 4♥ N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 7	♠ J965	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ AQ86	

Board: 8	♠ Q6	The opponents are silent.
Dealer: N	♥ 9742	
Vul: None	♦ QJ82	Partner bids first.
HCP: 6	♣ J97	

Board: 9	♠ K10	The opponents are silent.
Dealer: S	♥ K102	
Vul: EW	♦ AKQ83	You bid first.
HCP: 20	♣ KQ10	

Board: 10	♠ KJ62	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ K95	Partner bids first.
HCP: 12	♣ K65	

Board: 11	♠ A9	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ AK108	You bid first.
HCP: 20	♣ KJ98	

Board: 12	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q542	
Vul: NS	♦ 975	Partner bids first.
HCP: 8	♣ 1065	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J965				2NT
Vul: Both	♥ Q72	♥ AK8	Pass	5NT	Pass	6NT
North HCP: 15	♦ Q87	♦ AK	AP			
South HCP: 21	♣ KJ32	♣ AQ86				
Contract: 6N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ J742	♠ Q6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ 9742	Pass	3♠	Pass	3NT
North HCP: 20	♦ A53	♦ QJ82	AP			
South HCP: 6	♣ AK8	♣ J97	1. Stayman			
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K10				2NT
Vul: EW	♥ A3	♥ K102	Pass	5NT	Pass	6NT
North HCP: 12	♦ J64	♦ AKQ83	AP			
South HCP: 20	♣ J8643	♣ KQ10				
Contract: 6N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ62		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK85	♥ Q32	Pass	3♥	Pass	5NT
North HCP: 20	♦ 73	♦ K95	Pass	6NT	AP	
South HCP: 12	♣ AQJ3	♣ K65	1. Stayman			
Contract: 6N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ A9				2NT
Vul: None	♥ K109	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 32	♦ AK108	Pass	3NT	AP	
South HCP: 20	♣ Q1064	♣ KJ98	1. Stayman			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AQ6		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ98	♥ Q542	Pass	3♥	Pass	4♥
North HCP: 21	♦ KJ	♦ 975	AP			
South HCP: 8	♣ AKQ3	♣ 1065	1. Stayman			
Contract: 4♥ N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 13	♠ K76	The opponents are silent.
Dealer: S	♥ Q943	
Vul: Both	♦ 83	Partner bids first.
HCP: 10	♣ KQ65	

Board: 14	♠ A62	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ AQJ9	You bid first.
HCP: 20	♣ 974	

Board: 15	♠ 10532	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ J976	Partner bids first.
HCP: 4	♣ 1096	

Board: 16	♠ AK54	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ AQ43	You bid first.
HCP: 20	♣ AK9	

Board: 17	♠ 106	The opponents are silent.
Dealer: S	♥ 1072	
Vul: None	♦ K8764	Partner bids first.
HCP: 7	♣ A109	

Board: 18	♠ Q652	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ KQJ3	You bid first.
HCP: 21	♣ A7	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A9				2NT
Vul: Both	♥ Q943	♥ AK86	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 83	♦ A1075	Pass	4♥	AP	
South HCP: 20	♣ KQ65	♣ AJ10				
Contract: 4♥ S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ QJ4		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ J1073	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQJ9	♦ 854	AP			
South HCP: 5	♣ 974	♣ J108				
Contract: 3N N			1. Stayman			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 10532	♠ AKJ				2NT
Vul: NS	♥ K3	♥ 1097				
North HCP: 4	♦ J976	♦ K10	AP			
South HCP: 21	♣ 1096	♣ AKQJ7				
Contract: 2N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 32		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ 32	♥ AQ9	AP			
North HCP: 20	♦ AQ43	♦ KJ75				
South HCP: 12	♣ AK9	♣ Q765	1. Quantitative 4NT			
Contract: 4N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AK75				2NT
Vul: None	♥ 1072	♥ AKQ4				
North HCP: 7	♦ K8764	♦ A9	Pass	3NT	AP	
South HCP: 21	♣ A109	♣ J54				
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q652	♠ AK9		2NT	Pass	5NT
Vul: NS	♥ AKQ	♥ 964	Pass	6NT	AP	
North HCP: 21	♦ KQJ3	♦ A7				
South HCP: 12	♣ A7	♣ J10963				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 13	♠ A9	The opponents are silent.
Dealer: S	♥ AK86	
Vul: Both	♦ A1075	You bid first.
HCP: 20	♣ AJ10	

Board: 14	♠ QJ4	The opponents are silent.
Dealer: N	♥ J1073	
Vul: None	♦ 854	Partner bids first.
HCP: 5	♣ J108	

Board: 15	♠ AKJ	The opponents are silent.
Dealer: S	♥ 1097	
Vul: NS	♦ K10	You bid first.
HCP: 21	♣ AKQJ7	

Board: 16	♠ 32	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ KJ75	Partner bids first.
HCP: 12	♣ Q765	

Board: 17	♠ AK75	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: None	♦ A9	You bid first.
HCP: 21	♣ J54	

Board: 18	♠ AK9	The opponents are silent.
Dealer: N	♥ 964	
Vul: NS	♦ A7	Partner bids first.
HCP: 12	♣ J10963	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A9				2NT
Vul: Both	♥ Q943	♥ AK86	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 83	♦ A1075	Pass	4♥	AP	
South HCP: 20	♣ KQ65	♣ AJ10				
Contract: 4♥ S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ QJ4		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ J1073	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQJ9	♦ 854	AP			
South HCP: 5	♣ 974	♣ J108				
Contract: 3N N			1. Stayman			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 10532	♠ AKJ				2NT
Vul: NS	♥ K3	♥ 1097				
North HCP: 4	♦ J976	♦ K10	AP			
South HCP: 21	♣ 1096	♣ AKQJ7				
Contract: 2N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 32		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ 32	♥ AQ9	AP			
North HCP: 20	♦ AQ43	♦ KJ75				
South HCP: 12	♣ AK9	♣ Q765	1. Quantitative 4NT			
Contract: 4N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AK75				2NT
Vul: None	♥ 1072	♥ AKQ4				
North HCP: 7	♦ K8764	♦ A9	Pass	3NT	AP	
South HCP: 21	♣ A109	♣ J54				
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q652	♠ AK9		2NT	Pass	5NT
Vul: NS	♥ AKQ	♥ 964	Pass	6NT	AP	
North HCP: 21	♦ KQJ3	♦ A7				
South HCP: 12	♣ A7	♣ J10963				
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 19	♠ A87	The opponents are silent.
Dealer: S	♥ J72	
Vul: EW	♦ KQJ92	Partner bids first.
HCP: 14	♣ K4	

Board: 20	♠ K107	The opponents are silent.
Dealer: N	♥ 96	
Vul: Both	♦ AKJ3	You bid first.
HCP: 20	♣ AKQ5	

Board: 21	♠ K92	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ Q10985	Partner bids first.
HCP: 12	♣ QJ9	

Board: 22	♠ AQ76	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ AK10	

Board: 23	♠ J76	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ Q98	Partner bids first.
HCP: 12	♣ AKQ73	

Board: 24	♠ AJ103	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AQ65	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ KQJ9				2NT
Vul: EW	♥ J72	♥ AK6	Pass	5NT	Pass	6NT
North HCP: 14	♦ KQJ92	♦ A7	AP			
South HCP: 21	♣ K4	♣ A765				
Contract: 6N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ AQ98		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 96	♥ 74	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ3	♦ Q62	AP			
South HCP: 9	♣ AKQ5	♣ J976	1. Stayman			
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ AQJ8				2NT
Vul: NS	♥ A5	♥ K84	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ Q10985	♦ AK64	AP			
South HCP: 21	♣ QJ9	♣ A10	1. Quantitative 4NT			
Contract: 6N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ 104		2NT	Pass	5NT
Vul: EW	♥ Q43	♥ AK7	Pass	6NT	AP	
North HCP: 20	♦ KQ9	♦ AJ32				
South HCP: 12	♣ AK10	♣ 8742				
Contract: 6N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AK3				2NT
Vul: Both	♥ 84	♥ KQ6	Pass	5NT	Pass	6NT
North HCP: 12	♦ Q98	♦ AKJ107	AP			
South HCP: 20	♣ AKQ73	♣ 94				
Contract: 6N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ KQ8		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A65	♥ KQJ4	Pass	3♠	Pass	5NT
North HCP: 20	♦ AJ	♦ KQ96	Pass	6NT	AP	
South HCP: 16	♣ AQ65	♣ 72	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 19	♠ KQJ9	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ A7	You bid first.
HCP: 21	♣ A765	

Board: 20	♠ AQ98	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ Q62	Partner bids first.
HCP: 9	♣ J976	

Board: 21	♠ AQJ8	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AK64	You bid first.
HCP: 21	♣ A10	

Board: 22	♠ 104	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ AJ32	Partner bids first.
HCP: 12	♣ 8742	

Board: 23	♠ AK3	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ AKJ107	You bid first.
HCP: 20	♣ 94	

Board: 24	♠ KQ8	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: None	♦ KQ96	Partner bids first.
HCP: 16	♣ 72	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ KQJ9				2NT
Vul: EW	♥ J72	♥ AK6	Pass	5NT	Pass	6NT
North HCP: 14	♦ KQJ92	♦ A7	AP			
South HCP: 21	♣ K4	♣ A765				
Contract: 6N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ AQ98		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 96	♥ 74	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ3	♦ Q62	AP			
South HCP: 9	♣ AKQ5	♣ J976	1. Stayman			
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ AQJ8				2NT
Vul: NS	♥ A5	♥ K84	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ Q10985	♦ AK64	AP			
South HCP: 21	♣ QJ9	♣ A10	1. Quantitative 4NT			
Contract: 6N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ 104		2NT	Pass	5NT
Vul: EW	♥ Q43	♥ AK7	Pass	6NT	AP	
North HCP: 20	♦ KQ9	♦ AJ32				
South HCP: 12	♣ AK10	♣ 8742				
Contract: 6N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AK3				2NT
Vul: Both	♥ 84	♥ KQ6	Pass	5NT	Pass	6NT
North HCP: 12	♦ Q98	♦ AKJ107	AP			
South HCP: 20	♣ AKQ73	♣ 94				
Contract: 6N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ KQ8		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A65	♥ KQJ4	Pass	3♠	Pass	5NT
North HCP: 20	♦ AJ	♦ KQ96	Pass	6NT	AP	
South HCP: 16	♣ AQ65	♣ 72	1. Stayman			
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 25	♠ J863	The opponents are silent.
Dealer: S	♥ 1086	
Vul: EW	♦ 72	Partner bids first.
HCP: 4	♣ QJ84	

Board: 26	♠ AQ2	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AQ973	You bid first.
HCP: 20	♣ K86	

Board: 27	♠ AQ10	The opponents are silent.
Dealer: S	♥ Q985	
Vul: None	♦ 932	Partner bids first.
HCP: 13	♣ AJ3	

Board: 28	♠ K7	The opponents are silent.
Dealer: N	♥ AK54	
Vul: NS	♦ AQJ8	You bid first.
HCP: 20	♣ K32	

Board: 29	♠ AQ103	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: Both	♦ A6	Partner bids first.
HCP: 13	♣ 1096	

Board: 30	♠ Q4	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ K92	You bid first.
HCP: 20	♣ AKQ103	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ KQ9				2NT
Vul: EW	♥ 1086	♥ AJ52				
North HCP: 4	♦ 72	♦ K9	AP			
South HCP: 20	♣ QJ84	♣ AK97				
Contract: 2N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ KJ84		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ	♥ 865	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ973	♦ 1085	AP			
South HCP: 5	♣ K86	♣ J97	1. Stayman			
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ J743				2NT
Vul: None	♥ Q985	♥ AK4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ 932	♦ AKQ	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ3	♣ K102	AP			
Contract: 6N S			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q86		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK54	♥ Q972	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQJ8	♦ K5	AP			
South HCP: 13	♣ K32	♣ AQ105	1. Stayman			
Contract: 6N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ AQ103	♠ KJ76				2NT
Vul: Both	♥ QJ82	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ A6	♦ K5	Pass	6♠	AP	
South HCP: 20	♣ 1096	♣ AKQ43	1. Stayman			
Contract: 6♠ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ A632		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ2	♥ K103	Pass	3♦	Pass	5NT
North HCP: 20	♦ K92	♦ AQ108	Pass	6NT	AP	
South HCP: 13	♣ AKQ103	♣ 75	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 25	♠ KQ9	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ AK97	

Board: 26	♠ KJ84	The opponents are silent.
Dealer: N	♥ 865	
Vul: Both	♦ 1085	Partner bids first.
HCP: 5	♣ J97	

Board: 27	♠ J743	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ K102	

Board: 28	♠ Q86	The opponents are silent.
Dealer: N	♥ Q972	
Vul: NS	♦ K5	Partner bids first.
HCP: 13	♣ AQ105	

Board: 29	♠ KJ76	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ K5	You bid first.
HCP: 20	♣ AKQ43	

Board: 30	♠ A632	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ AQ108	Partner bids first.
HCP: 13	♣ 75	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ KQ9				2NT
Vul: EW	♥ 1086	♥ AJ52				
North HCP: 4	♦ 72	♦ K9	AP			
South HCP: 20	♣ QJ84	♣ AK97				
Contract: 2N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ KJ84		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ	♥ 865	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ973	♦ 1085	AP			
South HCP: 5	♣ K86	♣ J97	1. Stayman			
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ J743				2NT
Vul: None	♥ Q985	♥ AK4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ 932	♦ AKQ	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ3	♣ K102	AP			
Contract: 6N S			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q86		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK54	♥ Q972	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQJ8	♦ K5	AP			
South HCP: 13	♣ K32	♣ AQ105	1. Stayman			
Contract: 6N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ AQ103	♠ KJ76				2NT
Vul: Both	♥ QJ82	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ A6	♦ K5	Pass	6♠	AP	
South HCP: 20	♣ 1096	♣ AKQ43	1. Stayman			
Contract: 6♠ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ A632		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ2	♥ K103	Pass	3♦	Pass	5NT
North HCP: 20	♦ K92	♦ AQ108	Pass	6NT	AP	
South HCP: 13	♣ AKQ103	♣ 75	1. Stayman			
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 31	♠ 1083	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ KQ105	Partner bids first.
HCP: 9	♣ Q106	

Board: 32	♠ AKQ6	The opponents are silent.
Dealer: N	♥ 1072	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AJ5	

Board: 33	♠ 1097	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ J73	Partner bids first.
HCP: 5	♣ KJ954	

Board: 34	♠ AQ	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: NS	♦ 853	You bid first.
HCP: 20	♣ A1097	

Board: 35	♠ Q876	The opponents are silent.
Dealer: S	♥ 1054	
Vul: EW	♦ J82	Partner bids first.
HCP: 5	♣ Q95	

Board: 36	♠ 65	The opponents are silent.
Dealer: N	♥ A52	
Vul: Both	♦ AKJ53	You bid first.
HCP: 20	♣ AKJ	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AQ2				2NT
Vul: NS	♥ Q107	♥ AK83				
North HCP: 9	♦ KQ105	♦ A7	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ A873				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 752		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 1072	♥ A843	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK4	♦ J875	AP			
South HCP: 5	♣ AJ5	♣ 87	1. Stayman			
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AK6				2NT
Vul: None	♥ 65	♥ A108				
North HCP: 5	♦ J73	♦ AK542	Pass	3NT	AP	
South HCP: 20	♣ KJ954	♣ Q10				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J94		2NT	Pass	5NT
Vul: NS	♥ AKQJ	♥ 54	Pass	6NT	AP	
North HCP: 20	♦ 853	♦ AQ104				
South HCP: 12	♣ A1097	♣ KQ85				
Contract: 6N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q876	♠ AKJ5				2NT
Vul: EW	♥ 1054	♥ QJ6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J82	♦ AQ4	Pass	4♠	AP	
South HCP: 21	♣ Q95	♣ KJ7	1. Stayman			
Contract: 4♠ S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ AK8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A52	♥ QJ87	Pass	3♦	Pass	5NT
North HCP: 20	♦ AKJ53	♦ Q87	Pass	6NT	AP	
South HCP: 12	♣ AKJ	♣ 742	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 31	♠ AQ2	The opponents are silent.
Dealer: S	♥ AK83	
Vul: NS	♦ A7	You bid first.
HCP: 21	♣ A873	

Board: 32	♠ 752	The opponents are silent.
Dealer: N	♥ A843	
Vul: EW	♦ J875	Partner bids first.
HCP: 5	♣ 87	

Board: 33	♠ AK6	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ AK542	You bid first.
HCP: 20	♣ Q10	

Board: 34	♠ J94	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ AQ104	Partner bids first.
HCP: 12	♣ KQ85	

Board: 35	♠ AKJ5	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ AQ4	You bid first.
HCP: 21	♣ KJ7	

Board: 36	♠ AK8	The opponents are silent.
Dealer: N	♥ QJ87	
Vul: Both	♦ Q87	Partner bids first.
HCP: 12	♣ 742	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AQ2				2NT
Vul: NS	♥ Q107	♥ AK83				
North HCP: 9	♦ KQ105	♦ A7	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ A873				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 752		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 1072	♥ A843	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK4	♦ J875	AP			
South HCP: 5	♣ AJ5	♣ 87	1. Stayman			
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AK6				2NT
Vul: None	♥ 65	♥ A108				
North HCP: 5	♦ J73	♦ AK542	Pass	3NT	AP	
South HCP: 20	♣ KJ954	♣ Q10				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J94		2NT	Pass	5NT
Vul: NS	♥ AKQJ	♥ 54	Pass	6NT	AP	
North HCP: 20	♦ 853	♦ AQ104				
South HCP: 12	♣ A1097	♣ KQ85				
Contract: 6N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q876	♠ AKJ5				2NT
Vul: EW	♥ 1054	♥ QJ6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J82	♦ AQ4	Pass	4♠	AP	
South HCP: 21	♣ Q95	♣ KJ7	1. Stayman			
Contract: 4♠ S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ AK8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A52	♥ QJ87	Pass	3♦	Pass	5NT
North HCP: 20	♦ AKJ53	♦ Q87	Pass	6NT	AP	
South HCP: 12	♣ AKJ	♣ 742	1. Stayman			
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 37	♠ Q95	The opponents are silent.
Dealer: S	♥ 98	
Vul: NS	♦ KQ864	Partner bids first.
HCP: 12	♣ KQ8	

Board: 38	♠ AK86	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: EW	♦ KJ5	You bid first.
HCP: 20	♣ A5	

Board: 39	♠ 9742	The opponents are silent.
Dealer: S	♥ K975	
Vul: Both	♦ 86	Partner bids first.
HCP: 6	♣ K108	

Board: 40	♠ KQ93	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ AQ10	You bid first.
HCP: 21	♣ AK9	

Board: 41	♠ K954	The opponents are silent.
Dealer: S	♥ 10873	
Vul: EW	♦ K7	Partner bids first.
HCP: 6	♣ 865	

Board: 42	♠ K7	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ QJ752	You bid first.
HCP: 21	♣ AKJ	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ4				2NT
Vul: NS	♥ 98	♥ AKQJ	Pass	5NT	Pass	6NT
North HCP: 12	♦ KQ864	♦ J3	AP			
South HCP: 20	♣ KQ8	♣ AJ106				
Contract: 6N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ QJ43				
Vul: EW	♥ KQ86	♥ 93		2NT	AP	
North HCP: 20	♦ KJ5	♦ 9843				
South HCP: 4	♣ A5	♣ J84				
Contract: 2N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ KQ8				2NT
Vul: Both	♥ K975	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 86	♦ AK97	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ A754	1. Stayman			
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ AJ85		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K108	♥ Q64	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ10	♦ 864	AP			
South HCP: 8	♣ AK9	♣ J73	1. Stayman			
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ Q7				2NT
Vul: EW	♥ 10873	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ K7	♦ AQ94	Pass	3NT	AP	
South HCP: 21	♣ 865	♣ AKJ4	1. Stayman			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1043		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ	♥ 10832	Pass	3♦	Pass	3NT
North HCP: 21	♦ QJ752	♦ A6	AP			
South HCP: 8	♣ AKJ	♣ Q86	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 37	♠ KJ4	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: NS	♦ J3	You bid first.
HCP: 20	♣ AJ106	

Board: 38	♠ QJ43	The opponents are silent.
Dealer: N	♥ 93	
Vul: EW	♦ 9843	Partner bids first.
HCP: 4	♣ J84	

Board: 39	♠ KQ8	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ AK97	You bid first.
HCP: 20	♣ A754	

Board: 40	♠ AJ85	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ 864	Partner bids first.
HCP: 8	♣ J73	

Board: 41	♠ Q7	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ AQ94	You bid first.
HCP: 21	♣ AKJ4	

Board: 42	♠ Q1043	The opponents are silent.
Dealer: N	♥ 10832	
Vul: None	♦ A6	Partner bids first.
HCP: 8	♣ Q86	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ4				2NT
Vul: NS	♥ 98	♥ AKQJ	Pass	5NT	Pass	6NT
North HCP: 12	♦ KQ864	♦ J3	AP			
South HCP: 20	♣ KQ8	♣ AJ106				
Contract: 6N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ QJ43				
Vul: EW	♥ KQ86	♥ 93		2NT	AP	
North HCP: 20	♦ KJ5	♦ 9843				
South HCP: 4	♣ A5	♣ J84				
Contract: 2N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ KQ8				2NT
Vul: Both	♥ K975	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 86	♦ AK97	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ A754	1. Stayman			
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ AJ85		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K108	♥ Q64	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ10	♦ 864	AP			
South HCP: 8	♣ AK9	♣ J73	1. Stayman			
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ Q7				2NT
Vul: EW	♥ 10873	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ K7	♦ AQ94	Pass	3NT	AP	
South HCP: 21	♣ 865	♣ AKJ4	1. Stayman			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1043		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ	♥ 10832	Pass	3♦	Pass	3NT
North HCP: 21	♦ QJ752	♦ A6	AP			
South HCP: 8	♣ AKJ	♣ Q86	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 43	♠ KQ5	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ J96	Partner bids first.
HCP: 9	♣ QJ1075	

Board: 44	♠ AQ83	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ AQJ	You bid first.
HCP: 21	♣ Q6	

Board: 45	♠ 743	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ AQ104	Partner bids first.
HCP: 9	♣ 9875	

Board: 46	♠ AQ7	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ AQ742	You bid first.
HCP: 21	♣ AQ5	

Board: 47	♠ 753	The opponents are silent.
Dealer: S	♥ 10985	
Vul: None	♦ KQ2	Partner bids first.
HCP: 10	♣ KQ4	

Board: 48	♠ A6	The opponents are silent.
Dealer: N	♥ K976	
Vul: NS	♦ AKQ10	You bid first.
HCP: 20	♣ KJ5	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ9				2NT
Vul: Both	♥ 84	♥ KQ93	Pass	3NT	AP	
North HCP: 9	♦ J96	♦ A10				
South HCP: 21	♣ QJ1075	♣ AK84				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K654		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQJ6	♥ 104	Pass	3NT <sup>2</sup>	Pass	6♣
North HCP: 21	♦ AQJ	♦ K873	AP			
South HCP: 13	♣ Q6	♣ AK2	1. Stayman			
Contract: 6♣ S			2. both majors			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AQ109				2NT
Vul: NS	♥ K10	♥ A952	Pass	3NT	AP	
North HCP: 9	♦ AQ104	♦ KJ8				
South HCP: 21	♣ 9875	♣ AK				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ KJ102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K10	♥ AJ4	Pass	3♦	Pass	5NT
North HCP: 21	♦ AQ742	♦ 106	Pass	6NT	AP	
South HCP: 12	♣ AQ5	♣ K1064	1. Stayman			
Contract: 6N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AKQJ				2NT
Vul: None	♥ 10985	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 10	♦ KQ2	♦ 98	AP			
South HCP: 21	♣ KQ4	♣ J76	1. Stayman			
Contract: 3N S			2. both majors			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q1053		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K976	♥ AQ4	Pass	3♥	Pass	5NT
North HCP: 20	♦ AKQ10	♦ 8762	Pass	6NT	AP	
South HCP: 12	♣ KJ5	♣ A9	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 43	♠ AJ9	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: Both	♦ A10	You bid first.
HCP: 21	♣ AK84	

Board: 44	♠ K654	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ K873	Partner bids first.
HCP: 13	♣ AK2	

Board: 45	♠ AQ109	The opponents are silent.
Dealer: S	♥ A952	
Vul: NS	♦ KJ8	You bid first.
HCP: 21	♣ AK	

Board: 46	♠ KJ102	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ 106	Partner bids first.
HCP: 12	♣ K1064	

Board: 47	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ 98	You bid first.
HCP: 21	♣ J76	

Board: 48	♠ Q1053	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ 8762	Partner bids first.
HCP: 12	♣ A9	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ9				2NT
Vul: Both	♥ 84	♥ KQ93	Pass	3NT	AP	
North HCP: 9	♦ J96	♦ A10				
South HCP: 21	♣ QJ1075	♣ AK84				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K654		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQJ6	♥ 104	Pass	3NT <sup>2</sup>	Pass	6♣
North HCP: 21	♦ AQJ	♦ K873	AP			
South HCP: 13	♣ Q6	♣ AK2	1. Stayman			
Contract: 6♣ S			2. both majors			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AQ109				2NT
Vul: NS	♥ K10	♥ A952	Pass	3NT	AP	
North HCP: 9	♦ AQ104	♦ KJ8				
South HCP: 21	♣ 9875	♣ AK				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ KJ102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K10	♥ AJ4	Pass	3♦	Pass	5NT
North HCP: 21	♦ AQ742	♦ 106	Pass	6NT	AP	
South HCP: 12	♣ AQ5	♣ K1064	1. Stayman			
Contract: 6N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AKQJ				2NT
Vul: None	♥ 10985	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 10	♦ KQ2	♦ 98	AP			
South HCP: 21	♣ KQ4	♣ J76	1. Stayman			
Contract: 3N S			2. both majors			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q1053		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K976	♥ AQ4	Pass	3♥	Pass	5NT
North HCP: 20	♦ AKQ10	♦ 8762	Pass	6NT	AP	
South HCP: 12	♣ KJ5	♣ A9	1. Stayman			
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 49	♠ J95	The opponents are silent.
Dealer: S	♥ 10743	
Vul: EW	♦ J76	Partner bids first.
HCP: 4	♣ Q97	
Board: 50	♠ AK10	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: Both	♦ QJ2	You bid first.
HCP: 20	♣ KJ7	
Board: 51	♠ 1074	The opponents are silent.
Dealer: S	♥ K432	
Vul: NS	♦ J76	Partner bids first.
HCP: 6	♣ Q65	
Board: 52	♠ AQ9	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ K97	You bid first.
HCP: 20	♣ AQ1053	
Board: 53	♠ KQJ	East Doubles 4♣ if possible.
Dealer: S	♥ A63	
Vul: None	♦ J9875	Partner bids first.
HCP: 11	♣ 87	
Board: 54	♠ AK6	The opponents are silent.
Dealer: N	♥ AK93	
Vul: EW	♦ K1085	You bid first.
HCP: 21	♣ A6	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ KQ4				2NT
Vul: EW	♥ 10743	♥ AQ6				
North HCP: 4	♦ J76	♦ KQ984	AP			
South HCP: 20	♣ Q97	♣ A4				
Contract: 2N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 83		2NT	Pass	3NT
Vul: Both	♥ AQ63	♥ 1084	AP			
North HCP: 20	♦ QJ2	♦ K65				
South HCP: 5	♣ KJ7	♣ Q9643				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ J98				2NT
Vul: NS	♥ K432	♥ AJ5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J76	♦ AQ10	Pass	3NT	AP	
South HCP: 20	♣ Q65	♣ AKJ3	1. Stayman			
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K107		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ	♥ 8742	Pass	3♦	Pass	3NT
North HCP: 20	♦ K97	♦ QJ4	AP			
South HCP: 7	♣ AQ1053	♣ J96	1. Stayman			
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A987				2NT
Vul: None	♥ A63	♥ KQ94	Pass	4♣ <sup>1</sup>	X	4♥
North HCP: 11	♦ J9875	♦ AK	Pass	6NT	AP	
South HCP: 20	♣ 87	♣ A104	1. Gerber, for N			
Contract: 6N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q954		2NT	AP	
Vul: EW	♥ AK93	♥ 10854				
North HCP: 21	♦ K1085	♦ Q64				
South HCP: 4	♣ A6	♣ 94				
Contract: 2N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 49	♠ KQ4	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ KQ984	You bid first.
HCP: 20	♣ A4	
Board: 50	♠ 83	The opponents are silent.
Dealer: N	♥ 1084	
Vul: Both	♦ K65	Partner bids first.
HCP: 5	♣ Q9643	
Board: 51	♠ J98	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ AQ10	You bid first.
HCP: 20	♣ AKJ3	
Board: 52	♠ K107	The opponents are silent.
Dealer: N	♥ 8742	
Vul: EW	♦ QJ4	Partner bids first.
HCP: 7	♣ J96	
Board: 53	♠ A987	East Doubles 4♣ if possible.
Dealer: S	♥ KQ94	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ A104	
Board: 54	♠ Q954	The opponents are silent.
Dealer: N	♥ 10854	
Vul: EW	♦ Q64	Partner bids first.
HCP: 4	♣ 94	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 49	North:	South:	
Dealer: S	♠ J95	♠ KQ4	West North East South
Vul: EW	♥ 10743	♥ AQ6	
North HCP: 4	♦ J76	♦ KQ984	2NT
South HCP: 20	♣ Q97	♣ A4	AP
Contract: 2N S			

Board: 50	North:	South:	
Dealer: N	♠ AK10	♠ 83	West North East South
Vul: Both	♥ AQ63	♥ 1084	2NT Pass 3NT
North HCP: 20	♦ QJ2	♦ K65	AP
South HCP: 5	♣ KJ7	♣ Q9643	
Contract: 3N N			

Board: 51	North:	South:	West North East South
Dealer: S	♠ 1074	♠ J98	
Vul: NS	♥ K432	♥ AJ5	Pass 3♣ <sup>1</sup> Pass 3♦
North HCP: 6	♦ J76	♦ AQ10	Pass 3NT AP
South HCP: 20	♣ Q65	♣ AKJ3	1. Stayman
Contract: 3N S			

Board: 52	North:	South:	West North East South
Dealer: N	♠ AQ9	♠ K107	
Vul: EW	♥ AJ	♥ 8742	2NT Pass 3♣ <sup>1</sup>
North HCP: 20	♦ K97	♦ QJ4	Pass 3♦ Pass 3NT
South HCP: 7	♣ AQ1053	♣ J96	AP
Contract: 3N N			1. Stayman

Board: 53	North:	South:	West North East South
Dealer: S	♠ KQJ	♠ A987	
Vul: None	♥ A63	♥ KQ94	Pass 4♣ <sup>1</sup> X 4♥
North HCP: 11	♦ J9875	♦ AK	Pass 6NT AP
South HCP: 20	♣ 87	♣ A104	1. Gerber, for N
Contract: 6N S			

Board: 54	North:	South:	
Dealer: N	♠ AK6	♠ Q954	West North East South
Vul: EW	♥ AK93	♥ 10854	2NT AP
North HCP: 21	♦ K1085	♦ Q64	
South HCP: 4	♣ A6	♣ 94	
Contract: 2N N			

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 55	♠ 10987	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ 10842	Partner bids first.
HCP: 7	♣ K53	

Board: 56	♠ AJ9	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ AQ532	You bid first.
HCP: 20	♣ AQJ	

Board: 57	♠ KQJ	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 16	♣ Q1082	

Board: 58	♠ Q864	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ K108	

Board: 59	♠ Q765	The opponents are silent.
Dealer: S	♥ Q843	
Vul: NS	♦ KQ5	Partner bids first.
HCP: 9	♣ 43	

Board: 60	♠ AQ87	The opponents are silent.
Dealer: N	♥ J32	
Vul: None	♦ AQ52	You bid first.
HCP: 20	♣ AK	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ A542				2NT
Vul: Both	♥ A4	♥ 632	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 10842	♦ AKQ	Pass	4♠	AP	
South HCP: 20	♣ K53	♣ AQJ	1. Stayman			
Contract: 4♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q82				
Vul: None	♥ Q7	♥ K2		2NT	Pass	5NT
North HCP: 20	♦ AQ532	♦ KJ4	Pass	6NT	AP	
South HCP: 12	♣ AQJ	♣ K10975				
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A5				2NT
Vul: NS	♥ K65	♥ AQ7	Pass	5NT	Pass	6NT
North HCP: 16	♦ AJ9	♦ K1032	AP			
South HCP: 20	♣ Q1082	♣ AK64				
Contract: 6N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ Q864	♠ 932				
Vul: None	♥ AK10	♥ Q73		2NT	Pass	3NT
North HCP: 20	♦ AKJ	♦ 65	AP			
South HCP: 7	♣ K108	♣ AJ976				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ AK3				2NT
Vul: NS	♥ Q843	♥ AK97	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ KQ5	♦ 1074	Pass	4♥	AP	
South HCP: 20	♣ 43	♣ AQ5	1. Stayman			
Contract: 4♥ S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ KJ94				
Vul: None	♥ J32	♥ Q87		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ AQ52	♦ K1098	Pass	3♠	Pass	4♠
South HCP: 10	♣ AK	♣ J9	AP			
Contract: 4♠ N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 55	♠ A542	The opponents are silent.
Dealer: S	♥ 632	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ AQJ	

Board: 56	♠ Q82	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ KJ4	Partner bids first.
HCP: 12	♣ K10975	

Board: 57	♠ A5	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ K1032	You bid first.
HCP: 20	♣ AK64	

Board: 58	♠ 932	The opponents are silent.
Dealer: N	♥ Q73	
Vul: None	♦ 65	Partner bids first.
HCP: 7	♣ AJ976	

Board: 59	♠ AK3	The opponents are silent.
Dealer: S	♥ AK97	
Vul: NS	♦ 1074	You bid first.
HCP: 20	♣ AQ5	

Board: 60	♠ KJ94	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ K1098	Partner bids first.
HCP: 10	♣ J9	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ A542				2NT
Vul: Both	♥ A4	♥ 632	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 10842	♦ AKQ	Pass	4♠	AP	
South HCP: 20	♣ K53	♣ AQJ	1. Stayman			
Contract: 4♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q82				
Vul: None	♥ Q7	♥ K2		2NT	Pass	5NT
North HCP: 20	♦ AQ532	♦ KJ4	Pass	6NT	AP	
South HCP: 12	♣ AQJ	♣ K10975				
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A5				2NT
Vul: NS	♥ K65	♥ AQ7	Pass	5NT	Pass	6NT
North HCP: 16	♦ AJ9	♦ K1032	AP			
South HCP: 20	♣ Q1082	♣ AK64				
Contract: 6N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ Q864	♠ 932				
Vul: None	♥ AK10	♥ Q73		2NT	Pass	3NT
North HCP: 20	♦ AKJ	♦ 65	AP			
South HCP: 7	♣ K108	♣ AJ976				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ AK3				2NT
Vul: NS	♥ Q843	♥ AK97	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ KQ5	♦ 1074	Pass	4♥	AP	
South HCP: 20	♣ 43	♣ AQ5	1. Stayman			
Contract: 4♥ S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ KJ94				
Vul: None	♥ J32	♥ Q87		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ AQ52	♦ K1098	Pass	3♠	Pass	4♠
South HCP: 10	♣ AK	♣ J9	AP			
Contract: 4♠ N			1. Stayman			



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 61	♠ AQ7	The opponents are silent.
Dealer: S	♥ J93	
Vul: NS	♦ QJ94	Partner bids first.
HCP: 12	♣ Q83	

Board: 62	♠ A5	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: EW	♦ KJ8	You bid first.
HCP: 20	♣ A983	

Board: 63	♠ KQ5	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ Q10962	Partner bids first.
HCP: 9	♣ 64	

Board: 64	♠ KQ8	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ A73	You bid first.
HCP: 20	♣ KQ73	

Board: 65	♠ 6542	The opponents are silent.
Dealer: S	♥ 753	
Vul: Both	♦ Q972	Partner bids first.
HCP: 5	♣ K7	

Board: 66	♠ KQ72	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ AK854	You bid first.
HCP: 20	♣ A7	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K5				2NT
Vul: NS	♥ J93	♥ K6	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ QJ94	♦ AK53	AP			
South HCP: 20	♣ Q83	♣ AK976	1. Quantitative 4NT			
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K943		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKJ8	♥ 1064	Pass	3♥	Pass	3NT
North HCP: 20	♦ KJ8	♦ A4	AP			
South HCP: 8	♣ A983	♣ J1064	1. Stayman			
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ6				2NT
Vul: Both	♥ Q52	♥ K86	Pass	3NT	AP	
North HCP: 9	♦ Q10962	♦ AJ87				
South HCP: 20	♣ 64	♣ AK3				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A62		2NT	Pass	5NT
Vul: NS	♥ AQ9	♥ J42	Pass	6NT	AP	
North HCP: 20	♦ A73	♦ QJ1064				
South HCP: 13	♣ KQ73	♣ AJ				
Contract: 6N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 6542	♠ AK7				2NT
Vul: Both	♥ 753	♥ AQ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q972	♦ AK5	Pass	3NT	AP	
South HCP: 21	♣ K7	♣ J983	1. Stayman			
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ A6		2NT	Pass	3NT
Vul: None	♥ KJ	♥ 752	AP			
North HCP: 20	♦ AK854	♦ 972				
South HCP: 8	♣ A7	♣ KJ853				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 61	♠ K5	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ AK53	You bid first.
HCP: 20	♣ AK976	

Board: 62	♠ K943	The opponents are silent.
Dealer: N	♥ 1064	
Vul: EW	♦ A4	Partner bids first.
HCP: 8	♣ J1064	

Board: 63	♠ AJ6	The opponents are silent.
Dealer: S	♥ K86	
Vul: Both	♦ AJ87	You bid first.
HCP: 20	♣ AK3	

Board: 64	♠ A62	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ QJ1064	Partner bids first.
HCP: 13	♣ AJ	

Board: 65	♠ AK7	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ AK5	You bid first.
HCP: 21	♣ J983	

Board: 66	♠ A6	The opponents are silent.
Dealer: N	♥ 752	
Vul: None	♦ 972	Partner bids first.
HCP: 8	♣ KJ853	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K5				2NT
Vul: NS	♥ J93	♥ K6	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ QJ94	♦ AK53	AP			
South HCP: 20	♣ Q83	♣ AK976	1. Quantitative 4NT			
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K943		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKJ8	♥ 1064	Pass	3♥	Pass	3NT
North HCP: 20	♦ KJ8	♦ A4	AP			
South HCP: 8	♣ A983	♣ J1064	1. Stayman			
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ6				2NT
Vul: Both	♥ Q52	♥ K86	Pass	3NT	AP	
North HCP: 9	♦ Q10962	♦ AJ87				
South HCP: 20	♣ 64	♣ AK3				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A62		2NT	Pass	5NT
Vul: NS	♥ AQ9	♥ J42	Pass	6NT	AP	
North HCP: 20	♦ A73	♦ QJ1064				
South HCP: 13	♣ KQ73	♣ AJ				
Contract: 6N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 6542	♠ AK7				2NT
Vul: Both	♥ 753	♥ AQ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q972	♦ AK5	Pass	3NT	AP	
South HCP: 21	♣ K7	♣ J983	1. Stayman			
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ A6		2NT	Pass	3NT
Vul: None	♥ KJ	♥ 752	AP			
North HCP: 20	♦ AK854	♦ 972				
South HCP: 8	♣ A7	♣ KJ853				
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 67	♠ KJ2	The opponents are silent.
Dealer: S	♥ 964	
Vul: EW	♦ 102	Partner bids first.
HCP: 9	♣ AJ743	

Board: 68	♠ A84	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: Both	♦ A97	You bid first.
HCP: 20	♣ AK3	

Board: 69	♠ A85	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ J964	Partner bids first.
HCP: 10	♣ 1094	

Board: 70	♠ AKQ	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ KQJ42	You bid first.
HCP: 21	♣ Q10	

Board: 71	♠ 53	The opponents are silent.
Dealer: S	♥ 872	
Vul: None	♦ AJ1085	Partner bids first.
HCP: 5	♣ 1093	

Board: 72	♠ K7	The opponents are silent.
Dealer: N	♥ A832	
Vul: NS	♦ AQ103	You bid first.
HCP: 20	♣ AK7	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A1086				2NT
Vul: EW	♥ 964	♥ AQ				
North HCP: 9	♦ 102	♦ AK97	Pass	3NT	AP	
South HCP: 20	♣ AJ743	♣ K65				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KJ5				
Vul: Both	♥ KQ52	♥ 109		2NT	Pass	3NT
North HCP: 20	♦ A97	♦ QJ105	AP			
South HCP: 9	♣ AK3	♣ Q1076				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ K10				2NT
Vul: None	♥ AJ9	♥ K1063				
North HCP: 10	♦ J964	♦ AKQ3	Pass	3NT	AP	
South HCP: 21	♣ 1094	♣ AQ8				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1075				
Vul: NS	♥ KJ7	♥ A2		2NT	Pass	3NT
North HCP: 21	♦ KQJ42	♦ A987	AP			
South HCP: 9	♣ Q10	♣ J764				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ Q94				2NT
Vul: None	♥ 872	♥ AJ63				
North HCP: 5	♦ AJ1085	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ 1093	♣ AKJ7				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J6				
Vul: NS	♥ A832	♥ 1095		2NT	Pass	3NT
North HCP: 20	♦ AQ103	♦ K8754	AP			
South HCP: 7	♣ AK7	♣ QJ10				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 67	♠ A1086	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AK97	You bid first.
HCP: 20	♣ K65	

Board: 68	♠ KJ5	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ QJ105	Partner bids first.
HCP: 9	♣ Q1076	

Board: 69	♠ K10	The opponents are silent.
Dealer: S	♥ K1063	
Vul: None	♦ AKQ3	You bid first.
HCP: 21	♣ AQ8	

Board: 70	♠ 1075	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ A987	Partner bids first.
HCP: 9	♣ J764	

Board: 71	♠ Q94	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ AKJ7	

Board: 72	♠ J6	The opponents are silent.
Dealer: N	♥ 1095	
Vul: NS	♦ K8754	Partner bids first.
HCP: 7	♣ QJ10	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A1086				2NT
Vul: EW	♥ 964	♥ AQ				
North HCP: 9	♦ 102	♦ AK97	Pass	3NT	AP	
South HCP: 20	♣ AJ743	♣ K65				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KJ5				
Vul: Both	♥ KQ52	♥ 109		2NT	Pass	3NT
North HCP: 20	♦ A97	♦ QJ105	AP			
South HCP: 9	♣ AK3	♣ Q1076				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ K10				2NT
Vul: None	♥ AJ9	♥ K1063				
North HCP: 10	♦ J964	♦ AKQ3	Pass	3NT	AP	
South HCP: 21	♣ 1094	♣ AQ8				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1075				
Vul: NS	♥ KJ7	♥ A2		2NT	Pass	3NT
North HCP: 21	♦ KQJ42	♦ A987	AP			
South HCP: 9	♣ Q10	♣ J764				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ Q94				2NT
Vul: None	♥ 872	♥ AJ63				
North HCP: 5	♦ AJ1085	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ 1093	♣ AKJ7				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J6				
Vul: NS	♥ A832	♥ 1095		2NT	Pass	3NT
North HCP: 20	♦ AQ103	♦ K8754	AP			
South HCP: 7	♣ AK7	♣ QJ10				
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 73	♠ Q1093	The opponents are silent.
Dealer: S	♥ 1092	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ KQ43	
Board: 74	♠ Q3	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ K652	You bid first.
HCP: 21	♣ AK10	
Board: 75	♠ 10986	East Doubles 3♣ if possible.
Dealer: S	♥ K873	West Bids XA♠♠ if possible.
Vul: Both	♦ 73	
HCP: 5	♣ Q85	Partner bids first.
Board: 76	♠ A975	The opponents are silent.
Dealer: N	♥ K43	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ AKQ10	
Board: 77	♠ 96	The opponents are silent.
Dealer: S	♥ Q965	
Vul: EW	♦ J85	Partner bids first.
HCP: 8	♣ KQ95	
Board: 78	♠ 53	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ AJ9	You bid first.
HCP: 20	♣ AQ853	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ AK82				2NT
Vul: EW	♥ 1092	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♣
North HCP: 7	♦ 64	♦ 9752	Pass	4♣	AP	
South HCP: 20	♣ KQ43	♣ A5				
Contract: 4♣ S			1. Stayman			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ42		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ6	♥ J107	Pass	3♥	Pass	3NT
North HCP: 21	♦ K652	♦ QJ73	AP			
South HCP: 8	♣ AK10	♣ 65				
Contract: 3N N			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ KQ				2NT
Vul: Both	♥ K873	♥ AJ92	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 5	♦ 73	♦ AQJ85	Pass	4♥	Pass	Pass
South HCP: 21	♣ Q85	♣ A7	XA♠♠	AP		
Contract: 4♥ X S			1. Stayman			

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A975	♠ J108		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ K43	♥ AJ9	Pass	4NT	Pass	6NT
North HCP: 20	♦ A5	♦ KQ874	AP			
South HCP: 11	♣ AKQ10	♣ 54				
Contract: 6N N			1. Gerber, for N			

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ KQ74				2NT
Vul: EW	♥ Q965	♥ AK84	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 8	♦ J85	♦ A102	Pass	5♥	Pass	6♥
South HCP: 20	♣ KQ95	♣ A6	AP			
Contract: 6♥ N			1. Stayman 2. both majors			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ AKQ				
Vul: Both	♥ AKQ	♥ 987		2NT	Pass	5NT
North HCP: 20	♦ AJ9	♦ 432	Pass	6NT	AP	
South HCP: 13	♣ AQ853	♣ KJ76				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 73	♠ AK82	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ 9752	You bid first.
HCP: 20	♣ A5	
Board: 74	♠ KJ42	The opponents are silent.
Dealer: N	♥ J107	
Vul: EW	♦ QJ73	Partner bids first.
HCP: 8	♣ 65	
Board: 75	♠ KQ	East Doubles 3♣ if possible.
Dealer: S	♥ AJ92	West Bids XA♠♠ if possible.
Vul: Both	♦ AQJ85	
HCP: 21	♣ A7	You bid first.
Board: 76	♠ J108	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ KQ874	Partner bids first.
HCP: 11	♣ 54	
Board: 77	♠ KQ74	The opponents are silent.
Dealer: S	♥ AK84	
Vul: EW	♦ A102	You bid first.
HCP: 20	♣ A6	
Board: 78	♠ AKQ	The opponents are silent.
Dealer: N	♥ 987	
Vul: Both	♦ 432	Partner bids first.
HCP: 13	♣ KJ76	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ AK82				2NT
Vul: EW	♥ 1092	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♣
North HCP: 7	♦ 64	♦ 9752	Pass	4♠	AP	
South HCP: 20	♣ KQ43	♣ A5				
Contract: 4♠ S			1. Stayman			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ42		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ6	♥ J107	Pass	3♥	Pass	3NT
North HCP: 21	♦ K652	♦ QJ73	AP			
South HCP: 8	♣ AK10	♣ 65				
Contract: 3N N			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ KQ				2NT
Vul: Both	♥ K873	♥ AJ92	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 5	♦ 73	♦ AQJ85	Pass	4♥	Pass	Pass
South HCP: 21	♣ Q85	♣ A7	XA♠♠	AP		
Contract: 4♥ X S			1. Stayman			

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A975	♠ J108		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ K43	♥ AJ9	Pass	4NT	Pass	6NT
North HCP: 20	♦ A5	♦ KQ874	AP			
South HCP: 11	♣ AKQ10	♣ 54				
Contract: 6N N			1. Gerber, for N			

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ KQ74				2NT
Vul: EW	♥ Q965	♥ AK84	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 8	♦ J85	♦ A102	Pass	5♥	Pass	6♥
South HCP: 20	♣ KQ95	♣ A6	AP			
Contract: 6♥ N			1. Stayman 2. both majors			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ AKQ				
Vul: Both	♥ AKQ	♥ 987		2NT	Pass	5NT
North HCP: 20	♦ AJ9	♦ 432	Pass	6NT	AP	
South HCP: 13	♣ AQ853	♣ KJ76				
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 79	♠ QJ4	The opponents are silent.
Dealer: S	♥ 92	
Vul: None	♦ 109876	Partner bids first.
HCP: 4	♣ J74	

Board: 80	♠ AK	The opponents are silent.
Dealer: N	♥ 764	
Vul: EW	♦ AKJ4	You bid first.
HCP: 20	♣ KQ107	

Board: 81	♠ J542	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AJ10	Partner bids first.
HCP: 12	♣ KJ43	

Board: 82	♠ AKJ	The opponents are silent.
Dealer: N	♥ J96	
Vul: NS	♦ AQ1062	You bid first.
HCP: 20	♣ AJ	

Board: 83	♠ 93	The opponents are silent.
Dealer: S	♥ K105	
Vul: Both	♦ 10987	Partner bids first.
HCP: 6	♣ K1064	

Board: 84	♠ AKQ9	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: None	♦ Q104	You bid first.
HCP: 20	♣ K43	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK8				2NT
Vul: None	♥ 92	♥ AJ6				
North HCP: 4	♦ 109876	♦ AK2	AP			
South HCP: 21	♣ J74	♣ Q983				
Contract: 2N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 764	♥ K982	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ4	♦ 65	AP			
South HCP: 10	♣ KQ107	♣ A85	1. Stayman			
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ J542	♠ AK				2NT
Vul: None	♥ Q4	♥ AJ98	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ AJ10	♦ KQ94	Pass	5NT	Pass	6NT
South HCP: 21	♣ KJ43	♣ A86	AP			
Contract: 6N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 654				
Vul: NS	♥ J96	♥ Q53		2NT	Pass	3NT
North HCP: 20	♦ AQ1062	♦ J87	AP			
South HCP: 6	♣ AJ	♣ K987				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AJ54				2NT
Vul: Both	♥ K105	♥ AJ				
North HCP: 6	♦ 10987	♦ K2	Pass	3NT	AP	
South HCP: 20	♣ K1064	♣ AQJ95				
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 742				
Vul: None	♥ AQ4	♥ 109		2NT	Pass	5NT
North HCP: 20	♦ Q104	♦ AKJ2	Pass	6NT	AP	
South HCP: 14	♣ K43	♣ AQ87				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 79	♠ AK8	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ AK2	You bid first.
HCP: 21	♣ Q983	

Board: 80	♠ QJ102	The opponents are silent.
Dealer: N	♥ K982	
Vul: EW	♦ 65	Partner bids first.
HCP: 10	♣ A85	

Board: 81	♠ AK	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: None	♦ KQ94	You bid first.
HCP: 21	♣ A86	

Board: 82	♠ 654	The opponents are silent.
Dealer: N	♥ Q53	
Vul: NS	♦ J87	Partner bids first.
HCP: 6	♣ K987	

Board: 83	♠ AJ54	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ AQJ95	

Board: 84	♠ 742	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ AKJ2	Partner bids first.
HCP: 14	♣ AQ87	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK8				2NT
Vul: None	♥ 92	♥ AJ6				
North HCP: 4	♦ 109876	♦ AK2	AP			
South HCP: 21	♣ J74	♣ Q983				
Contract: 2N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 764	♥ K982	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ4	♦ 65	AP			
South HCP: 10	♣ KQ107	♣ A85	1. Stayman			
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ J542	♠ AK				2NT
Vul: None	♥ Q4	♥ AJ98	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ AJ10	♦ KQ94	Pass	5NT	Pass	6NT
South HCP: 21	♣ KJ43	♣ A86	AP			
Contract: 6N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 654				
Vul: NS	♥ J96	♥ Q53		2NT	Pass	3NT
North HCP: 20	♦ AQ1062	♦ J87	AP			
South HCP: 6	♣ AJ	♣ K987				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AJ54				2NT
Vul: Both	♥ K105	♥ AJ				
North HCP: 6	♦ 10987	♦ K2	Pass	3NT	AP	
South HCP: 20	♣ K1064	♣ AQJ95				
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 742				
Vul: None	♥ AQ4	♥ 109		2NT	Pass	5NT
North HCP: 20	♦ Q104	♦ AKJ2	Pass	6NT	AP	
South HCP: 14	♣ K43	♣ AQ87				
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 85	♠ J75	The opponents are silent.
Dealer: S	♥ K62	
Vul: NS	♦ J1087	Partner bids first.
HCP: 8	♣ QJ6	

Board: 86	♠ A765	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ A94	You bid first.
HCP: 20	♣ AKQ	

Board: 87	♠ AK10	The opponents are silent.
Dealer: S	♥ 543	
Vul: None	♦ K973	Partner bids first.
HCP: 12	♣ Q43	

Board: 88	♠ AQ102	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ AK54	You bid first.
HCP: 20	♣ AJ2	

Board: 89	♠ KJ53	The opponents are silent.
Dealer: S	♥ 8643	
Vul: EW	♦ AJ3	Partner bids first.
HCP: 12	♣ QJ	

Board: 90	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: Both	♦ KQ102	You bid first.
HCP: 20	♣ K8	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AQ2				2NT
Vul: NS	♥ K62	♥ AQ105				
North HCP: 8	♦ J1087	♦ A52	Pass	3NT	AP	
South HCP: 20	♣ QJ6	♣ A95				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A765	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K108	♥ AQ92	Pass	3♠	Pass	3NT
North HCP: 20	♦ A94	♦ 10765	AP			
South HCP: 10	♣ AKQ	♣ J73	1. Stayman			
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q96				2NT
Vul: None	♥ 543	♥ AKQ	Pass	5NT	Pass	6NT
North HCP: 12	♦ K973	♦ Q2	AP			
South HCP: 21	♣ Q43	♣ AKJ85				
Contract: 6N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ 95		2NT	Pass	5NT
Vul: NS	♥ Q7	♥ AK2	Pass	6NT	AP	
North HCP: 20	♦ AK54	♦ Q1092				
South HCP: 12	♣ AJ2	♣ K965				
Contract: 6N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ KJ53	♠ A62				2NT
Vul: EW	♥ 8643	♥ AKQ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ AJ3	♦ 52	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ QJ	♣ AK94	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K64		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQJ2	♥ A1086	Pass	3♥	Pass	6♥
North HCP: 20	♦ KQ102	♦ 63	AP			
South HCP: 12	♣ K8	♣ AJ53	1. Stayman			
Contract: 6♥ N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 85	♠ AQ2	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: NS	♦ A52	You bid first.
HCP: 20	♣ A95	

Board: 86	♠ K2	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: EW	♦ 10765	Partner bids first.
HCP: 10	♣ J73	

Board: 87	♠ Q96	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ Q2	You bid first.
HCP: 21	♣ AKJ85	

Board: 88	♠ 95	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ Q1092	Partner bids first.
HCP: 12	♣ K965	

Board: 89	♠ A62	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: EW	♦ 52	You bid first.
HCP: 20	♣ AK94	

Board: 90	♠ K64	The opponents are silent.
Dealer: N	♥ A1086	
Vul: Both	♦ 63	Partner bids first.
HCP: 12	♣ AJ53	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AQ2				2NT
Vul: NS	♥ K62	♥ AQ105				
North HCP: 8	♦ J1087	♦ A52	Pass	3NT	AP	
South HCP: 20	♣ QJ6	♣ A95				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A765	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K108	♥ AQ92	Pass	3♠	Pass	3NT
North HCP: 20	♦ A94	♦ 10765	AP			
South HCP: 10	♣ AKQ	♣ J73	1. Stayman			
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q96				2NT
Vul: None	♥ 543	♥ AKQ	Pass	5NT	Pass	6NT
North HCP: 12	♦ K973	♦ Q2	AP			
South HCP: 21	♣ Q43	♣ AKJ85				
Contract: 6N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ 95		2NT	Pass	5NT
Vul: NS	♥ Q7	♥ AK2	Pass	6NT	AP	
North HCP: 20	♦ AK54	♦ Q1092				
South HCP: 12	♣ AJ2	♣ K965				
Contract: 6N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ KJ53	♠ A62				2NT
Vul: EW	♥ 8643	♥ AKQ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ AJ3	♦ 52	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ QJ	♣ AK94	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K64		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQJ2	♥ A1086	Pass	3♥	Pass	6♥
North HCP: 20	♦ KQ102	♦ 63	AP			
South HCP: 12	♣ K8	♣ AJ53	1. Stayman			
Contract: 6♥ N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 91	♠ 952	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ J10954	Partner bids first.
HCP: 6	♣ Q104	

Board: 92	♠ KQ	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ J75	You bid first.
HCP: 21	♣ AKJ6	

Board: 93	♠ 82	The opponents are silent.
Dealer: S	♥ 1092	
Vul: Both	♦ A10854	Partner bids first.
HCP: 4	♣ 985	

Board: 94	♠ K105	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ K4	You bid first.
HCP: 20	♣ AK95	

Board: 95	♠ K106	The opponents are silent.
Dealer: S	♥ J105	
Vul: EW	♦ 10863	Partner bids first.
HCP: 9	♣ AJ7	

Board: 96	♠ AKQJ	The opponents are silent.
Dealer: N	♥ J92	
Vul: Both	♦ AQ7	You bid first.
HCP: 20	♣ K103	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKQ4				2NT
Vul: NS	♥ K7	♥ A1043				
North HCP: 6	♦ J10954	♦ KQ	Pass	3NT	AP	
South HCP: 21	♣ Q104	♣ K83				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 962		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ AK76	♥ QJ				
North HCP: 21	♦ J75	♦ AQ1084	Pass	6NT	AP	
South HCP: 11	♣ AKJ6	♣ Q102	1. Quantitative	4NT		
Contract: 6N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKJ10				2NT
Vul: Both	♥ 1092	♥ K753				
North HCP: 4	♦ A10854	♦ K62	AP			
South HCP: 21	♣ 985	♣ AK				
Contract: 2N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ A764		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK42	♥ Q853	Pass	3♥	Pass	4♥
North HCP: 20	♦ K4	♦ QJ5	AP			
South HCP: 10	♣ AK95	♣ J4	1. Stayman			
Contract: 4♥ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A93				2NT
Vul: EW	♥ J105	♥ KQ2				
North HCP: 9	♦ 10863	♦ AKQ92	Pass	3NT	AP	
South HCP: 20	♣ AJ7	♣ Q6				
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 93		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ J92	♥ A64	Pass	4♠	Pass	6NT
North HCP: 20	♦ AQ7	♦ K10632	AP			
South HCP: 11	♣ K103	♣ A54	1. Gerber, for N			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 91	♠ AKQ4	The opponents are silent.
Dealer: S	♥ A1043	
Vul: NS	♦ KQ	You bid first.
HCP: 21	♣ K83	

Board: 92	♠ 962	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ AQ1084	Partner bids first.
HCP: 11	♣ Q102	

Board: 93	♠ AKJ10	The opponents are silent.
Dealer: S	♥ K753	
Vul: Both	♦ K62	You bid first.
HCP: 21	♣ AK	

Board: 94	♠ A764	The opponents are silent.
Dealer: N	♥ Q853	
Vul: None	♦ QJ5	Partner bids first.
HCP: 10	♣ J4	

Board: 95	♠ A93	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ AKQ92	You bid first.
HCP: 20	♣ Q6	

Board: 96	♠ 93	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ K10632	Partner bids first.
HCP: 11	♣ A54	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKQ4				2NT
Vul: NS	♥ K7	♥ A1043				
North HCP: 6	♦ J10954	♦ KQ	Pass	3NT	AP	
South HCP: 21	♣ Q104	♣ K83				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 962		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ AK76	♥ QJ				
North HCP: 21	♦ J75	♦ AQ1084	Pass	6NT	AP	
South HCP: 11	♣ AKJ6	♣ Q102	1. Quantitative	4NT		
Contract: 6N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKJ10				2NT
Vul: Both	♥ 1092	♥ K753				
North HCP: 4	♦ A10854	♦ K62	AP			
South HCP: 21	♣ 985	♣ AK				
Contract: 2N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ A764		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK42	♥ Q853	Pass	3♥	Pass	4♥
North HCP: 20	♦ K4	♦ QJ5	AP			
South HCP: 10	♣ AK95	♣ J4	1. Stayman			
Contract: 4♥ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A93				2NT
Vul: EW	♥ J105	♥ KQ2				
North HCP: 9	♦ 10863	♦ AKQ92	Pass	3NT	AP	
South HCP: 20	♣ AJ7	♣ Q6				
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 93		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ J92	♥ A64	Pass	4♠	Pass	6NT
North HCP: 20	♦ AQ7	♦ K10632	AP			
South HCP: 11	♣ K103	♣ A54	1. Gerber, for N			
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 97	♠ J87	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ J9754	Partner bids first.
HCP: 3	♣ J84	

Board: 98	♠ A76	The opponents are silent.
Dealer: N	♥ QJ74	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ AK104	

Board: 99	♠ J54	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: Both	♦ K62	Partner bids first.
HCP: 12	♣ K32	

Board: 100	♠ AJ5	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: None	♦ A76	You bid first.
HCP: 21	♣ AQ4	

Board: 101	♠ 974	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: NS	♦ KJ85	Partner bids first.
HCP: 8	♣ 76	

Board: 102	♠ A109	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ KQJ92	You bid first.
HCP: 20	♣ AK9	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ K62				2NT
Vul: None	♥ 76	♥ Q52				
North HCP: 3	♦ J9754	♦ AKQ3	AP			
South HCP: 21	♣ J84	♣ AK5				
Contract: 2N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ Q104				
Vul: NS	♥ QJ74	♥ A52		2NT	Pass	5NT
North HCP: 20	♦ AQ	♦ K73	Pass	6NT	AP	
South HCP: 12	♣ AK104	♣ QJ92				
Contract: 6N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AK2				2NT
Vul: Both	♥ AJ104	♥ Q973	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K62	♦ A73	Pass	6♥	AP	
South HCP: 20	♣ K32	♣ AQJ	1. Stayman			
Contract: 6♥ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 983				
Vul: None	♥ KQJ4	♥ 98		2NT	Pass	3NT
North HCP: 21	♦ A76	♦ J10852	AP			
South HCP: 5	♣ AQ4	♣ KJ9				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ Q1052				2NT
Vul: NS	♥ KJ74	♥ A2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ KJ85	♦ AQ2	Pass	3NT	AP	
South HCP: 21	♣ 76	♣ AKQ3	1. Stayman			
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ J63				
Vul: EW	♥ K3	♥ J2		2NT	Pass	3NT
North HCP: 20	♦ KQJ92	♦ A75	AP			
South HCP: 8	♣ AK9	♣ Q8765				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 97	♠ K62	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ AKQ3	You bid first.
HCP: 21	♣ AK5	

Board: 98	♠ Q104	The opponents are silent.
Dealer: N	♥ A52	
Vul: NS	♦ K73	Partner bids first.
HCP: 12	♣ QJ92	

Board: 99	♠ AK2	The opponents are silent.
Dealer: S	♥ Q973	
Vul: Both	♦ A73	You bid first.
HCP: 20	♣ AQJ	

Board: 100	♠ 983	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ J10852	Partner bids first.
HCP: 5	♣ KJ9	

Board: 101	♠ Q1052	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ AQ2	You bid first.
HCP: 21	♣ AKQ3	

Board: 102	♠ J63	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ A75	Partner bids first.
HCP: 8	♣ Q8765	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ K62				2NT
Vul: None	♥ 76	♥ Q52				
North HCP: 3	♦ J9754	♦ AKQ3	AP			
South HCP: 21	♣ J84	♣ AK5				
Contract: 2N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ Q104				
Vul: NS	♥ QJ74	♥ A52		2NT	Pass	5NT
North HCP: 20	♦ AQ	♦ K73	Pass	6NT	AP	
South HCP: 12	♣ AK104	♣ QJ92				
Contract: 6N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AK2				2NT
Vul: Both	♥ AJ104	♥ Q973	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K62	♦ A73	Pass	6♥	AP	
South HCP: 20	♣ K32	♣ AQJ	1. Stayman			
Contract: 6♥ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 983				
Vul: None	♥ KQJ4	♥ 98		2NT	Pass	3NT
North HCP: 21	♦ A76	♦ J10852	AP			
South HCP: 5	♣ AQ4	♣ KJ9				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ Q1052				2NT
Vul: NS	♥ KJ74	♥ A2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ KJ85	♦ AQ2	Pass	3NT	AP	
South HCP: 21	♣ 76	♣ AKQ3	1. Stayman			
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ J63				
Vul: EW	♥ K3	♥ J2		2NT	Pass	3NT
North HCP: 20	♦ KQJ92	♦ A75	AP			
South HCP: 8	♣ AK9	♣ Q8765				
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 103	♠ A762	The opponents are silent.
Dealer: S	♥ 54	
Vul: None	♦ QJ9	Partner bids first.
HCP: 9	♣ Q1094	

Board: 104	♠ A76	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ AKQ5	You bid first.
HCP: 20	♣ 976	

Board: 105	♠ Q2	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: EW	♦ J1054	Partner bids first.
HCP: 15	♣ AK3	

Board: 106	♠ AK3	The opponents are silent.
Dealer: N	♥ A1087	
Vul: Both	♦ AQ8	You bid first.
HCP: 20	♣ K95	

Board: 107	♠ AK52	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ 10952	Partner bids first.
HCP: 11	♣ 107	

Board: 108	♠ K73	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ AK6	You bid first.
HCP: 21	♣ A542	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ QJ83				2NT
Vul: None	♥ 54	♥ AKQ2	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 9	♦ QJ9	♦ 85	Pass	4♣	AP	
South HCP: 20	♣ Q1094	♣ AKJ				
Contract: 4♠ N			1. Stayman			
			2. both majors			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ Q10		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK10	♥ J732	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ5	♦ J874	AP			
South HCP: 7	♣ 976	♣ K83				
Contract: 3N N			1. Stayman			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK5				2NT
Vul: EW	♥ KQ92	♥ A104	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ J1054	♦ AK6	Pass	5NT	Pass	6NT
South HCP: 21	♣ AK3	♣ QJ74	AP			
Contract: 6N S			1. Stayman			

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q1095		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A1087	♥ 932	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ8	♦ 942	AP			
South HCP: 6	♣ K95	♣ A74				
Contract: 3N N			1. Stayman			

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ AK52	♠ Q98				2NT
Vul: NS	♥ A82	♥ KQ95	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ 10952	♦ AQ	Pass	6NT	AP	
South HCP: 21	♣ 107	♣ AKJ6				
Contract: 6N S			1. Stayman			

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AJ92		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK6	♥ Q5	Pass	3♦	Pass	5NT
North HCP: 21	♦ AK6	♦ Q103	Pass	6NT	AP	
South HCP: 14	♣ A542	♣ KQ108				
Contract: 6N N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 103	♠ QJ83	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: None	♦ 85	You bid first.
HCP: 20	♣ AKJ	

Board: 104	♠ Q10	The opponents are silent.
Dealer: N	♥ J732	
Vul: NS	♦ J874	Partner bids first.
HCP: 7	♣ K83	

Board: 105	♠ AK5	The opponents are silent.
Dealer: S	♥ A104	
Vul: EW	♦ AK6	You bid first.
HCP: 21	♣ QJ74	

Board: 106	♠ Q1095	The opponents are silent.
Dealer: N	♥ 932	
Vul: Both	♦ 942	Partner bids first.
HCP: 6	♣ A74	

Board: 107	♠ Q98	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ AKJ6	

Board: 108	♠ AJ92	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ Q103	Partner bids first.
HCP: 14	♣ KQ108	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ QJ83				2NT
Vul: None	♥ 54	♥ AKQ2	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 9	♦ QJ9	♦ 85	Pass	4♣	AP	
South HCP: 20	♣ Q1094	♣ AKJ	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ Q10		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK10	♥ J732	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ5	♦ J874	AP			
South HCP: 7	♣ 976	♣ K83	1. Stayman			
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK5				2NT
Vul: EW	♥ KQ92	♥ A104	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ J1054	♦ AK6	Pass	5NT	Pass	6NT
South HCP: 21	♣ AK3	♣ QJ74	AP			
Contract: 6N S			1. Stayman			

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q1095		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A1087	♥ 932	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ8	♦ 942	AP			
South HCP: 6	♣ K95	♣ A74	1. Stayman			
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ AK52	♠ Q98				2NT
Vul: NS	♥ A82	♥ KQ95	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ 10952	♦ AQ	Pass	6NT	AP	
South HCP: 21	♣ 107	♣ AKJ6	1. Stayman			
Contract: 6N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AJ92		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK6	♥ Q5	Pass	3♦	Pass	5NT
North HCP: 21	♦ AK6	♦ Q103	Pass	6NT	AP	
South HCP: 14	♣ A542	♣ KQ108	1. Stayman			
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 109	♠ 852	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ QJ643	Partner bids first.
HCP: 5	♣ Q64	

Board: 110	♠ AQ	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: None	♦ K83	You bid first.
HCP: 20	♣ AJ92	

Board: 111	♠ J103	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ AQJ54	Partner bids first.
HCP: 11	♣ Q102	

Board: 112	♠ AKJ	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ A642	You bid first.
HCP: 20	♣ A98	

Board: 113	♠ J74	The opponents are silent.
Dealer: S	♥ Q1052	
Vul: None	♦ 8752	Partner bids first.
HCP: 6	♣ K9	

Board: 114	♠ A9	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ K864	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AJ107				2NT
Vul: Both	♥ 76	♥ KQ10				
North HCP: 5	♦ QJ643	♦ AK2	Pass	3NT	AP	
South HCP: 21	♣ Q64	♣ KJ10				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K985		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQJ8	♥ A76	Pass	3♥	Pass	5NT
North HCP: 20	♦ K83	♦ QJ96	Pass	6NT	AP	
South HCP: 12	♣ AJ92	♣ Q4	1. Stayman			
Contract: 6N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AQ4				2NT
Vul: EW	♥ J2	♥ AQ97				
North HCP: 11	♦ AQJ54	♦ K62	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ Q102	♣ AJ4	1. Quantitative 4NT			
Contract: 4N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 743		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A53	♥ KJ62	Pass	3♦	Pass	3NT
North HCP: 20	♦ A642	♦ Q1073	AP			
South HCP: 9	♣ A98	♣ K10	1. Stayman			
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ K65				2NT
Vul: None	♥ Q1052	♥ K8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 8752	♦ AKQJ3	Pass	3NT	AP	
South HCP: 21	♣ K9	♣ AJ10	1. Stayman			
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ5		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ5	♥ 103	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK5	♦ Q982	AP			
South HCP: 9	♣ K864	♣ J105	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 109	♠ AJ107	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: Both	♦ AK2	You bid first.
HCP: 21	♣ KJ10	

Board: 110	♠ K985	The opponents are silent.
Dealer: N	♥ A76	
Vul: None	♦ QJ96	Partner bids first.
HCP: 12	♣ Q4	

Board: 111	♠ AQ4	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: EW	♦ K62	You bid first.
HCP: 20	♣ AJ4	

Board: 112	♠ 743	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: Both	♦ Q1073	Partner bids first.
HCP: 9	♣ K10	

Board: 113	♠ K65	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AKQJ3	You bid first.
HCP: 21	♣ AJ10	

Board: 114	♠ KQJ5	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ Q982	Partner bids first.
HCP: 9	♣ J105	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AJ107				2NT
Vul: Both	♥ 76	♥ KQ10				
North HCP: 5	♦ QJ643	♦ AK2	Pass	3NT	AP	
South HCP: 21	♣ Q64	♣ KJ10				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K985		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQJ8	♥ A76	Pass	3♥	Pass	5NT
North HCP: 20	♦ K83	♦ QJ96	Pass	6NT	AP	
South HCP: 12	♣ AJ92	♣ Q4	1. Stayman			
Contract: 6N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AQ4				2NT
Vul: EW	♥ J2	♥ AQ97				
North HCP: 11	♦ AQJ54	♦ K62	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ Q102	♣ AJ4	1. Quantitative 4NT			
Contract: 4N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 743		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A53	♥ KJ62	Pass	3♦	Pass	3NT
North HCP: 20	♦ A642	♦ Q1073	AP			
South HCP: 9	♣ A98	♣ K10	1. Stayman			
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ K65				2NT
Vul: None	♥ Q1052	♥ K8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 8752	♦ AKQJ3	Pass	3NT	AP	
South HCP: 21	♣ K9	♣ AJ10	1. Stayman			
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ5		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ5	♥ 103	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK5	♦ Q982	AP			
South HCP: 9	♣ K864	♣ J105	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 115	♠ AK8	The opponents are silent.
Dealer: S	♥ K1095	
Vul: Both	♦ 10862	Partner bids first.
HCP: 12	♣ Q6	

Board: 116	♠ AQJ3	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ Q108	You bid first.
HCP: 21	♣ AK83	

Board: 117	♠ J97	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: NS	♦ K93	Partner bids first.
HCP: 14	♣ AK2	

Board: 118	♠ AK83	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AQ972	You bid first.
HCP: 20	♣ K4	

Board: 119	♠ J84	The opponents are silent.
Dealer: S	♥ Q54	
Vul: None	♦ J532	Partner bids first.
HCP: 8	♣ A94	

Board: 120	♠ AKJ	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ K76	You bid first.
HCP: 21	♣ AQJ98	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J1095				2NT
Vul: Both	♥ K1095	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♣
North HCP: 12	♦ 10862	♦ AKQ	Pass	5NT	Pass	6NT
South HCP: 21	♣ Q6	♣ A108	AP			
Contract: 6N S			1. Stayman			

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 9862		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ	♥ Q954	Pass	3♣	Pass	4♣
North HCP: 21	♦ Q108	♦ J6	AP			
South HCP: 5	♣ AK83	♣ Q54	1. Stayman			
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK102				2NT
Vul: NS	♥ QJ82	♥ AK94	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 14	♦ K93	♦ AQ	Pass	6♥	AP	
South HCP: 20	♣ AK2	♣ 953	1. Stayman			
Contract: 6♥ N			2. both majors			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ Q952		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A2	♥ 763	Pass	3♣	Pass	4♣
North HCP: 20	♦ AQ972	♦ K83	AP			
South HCP: 6	♣ K4	♣ J96	1. Stayman			
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AQ				2NT
Vul: None	♥ Q54	♥ AJ108	Pass	3NT	AP	
North HCP: 8	♦ J532	♦ AQ6				
South HCP: 21	♣ A94	♣ KJ107				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q1076		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K2	♥ J108	Pass	3♦	Pass	3NT
North HCP: 21	♦ K76	♦ A1084	AP			
South HCP: 7	♣ AQJ98	♣ 65	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 115	♠ J1095	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ A108	

Board: 116	♠ 9862	The opponents are silent.
Dealer: N	♥ Q954	
Vul: None	♦ J6	Partner bids first.
HCP: 5	♣ Q54	

Board: 117	♠ AK102	The opponents are silent.
Dealer: S	♥ AK94	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ 953	

Board: 118	♠ Q952	The opponents are silent.
Dealer: N	♥ 763	
Vul: EW	♦ K83	Partner bids first.
HCP: 6	♣ J96	

Board: 119	♠ AQ	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ KJ107	

Board: 120	♠ Q1076	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ A1084	Partner bids first.
HCP: 7	♣ 65	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J1095				2NT
Vul: Both	♥ K1095	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♣
North HCP: 12	♦ 10862	♦ AKQ	Pass	5NT	Pass	6NT
South HCP: 21	♣ Q6	♣ A108	AP			
Contract: 6N S			1. Stayman			

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 9862		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ	♥ Q954	Pass	3♣	Pass	4♣
North HCP: 21	♦ Q108	♦ J6	AP			
South HCP: 5	♣ AK83	♣ Q54	1. Stayman			
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK102				2NT
Vul: NS	♥ QJ82	♥ AK94	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 14	♦ K93	♦ AQ	Pass	6♥	AP	
South HCP: 20	♣ AK2	♣ 953	1. Stayman			
Contract: 6♥ N			2. both majors			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ Q952		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A2	♥ 763	Pass	3♣	Pass	4♣
North HCP: 20	♦ AQ972	♦ K83	AP			
South HCP: 6	♣ K4	♣ J96	1. Stayman			
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AQ				2NT
Vul: None	♥ Q54	♥ AJ108	Pass	3NT	AP	
North HCP: 8	♦ J532	♦ AQ6				
South HCP: 21	♣ A94	♣ KJ107				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q1076		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K2	♥ J108	Pass	3♦	Pass	3NT
North HCP: 21	♦ K76	♦ A1084	AP			
South HCP: 7	♣ AQJ98	♣ 65	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 121	♠ A532	The opponents are silent.
Dealer: S	♥ K109	
Vul: EW	♦ K865	Partner bids first.
HCP: 10	♣ 105	

Board: 122	♠ AKJ8	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ K109	

Board: 123	♠ Q984	The opponents are silent.
Dealer: S	♥ A982	
Vul: EW	♦ 74	Partner bids first.
HCP: 7	♣ J106	

Board: 124	♠ J9	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: Both	♦ KQJ5	You bid first.
HCP: 21	♣ AK5	

Board: 125	♠ 95	The opponents are silent.
Dealer: S	♥ KQ94	
Vul: None	♦ AK32	Partner bids first.
HCP: 18	♣ AQ7	

Board: 126	♠ K5	The opponents are silent.
Dealer: N	♥ AK93	
Vul: EW	♦ AKJ106	You bid first.
HCP: 20	♣ Q6	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KJ96				2NT
Vul: EW	♥ K109	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10	♦ K865	♦ QJ7	Pass	6♠	AP	
South HCP: 20	♣ 105	♣ AK3				
Contract: 6♠ S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 10963		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ Q5	♥ 87	Pass	3♠	Pass	4♠
North HCP: 21	♦ AKJ7	♦ 842	AP			
South HCP: 6	♣ K109	♣ AQ74				
Contract: 4♠ N			1. Stayman			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q984	♠ A106				2NT
Vul: EW	♥ A982	♥ KJ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 74	♦ AQ106	Pass	3NT	AP	
South HCP: 21	♣ J106	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q85		2NT	Pass	3NT
Vul: Both	♥ AQJ3	♥ 65	AP			
North HCP: 21	♦ KQJ5	♦ A82				
South HCP: 9	♣ AK5	♣ QJ1098				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AKQ2				2NT
Vul: None	♥ KQ94	♥ AJ6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 18	♦ AK32	♦ QJ74	Pass	7NT	AP	
South HCP: 20	♣ AQ7	♣ K8				
Contract: 7N S			1. Stayman			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ83		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK93	♥ Q764	Pass	3♥	Pass	7♥
North HCP: 20	♦ AKJ106	♦ Q8	AP			
South HCP: 14	♣ Q6	♣ AJ2				
Contract: 7♥ N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 121	♠ KJ96	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ QJ7	You bid first.
HCP: 20	♣ AK3	

Board: 122	♠ 10963	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ 842	Partner bids first.
HCP: 6	♣ AQ74	

Board: 123	♠ A106	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ AQ106	You bid first.
HCP: 21	♣ AK8	

Board: 124	♠ Q85	The opponents are silent.
Dealer: N	♥ 65	
Vul: Both	♦ A82	Partner bids first.
HCP: 9	♣ QJ1098	

Board: 125	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ QJ74	You bid first.
HCP: 20	♣ K8	

Board: 126	♠ AJ83	The opponents are silent.
Dealer: N	♥ Q764	
Vul: EW	♦ Q8	Partner bids first.
HCP: 14	♣ AJ2	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KJ96				2NT
Vul: EW	♥ K109	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10	♦ K865	♦ QJ7	Pass	6♠	AP	
South HCP: 20	♣ 105	♣ AK3				
Contract: 6♠ S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 10963		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ Q5	♥ 87	Pass	3♠	Pass	4♠
North HCP: 21	♦ AKJ7	♦ 842	AP			
South HCP: 6	♣ K109	♣ AQ74				
Contract: 4♠ N			1. Stayman			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q984	♠ A106				2NT
Vul: EW	♥ A982	♥ KJ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 74	♦ AQ106	Pass	3NT	AP	
South HCP: 21	♣ J106	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q85		2NT	Pass	3NT
Vul: Both	♥ AQJ3	♥ 65	AP			
North HCP: 21	♦ KQJ5	♦ A82				
South HCP: 9	♣ AK5	♣ QJ1098				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AKQ2				2NT
Vul: None	♥ KQ94	♥ AJ6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 18	♦ AK32	♦ QJ74	Pass	7NT	AP	
South HCP: 20	♣ AQ7	♣ K8				
Contract: 7N S			1. Stayman			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ83		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK93	♥ Q764	Pass	3♥	Pass	7♥
North HCP: 20	♦ AKJ106	♦ Q8	AP			
South HCP: 14	♣ Q6	♣ AJ2				
Contract: 7♥ N			1. Stayman			

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 127	♠ J943	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: Both	♦ 854	Partner bids first.
HCP: 9	♣ K5	

Board: 128	♠ KQJ8	The opponents are silent.
Dealer: N	♥ AK63	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ 85	

Board: 129	♠ 64	The opponents are silent.
Dealer: S	♥ J1064	
Vul: NS	♦ J42	Partner bids first.
HCP: 9	♣ AK95	

Board: 130	♠ AQ53	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ K10653	You bid first.
HCP: 20	♣ KJ	

Board: 131	♠ Q432	The opponents are silent.
Dealer: S	♥ 1032	
Vul: None	♦ 953	Partner bids first.
HCP: 5	♣ K64	

Board: 132	♠ A106	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ AJ86	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ AK108				2NT
Vul: Both	♥ AJ82	♥ KQ9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 854	♦ AK62	Pass	4♠	AP	
South HCP: 20	♣ K5	♣ J6				
Contract: 4♠ S			1. Stayman			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ 763				
Vul: None	♥ AK63	♥ 10975		2NT	AP	
North HCP: 20	♦ AK8	♦ J52				
South HCP: 4	♣ 85	♣ QJ4				
Contract: 2N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AKQ5				2NT
Vul: NS	♥ J1064	♥ K7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ J42	♦ AK105	Pass	3NT	AP	
South HCP: 20	♣ AK95	♣ J103				
Contract: 3N S			1. Stayman			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ 102		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK	♥ QJ62	Pass	3♠	Pass	3NT
North HCP: 20	♦ K10653	♦ QJ97	AP			
South HCP: 8	♣ KJ	♣ Q108				
Contract: 3N N			1. Stayman			

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q432	♠ AKJ5				2NT
Vul: None	♥ 1032	♥ QJ94	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ 953	♦ AQJ	Pass	4♠	AP	
South HCP: 20	♣ K64	♣ Q9				
Contract: 4♠ N			1. Stayman 2. both majors			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ KJ92				
Vul: NS	♥ KJ3	♥ 1097		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ AK10	♦ J63	Pass	3♦	Pass	3NT
South HCP: 7	♣ AJ86	♣ Q109	AP			
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 127	♠ AK108	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ AK62	You bid first.
HCP: 20	♣ J6	

Board: 128	♠ 763	The opponents are silent.
Dealer: N	♥ 10975	
Vul: None	♦ J52	Partner bids first.
HCP: 4	♣ QJ4	

Board: 129	♠ AKQ5	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ AK105	You bid first.
HCP: 20	♣ J103	

Board: 130	♠ 102	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: Both	♦ QJ97	Partner bids first.
HCP: 8	♣ Q108	

Board: 131	♠ AKJ5	The opponents are silent.
Dealer: S	♥ QJ94	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ Q9	

Board: 132	♠ KJ92	The opponents are silent.
Dealer: N	♥ 1097	
Vul: NS	♦ J63	Partner bids first.
HCP: 7	♣ Q109	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ AK108				2NT
Vul: Both	♥ AJ82	♥ KQ9	Pass	3♣ <sup>1</sup>	Pass	3♣
North HCP: 9	♦ 854	♦ AK62	Pass	4♣	AP	
South HCP: 20	♣ K5	♣ J6				
Contract: 4♣ S			1. Stayman			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ 763				
Vul: None	♥ AK63	♥ 10975		2NT	AP	
North HCP: 20	♦ AK8	♦ J52				
South HCP: 4	♣ 85	♣ QJ4				
Contract: 2N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AKQ5				2NT
Vul: NS	♥ J1064	♥ K7	Pass	3♣ <sup>1</sup>	Pass	3♣
North HCP: 9	♦ J42	♦ AK105	Pass	3NT	AP	
South HCP: 20	♣ AK95	♣ J103				
Contract: 3N S			1. Stayman			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ 102		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK	♥ QJ62	Pass	3♣	Pass	3NT
North HCP: 20	♦ K10653	♦ QJ97	AP			
South HCP: 8	♣ KJ	♣ Q108				
Contract: 3N N			1. Stayman			

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q432	♠ AKJ5				2NT
Vul: None	♥ 1032	♥ QJ94	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ 953	♦ AQJ	Pass	4♣	AP	
South HCP: 20	♣ K64	♣ Q9				
Contract: 4♣ N			1. Stayman 2. both majors			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ KJ92				
Vul: NS	♥ KJ3	♥ 1097		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ AK10	♦ J63	Pass	3♦	Pass	3NT
South HCP: 7	♣ AJ86	♣ Q109	AP			
Contract: 3N N			1. Stayman			



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 133	♠ 765	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ 876	Partner bids first.
HCP: 6	♣ AQ1084	

Board: 134	♠ AKQ2	The opponents are silent.
Dealer: N	♥ A732	
Vul: None	♦ K5	You bid first.
HCP: 20	♣ A76	

Board: 135	♠ A8	The opponents are silent.
Dealer: S	♥ Q1074	
Vul: NS	♦ AQ64	Partner bids first.
HCP: 17	♣ AJ9	

Board: 136	♠ AKQ4	East Bids XN if possible.
Dealer: N	♥ A9	
Vul: EW	♦ Q10	You bid first.
HCP: 21	♣ KQJ62	

Board: 137	♠ 642	The opponents are silent.
Dealer: S	♥ K862	
Vul: Both	♦ KQ5	Partner bids first.
HCP: 8	♣ 1054	

Board: 138	♠ K6	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ AK753	You bid first.
HCP: 20	♣ K9	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ A843				2NT
Vul: EW	♥ 83	♥ KQ9	Pass	3NT	AP	
North HCP: 6	♦ 876	♦ AK9				
South HCP: 20	♣ AQ1084	♣ KJ5				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J653				
Vul: None	♥ A732	♥ 98		2NT	AP	
North HCP: 20	♦ K5	♦ J63				
South HCP: 4	♣ A76	♣ Q1084				
Contract: 2N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KQ96				2NT
Vul: NS	♥ Q1074	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 17	♦ AQ64	♦ K7	Pass	7NT	AP	
South HCP: 20	♣ AJ9	♣ KQ83	1. Stayman			
Contract: 7N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 106		2NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A9	♥ KJ104	Pass	3♠	Pass	5NT
North HCP: 21	♦ Q10	♦ KJ4	Pass	6NT	XN	AP
South HCP: 12	♣ KQJ62	♣ A843	1. Stayman			
Contract: 6NX N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ KJ103				2NT
Vul: Both	♥ K862	♥ AJ43	Pass	3♠ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 8	♦ KQ5	♦ A8	Pass	5♥	AP	
South HCP: 20	♣ 1054	♣ AK9	1. Stayman			
Contract: 5♥ N			2. both majors			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ4				
Vul: EW	♥ AK108	♥ J7		2NT	Pass	5NT
North HCP: 20	♦ AK753	♦ J82	Pass	6NT	AP	
South HCP: 12	♣ K9	♣ A6542				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 133	♠ A843	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ KJ5	

Board: 134	♠ J653	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ J63	Partner bids first.
HCP: 4	♣ Q1084	

Board: 135	♠ KQ96	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ K7	You bid first.
HCP: 20	♣ KQ83	

Board: 136	♠ 106	East Bids XN if possible.
Dealer: N	♥ KJ104	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 12	♣ A843	

Board: 137	♠ KJ103	The opponents are silent.
Dealer: S	♥ AJ43	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AK9	

Board: 138	♠ AQ4	The opponents are silent.
Dealer: N	♥ J7	
Vul: EW	♦ J82	Partner bids first.
HCP: 12	♣ A6542	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ A843				2NT
Vul: EW	♥ 83	♥ KQ9				
North HCP: 6	♦ 876	♦ AK9	Pass	3NT	AP	
South HCP: 20	♣ AQ1084	♣ KJ5				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J653				
Vul: None	♥ A732	♥ 98		2NT	AP	
North HCP: 20	♦ K5	♦ J63				
South HCP: 4	♣ A76	♣ Q1084				
Contract: 2N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KQ96				2NT
Vul: NS	♥ Q1074	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 17	♦ AQ64	♦ K7	Pass	7NT	AP	
South HCP: 20	♣ AJ9	♣ KQ83	1. Stayman			
Contract: 7N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 106		2NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A9	♥ KJ104	Pass	3♠	Pass	5NT
North HCP: 21	♦ Q10	♦ KJ4	Pass	6NT	XN	AP
South HCP: 12	♣ KQJ62	♣ A843	1. Stayman			
Contract: 6NX N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ KJ103				2NT
Vul: Both	♥ K862	♥ AJ43	Pass	3♠ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 8	♦ KQ5	♦ A8	Pass	5♥	AP	
South HCP: 20	♣ 1054	♣ AK9	1. Stayman			
Contract: 5♥ N			2. both majors			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ4				
Vul: EW	♥ AK108	♥ J7		2NT	Pass	5NT
North HCP: 20	♦ AK753	♦ J82	Pass	6NT	AP	
South HCP: 12	♣ K9	♣ A6542				
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 139	♠ KJ98	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: None	♦ QJ2	Partner bids first.
HCP: 14	♣ AJ	

Board: 140	♠ K863	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ K7	You bid first.
HCP: 20	♣ AKQJ8	

Board: 141	♠ AK3	The opponents are silent.
Dealer: S	♥ A865	
Vul: Both	♦ J83	Partner bids first.
HCP: 12	♣ 1086	

Board: 142	♠ A7	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ KJ10	You bid first.
HCP: 20	♣ AKQ107	

Board: 143	♠ 10965	The opponents are silent.
Dealer: S	♥ 742	
Vul: NS	♦ J1094	Partner bids first.
HCP: 5	♣ A10	

Board: 144	♠ K6	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: Both	♦ AK64	You bid first.
HCP: 21	♣ AQ2	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ KJ98	♠ A107				2NT
Vul: None	♥ Q1075	♥ AK32	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ QJ2	♦ AK10	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AJ	♣ Q106				
Contract: 4N S						
			1. Stayman			
			2. Quantitative 4NT			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K863	♠ AQ5				
Vul: EW	♥ A8	♥ Q62		2NT	Pass	5NT
North HCP: 20	♦ K7	♦ A543	Pass	6NT	AP	
South HCP: 12	♣ AKQJ8	♣ 543				
Contract: 6N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ QJ4				2NT
Vul: Both	♥ A865	♥ K3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ J83	♦ A95	Pass	5NT	Pass	6NT
South HCP: 20	♣ 1086	♣ AKQJ9	AP			
Contract: 6N S			1. Stayman			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q4				
Vul: None	♥ K54	♥ A92		2NT	Pass	3NT
North HCP: 20	♦ KJ10	♦ Q763	AP			
South HCP: 9	♣ AKQ107	♣ J985				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 10965	♠ AQJ2				2NT
Vul: NS	♥ 742	♥ AKQ9	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ J1094	♦ KQ5	Pass	4♠	AP	
South HCP: 21	♣ A10	♣ 98				
Contract: 4♠ N			1. Stayman			
			2. both majors			

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A75				
Vul: Both	♥ AJ82	♥ KQ3		2NT	Pass	5NT
North HCP: 21	♦ AK64	♦ 987	Pass	6NT	AP	
South HCP: 12	♣ AQ2	♣ K984				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 139	♠ A107	The opponents are silent.
Dealer: S	♥ AK32	
Vul: None	♦ AK10	You bid first.
HCP: 20	♣ Q106	

Board: 140	♠ AQ5	The opponents are silent.
Dealer: N	♥ Q62	
Vul: EW	♦ A543	Partner bids first.
HCP: 12	♣ 543	

Board: 141	♠ QJ4	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ A95	You bid first.
HCP: 20	♣ AKQJ9	

Board: 142	♠ Q4	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ Q763	Partner bids first.
HCP: 9	♣ J985	

Board: 143	♠ AQJ2	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ KQ5	You bid first.
HCP: 21	♣ 98	

Board: 144	♠ A75	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ 987	Partner bids first.
HCP: 12	♣ K984	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ KJ98	♠ A107				2NT
Vul: None	♥ Q1075	♥ AK32	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ QJ2	♦ AK10	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AJ	♣ Q106				
Contract: 4N S						
			1. Stayman			
			2. Quantitative 4NT			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K863	♠ AQ5				
Vul: EW	♥ A8	♥ Q62		2NT	Pass	5NT
North HCP: 20	♦ K7	♦ A543	Pass	6NT	AP	
South HCP: 12	♣ AKQJ8	♣ 543				
Contract: 6N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ QJ4				2NT
Vul: Both	♥ A865	♥ K3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ J83	♦ A95	Pass	5NT	Pass	6NT
South HCP: 20	♣ 1086	♣ AKQJ9	AP			
Contract: 6N S			1. Stayman			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q4				
Vul: None	♥ K54	♥ A92		2NT	Pass	3NT
North HCP: 20	♦ KJ10	♦ Q763	AP			
South HCP: 9	♣ AKQ107	♣ J985				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 10965	♠ AQJ2				2NT
Vul: NS	♥ 742	♥ AKQ9	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ J1094	♦ KQ5	Pass	4♠	AP	
South HCP: 21	♣ A10	♣ 98				
Contract: 4♠ N			1. Stayman			
			2. both majors			

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A75				
Vul: Both	♥ AJ82	♥ KQ3		2NT	Pass	5NT
North HCP: 21	♦ AK64	♦ 987	Pass	6NT	AP	
South HCP: 12	♣ AQ2	♣ K984				
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 145	♠ K92	The opponents are silent.
Dealer: S	♥ K64	
Vul: None	♦ KQ	Partner bids first.
HCP: 11	♣ 98432	

Board: 146	♠ AK97	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ A654	You bid first.
HCP: 21	♣ AK	

Board: 147	♠ 765	The opponents are silent.
Dealer: S	♥ QJ105	
Vul: EW	♦ 86	Partner bids first.
HCP: 7	♣ A876	

Board: 148	♠ Q1083	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ AK963	

Board: 149	♠ A8	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: NS	♦ A865	Partner bids first.
HCP: 14	♣ 872	

Board: 150	♠ AKJ9	The opponents are silent.
Dealer: N	♥ A98	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ A762	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ AJ7				2NT
Vul: None	♥ K64	♥ A1098	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 11	♦ KQ	♦ A9	Pass	6NT	AP	
South HCP: 20	♣ 98432	♣ AK75	1. Gerber, for N			
Contract: 6N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q84		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ K73	♥ A65	Pass	6NT	AP	
North HCP: 21	♦ A654	♦ K87	1. Quantitative 4NT			
South HCP: 11	♣ AK	♣ Q986				
Contract: 6N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ KQ2				2NT
Vul: EW	♥ QJ105	♥ K3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 86	♦ AKQ53	Pass	3NT	AP	
South HCP: 21	♣ A876	♣ KJ5	1. Stayman			
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ Q1083	♠ A974		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK	♥ J3	Pass	3♠	Pass	4♠
North HCP: 20	♦ A9	♦ Q107	AP			
South HCP: 7	♣ AK963	♣ 10874	1. Stayman			
Contract: 4♠ N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K532				2NT
Vul: NS	♥ AQ84	♥ KJ107	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 14	♦ A865	♦ KJ	Pass	7♥	AP	
South HCP: 20	♣ 872	♣ AKQ	1. Stayman			
Contract: 7♥ N			2. both majors			

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ Q54		2NT	Pass	5NT
Vul: Both	♥ A98	♥ 54	Pass	6NT	AP	
North HCP: 20	♦ A8	♦ KQ7				
South HCP: 12	♣ A762	♣ KQ1085				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 145	♠ AJ7	The opponents are silent.
Dealer: S	♥ A1098	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ AK75	

Board: 146	♠ Q84	The opponents are silent.
Dealer: N	♥ A65	
Vul: NS	♦ K87	Partner bids first.
HCP: 11	♣ Q986	

Board: 147	♠ KQ2	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AKQ53	You bid first.
HCP: 21	♣ KJ5	

Board: 148	♠ A974	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ Q107	Partner bids first.
HCP: 7	♣ 10874	

Board: 149	♠ K532	The opponents are silent.
Dealer: S	♥ KJ107	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ AKQ	

Board: 150	♠ Q54	The opponents are silent.
Dealer: N	♥ 54	
Vul: Both	♦ KQ7	Partner bids first.
HCP: 12	♣ KQ1085	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ AJ7				2NT
Vul: None	♥ K64	♥ A1098	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 11	♦ KQ	♦ A9	Pass	6NT	AP	
South HCP: 20	♣ 98432	♣ AK75	1. Gerber, for N			
Contract: 6N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q84		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ K73	♥ A65	Pass	6NT	AP	
North HCP: 21	♦ A654	♦ K87	1. Quantitative 4NT			
South HCP: 11	♣ AK	♣ Q986				
Contract: 6N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ KQ2				2NT
Vul: EW	♥ QJ105	♥ K3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 86	♦ AKQ53	Pass	3NT	AP	
South HCP: 21	♣ A876	♣ KJ5	1. Stayman			
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ Q1083	♠ A974		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK	♥ J3	Pass	3♠	Pass	4♠
North HCP: 20	♦ A9	♦ Q107	AP			
South HCP: 7	♣ AK963	♣ 10874	1. Stayman			
Contract: 4♠ N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K532				2NT
Vul: NS	♥ AQ84	♥ KJ107	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 14	♦ A865	♦ KJ	Pass	7♥	AP	
South HCP: 20	♣ 872	♣ AKQ	1. Stayman			
Contract: 7♥ N			2. both majors			

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ Q54		2NT	Pass	5NT
Vul: Both	♥ A98	♥ 54	Pass	6NT	AP	
North HCP: 20	♦ A8	♦ KQ7				
South HCP: 12	♣ A762	♣ KQ1085				
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 151	♠ AKQ2	The opponents are silent.
Dealer: S	♥ 10432	
Vul: NS	♦ KQ10	Partner bids first.
HCP: 14	♣ 106	

Board: 152	♠ A4	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: EW	♦ Q85	You bid first.
HCP: 20	♣ AKJ8	

Board: 153	♠ Q10	West Bids 3♣ if possible.
Dealer: S	♥ 1096	
Vul: Both	♦ J10982	Partner bids first.
HCP: 3	♣ 864	

Board: 154	♠ AKJ	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: None	♦ J3	You bid first.
HCP: 20	♣ AKJ7	

Board: 155	♠ AQ102	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: EW	♦ K82	Partner bids first.
HCP: 12	♣ 864	

Board: 156	♠ AK2	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ Q10982	You bid first.
HCP: 20	♣ AK7	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ AKQ2	♠ 108				2NT
Vul: NS	♥ 10432	♥ AKQ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ KQ10	♦ AJ95	Pass	6♥	AP	
South HCP: 21	♣ 106	♣ AK3	1. Stayman			
Contract: 6♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q1097				
Vul: EW	♥ AQ107	♥ J52		2NT	AP	
North HCP: 20	♦ Q85	♦ J6				
South HCP: 4	♣ AKJ8	♣ 7654				
Contract: 2N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A83				2NT
Vul: Both	♥ 1096	♥ AK5	3♣	Pass	Pass	3♦
North HCP: 3	♦ J10982	♦ AKQ75	AP			
South HCP: 20	♣ 864	♣ 75				
Contract: 3♦ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 943				
Vul: None	♥ QJ76	♥ K82		2NT	Pass	3NT
North HCP: 20	♦ J3	♦ Q10754	AP			
South HCP: 5	♣ AKJ7	♣ 104				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AQ102	♠ J8				2NT
Vul: EW	♥ QJ3	♥ AK82	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K82	♦ AQJ10	Pass	5NT	Pass	6NT
South HCP: 20	♣ 864	♣ AJ5	AP			
Contract: 6N S			1. Stayman			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q75				
Vul: Both	♥ KJ	♥ A62		2NT	Pass	5NT
North HCP: 20	♦ Q10982	♦ KJ764	Pass	6NT	AP	
South HCP: 12	♣ AK7	♣ Q3				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 151	♠ 108	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: NS	♦ AJ95	You bid first.
HCP: 21	♣ AK3	

Board: 152	♠ Q1097	The opponents are silent.
Dealer: N	♥ J52	
Vul: EW	♦ J6	Partner bids first.
HCP: 4	♣ 7654	

Board: 153	♠ A83	West Bids 3♣ if possible.
Dealer: S	♥ AK5	
Vul: Both	♦ AKQ75	You bid first.
HCP: 20	♣ 75	

Board: 154	♠ 943	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ Q10754	Partner bids first.
HCP: 5	♣ 104	

Board: 155	♠ J8	The opponents are silent.
Dealer: S	♥ AK82	
Vul: EW	♦ AQJ10	You bid first.
HCP: 20	♣ AJ5	

Board: 156	♠ Q75	The opponents are silent.
Dealer: N	♥ A62	
Vul: Both	♦ KJ764	Partner bids first.
HCP: 12	♣ Q3	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ AKQ2	♠ 108				2NT
Vul: NS	♥ 10432	♥ AKQ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ KQ10	♦ AJ95	Pass	6♥	AP	
South HCP: 21	♣ 106	♣ AK3	1. Stayman			
Contract: 6♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q1097				
Vul: EW	♥ AQ107	♥ J52		2NT	AP	
North HCP: 20	♦ Q85	♦ J6				
South HCP: 4	♣ AKJ8	♣ 7654				
Contract: 2N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A83				2NT
Vul: Both	♥ 1096	♥ AK5	3♣	Pass	Pass	3♦
North HCP: 3	♦ J10982	♦ AKQ75	AP			
South HCP: 20	♣ 864	♣ 75				
Contract: 3♦ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 943				
Vul: None	♥ QJ76	♥ K82		2NT	Pass	3NT
North HCP: 20	♦ J3	♦ Q10754	AP			
South HCP: 5	♣ AKJ7	♣ 104				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AQ102	♠ J8				2NT
Vul: EW	♥ QJ3	♥ AK82	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K82	♦ AQJ10	Pass	5NT	Pass	6NT
South HCP: 20	♣ 864	♣ AJ5	AP			
Contract: 6N S			1. Stayman			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q75				
Vul: Both	♥ KJ	♥ A62		2NT	Pass	5NT
North HCP: 20	♦ Q10982	♦ KJ764	Pass	6NT	AP	
South HCP: 12	♣ AK7	♣ Q3				
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 157	♠ AK105	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ J107	Partner bids first.
HCP: 13	♣ Q52	

Board: 158	♠ AK10	The opponents are silent.
Dealer: N	♥ A942	
Vul: NS	♦ A2	You bid first.
HCP: 21	♣ AQ54	

Board: 159	♠ A9	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ Q765	Partner bids first.
HCP: 6	♣ 9863	

Board: 160	♠ KJ7	The opponents are silent.
Dealer: N	♥ Q765	
Vul: None	♦ AK64	You bid first.
HCP: 20	♣ AK	

Board: 161	♠ K8	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ KQJ93	Partner bids first.
HCP: 12	♣ 1054	

Board: 162	♠ K72	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AQJ10	You bid first.
HCP: 21	♣ AK63	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AK105	♠ Q76				2NT
Vul: NS	♥ K106	♥ A52	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ J107	♦ AK6	Pass	5NT	Pass	6NT
South HCP: 21	♣ Q52	♣ AKJ3	AP			
Contract: 6N S			1. Stayman			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J653		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A942	♥ KJ10	Pass	3♥	Pass	3NT
North HCP: 21	♦ A2	♦ Q75	AP			
South HCP: 10	♣ AQ54	♣ K87	1. Stayman			
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K1072				2NT
Vul: EW	♥ 986	♥ AQ				
North HCP: 6	♦ Q765	♦ AJ8	Pass	3NT	AP	
South HCP: 21	♣ 9863	♣ AK107				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ Q10		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q765	♥ AKJ2	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK64	♦ Q953	AP			
South HCP: 12	♣ AK	♣ 762	1. Stayman			
Contract: 6♥ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQJ10				2NT
Vul: EW	♥ K93	♥ A8				
North HCP: 12	♦ KQJ93	♦ A54	Pass	5NT	Pass	6NT
South HCP: 20	♣ 1054	♣ KQ97	AP			
Contract: 6N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ AQJ8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A8	♥ K104	Pass	3♦	Pass	5NT
North HCP: 21	♦ AQJ10	♦ K82	Pass	6NT	AP	
South HCP: 13	♣ AK63	♣ 542	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 157	♠ Q76	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ AK6	You bid first.
HCP: 21	♣ AKJ3	

Board: 158	♠ J653	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ Q75	Partner bids first.
HCP: 10	♣ K87	

Board: 159	♠ K1072	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AJ8	You bid first.
HCP: 21	♣ AK107	

Board: 160	♠ Q10	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: None	♦ Q953	Partner bids first.
HCP: 12	♣ 762	

Board: 161	♠ AQJ10	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ A54	You bid first.
HCP: 20	♣ KQ97	

Board: 162	♠ AQJ8	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ K82	Partner bids first.
HCP: 13	♣ 542	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AK105	♠ Q76				2NT
Vul: NS	♥ K106	♥ A52	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ J107	♦ AK6	Pass	5NT	Pass	6NT
South HCP: 21	♣ Q52	♣ AKJ3	AP			
Contract: 6N S			1. Stayman			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J653		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A942	♥ KJ10	Pass	3♥	Pass	3NT
North HCP: 21	♦ A2	♦ Q75	AP			
South HCP: 10	♣ AQ54	♣ K87	1. Stayman			
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K1072				2NT
Vul: EW	♥ 986	♥ AQ				
North HCP: 6	♦ Q765	♦ AJ8	Pass	3NT	AP	
South HCP: 21	♣ 9863	♣ AK107				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ Q10		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q765	♥ AKJ2	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK64	♦ Q953	AP			
South HCP: 12	♣ AK	♣ 762	1. Stayman			
Contract: 6♥ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQJ10				2NT
Vul: EW	♥ K93	♥ A8				
North HCP: 12	♦ KQJ93	♦ A54	Pass	5NT	Pass	6NT
South HCP: 20	♣ 1054	♣ KQ97	AP			
Contract: 6N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ AQJ8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A8	♥ K104	Pass	3♦	Pass	5NT
North HCP: 21	♦ AQJ10	♦ K82	Pass	6NT	AP	
South HCP: 13	♣ AK63	♣ 542	1. Stayman			
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 163	♠ AJ9	The opponents are silent.
Dealer: S	♥ 1054	
Vul: NS	♦ 62	Partner bids first.
HCP: 11	♣ KQJ94	
Board: 164	♠ AKJ6	The opponents are silent.
Dealer: N	♥ AK84	
Vul: EW	♦ Q6	You bid first.
HCP: 21	♣ KJ5	
Board: 165	♠ K953	East Doubles 3♣ if possible.
Dealer: S	♥ KJ109	
Vul: Both	♦ 864	Partner bids first.
HCP: 8	♣ J6	
Board: 166	♠ A6	The opponents are silent.
Dealer: N	♥ AK82	
Vul: None	♦ AK52	You bid first.
HCP: 20	♣ Q108	
Board: 167	♠ AJ2	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ AJ	Partner bids first.
HCP: 11	♣ 107654	
Board: 168	♠ AK	The opponents are silent.
Dealer: N	♥ J63	
Vul: None	♦ AJ94	You bid first.
HCP: 20	♣ AK96	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K54				2NT
Vul: NS	♥ 1054	♥ AKQ	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ 62	♦ AJ5	AP			
South HCP: 21	♣ KQJ94	♣ A1086	1. Quantitative 4NT			
Contract: 6N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 7543		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK84	♥ J105	Pass	3NT <sup>2</sup>	Pass	4♠
North HCP: 21	♦ Q6	♦ A2	AP			
South HCP: 5	♣ KJ5	♣ 10864	1. Stayman			
Contract: 4♠ S			2. both majors			

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ K953	♠ Q2				2NT
Vul: Both	♥ KJ109	♥ AQ42	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 8	♦ 864	♦ AKQ9	Pass	4♣ <sup>2</sup>	Pass	4♥
South HCP: 21	♣ J6	♣ A107	AP			
Contract: 4♥ S			1. Stayman			
			2. limit raise or better in ♥			

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ KQ				
Vul: None	♥ AK82	♥ Q105		2NT	Pass	5NT
North HCP: 20	♦ AK52	♦ J10987	Pass	6NT	AP	
South HCP: 12	♣ Q108	♣ A95				
Contract: 6N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ KQ93				2NT
Vul: Both	♥ J98	♥ AQ				
North HCP: 11	♦ AJ	♦ Q93	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ 107654	♣ AK92	1. Quantitative 4NT			
Contract: 4N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J3				
Vul: None	♥ J63	♥ KQ9		2NT	Pass	3NT
North HCP: 20	♦ AJ94	♦ 762	AP			
South HCP: 9	♣ AK96	♣ QJ1087				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 163	♠ K54	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ AJ5	You bid first.
HCP: 21	♣ A1086	
Board: 164	♠ 7543	The opponents are silent.
Dealer: N	♥ J105	
Vul: EW	♦ A2	Partner bids first.
HCP: 5	♣ 10864	
Board: 165	♠ Q2	East Doubles 3♣ if possible.
Dealer: S	♥ AQ42	
Vul: Both	♦ AKQ9	You bid first.
HCP: 21	♣ A107	
Board: 166	♠ KQ	The opponents are silent.
Dealer: N	♥ Q105	
Vul: None	♦ J10987	Partner bids first.
HCP: 12	♣ A95	
Board: 167	♠ KQ93	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ Q93	You bid first.
HCP: 20	♣ AK92	
Board: 168	♠ J3	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: None	♦ 762	Partner bids first.
HCP: 9	♣ QJ1087	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K54				2NT
Vul: NS	♥ 1054	♥ AKQ	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ 62	♦ AJ5	AP			
South HCP: 21	♣ KQJ94	♣ A1086				
Contract: 6N S						1. Quantitative 4NT

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 7543		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK84	♥ J105	Pass	3NT <sup>2</sup>	Pass	4♠
North HCP: 21	♦ Q6	♦ A2	AP			
South HCP: 5	♣ KJ5	♣ 10864				
Contract: 4♠ S						1. Stayman 2. both majors

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ K953	♠ Q2				2NT
Vul: Both	♥ KJ109	♥ AQ42	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 8	♦ 864	♦ AKQ9	Pass	4♣ <sup>2</sup>	Pass	4♥
South HCP: 21	♣ J6	♣ A107	AP			
Contract: 4♥ S						1. Stayman 2. limit raise or better in ♥

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ KQ				
Vul: None	♥ AK82	♥ Q105		2NT	Pass	5NT
North HCP: 20	♦ AK52	♦ J10987	Pass	6NT	AP	
South HCP: 12	♣ Q108	♣ A95				
Contract: 6N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ KQ93				2NT
Vul: Both	♥ J98	♥ AQ				
North HCP: 11	♦ AJ	♦ Q93	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ 107654	♣ AK92				
Contract: 4N S						1. Quantitative 4NT

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J3				
Vul: None	♥ J63	♥ KQ9		2NT	Pass	3NT
North HCP: 20	♦ AJ94	♦ 762	AP			
South HCP: 9	♣ AK96	♣ QJ1087				
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 169	♠ AJ4	The opponents are silent.
Dealer: S	♥ K865	
Vul: NS	♦ AQ73	Partner bids first.
HCP: 14	♣ 107	

Board: 170	♠ J74	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ AQ102	You bid first.
HCP: 21	♣ AQJ	

Board: 171	♠ AJ2	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ KJ4	Partner bids first.
HCP: 13	♣ 9875	

Board: 172	♠ K1098	The opponents are silent.
Dealer: N	♥ AK105	
Vul: NS	♦ AK6	You bid first.
HCP: 21	♣ A6	

Board: 173	♠ KJ7	The opponents are silent.
Dealer: S	♥ 853	
Vul: EW	♦ AQ976	Partner bids first.
HCP: 10	♣ 86	

Board: 174	♠ K103	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ J6	You bid first.
HCP: 20	♣ AKQJ5	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ10				2NT
Vul: NS	♥ K865	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ AQ73	♦ K92	Pass	5NT	Pass	6NT
South HCP: 20	♣ 107	♣ KQJ2	AP			
Contract: 6N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ Q93				
Vul: Both	♥ AK4	♥ Q975		2NT	AP	
North HCP: 21	♦ AQ102	♦ 863				
South HCP: 4	♣ AQJ	♣ 876				
Contract: 2N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ KQ				2NT
Vul: None	♥ A106	♥ J4	Pass	5NT	Pass	6NT
North HCP: 13	♦ KJ4	♦ AQ92	AP			
South HCP: 20	♣ 9875	♣ AKJ103				
Contract: 6N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K1098	♠ A764		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK105	♥ Q73	Pass	3NT <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AK6	♦ Q4	AP			
South HCP: 13	♣ A6	♣ KQ54	1. Stayman			
Contract: 6N N			2. both majors			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ9				2NT
Vul: EW	♥ 853	♥ KQJ7				
North HCP: 10	♦ AQ976	♦ K8	Pass	3NT	AP	
South HCP: 21	♣ 86	♣ AQ54				
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ AQJ5		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ3	♥ 954	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ J6	♦ A532	Pass	6NT	AP	
South HCP: 11	♣ AKQJ5	♣ 104	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 169	♠ KQ10	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ K92	You bid first.
HCP: 20	♣ KQJ2	

Board: 170	♠ Q93	The opponents are silent.
Dealer: N	♥ Q975	
Vul: Both	♦ 863	Partner bids first.
HCP: 4	♣ 876	

Board: 171	♠ KQ	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AQ92	You bid first.
HCP: 20	♣ AKJ103	

Board: 172	♠ A764	The opponents are silent.
Dealer: N	♥ Q73	
Vul: NS	♦ Q4	Partner bids first.
HCP: 13	♣ KQ54	

Board: 173	♠ AQ9	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: EW	♦ K8	You bid first.
HCP: 21	♣ AQ54	

Board: 174	♠ AQJ5	The opponents are silent.
Dealer: N	♥ 954	
Vul: None	♦ A532	Partner bids first.
HCP: 11	♣ 104	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ10				2NT
Vul: NS	♥ K865	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ AQ73	♦ K92	Pass	5NT	Pass	6NT
South HCP: 20	♣ 107	♣ KQJ2	AP			
Contract: 6N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ Q93				
Vul: Both	♥ AK4	♥ Q975		2NT	AP	
North HCP: 21	♦ AQ102	♦ 863				
South HCP: 4	♣ AQJ	♣ 876				
Contract: 2N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ KQ				2NT
Vul: None	♥ A106	♥ J4	Pass	5NT	Pass	6NT
North HCP: 13	♦ KJ4	♦ AQ92	AP			
South HCP: 20	♣ 9875	♣ AKJ103				
Contract: 6N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K1098	♠ A764		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK105	♥ Q73	Pass	3NT <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AK6	♦ Q4	AP			
South HCP: 13	♣ A6	♣ KQ54	1. Stayman			
Contract: 6N N			2. both majors			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ9				2NT
Vul: EW	♥ 853	♥ KQJ7				
North HCP: 10	♦ AQ976	♦ K8	Pass	3NT	AP	
South HCP: 21	♣ 86	♣ AQ54				
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ AQJ5		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ3	♥ 954	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ J6	♦ A532	Pass	6NT	AP	
South HCP: 11	♣ AKQJ5	♣ 104	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 175	♠ K1082	The opponents are silent.
Dealer: S	♥ J64	
Vul: NS	♦ 10432	Partner bids first.
HCP: 5	♣ J4	

Board: 176	♠ AK53	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ K863	You bid first.
HCP: 20	♣ AK9	

Board: 177	♠ A105	The opponents are silent.
Dealer: S	♥ 54	
Vul: Both	♦ J76	Partner bids first.
HCP: 12	♣ AK1065	

Board: 178	♠ Q862	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ A65	

Board: 179	♠ A843	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: Both	♦ 75	Partner bids first.
HCP: 8	♣ 953	

Board: 180	♠ AQ2	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ AK95	You bid first.
HCP: 20	♣ Q109	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ AQ96				2NT
Vul: NS	♥ J64	♥ A8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 10432	♦ QJ5	Pass	4♠	AP	
South HCP: 20	♣ J4	♣ AK108				
Contract: 4♠ S			1. Stayman			

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ QJ8				
Vul: EW	♥ K3	♥ A65		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ K863	♦ QJ1095	AP			
South HCP: 11	♣ AK9	♣ J3	1. Quantitative 4NT			
Contract: 4N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ K8				2NT
Vul: Both	♥ 54	♥ KQ109	Pass	5NT	Pass	6NT
North HCP: 12	♦ J76	♦ AKQ	AP			
South HCP: 20	♣ AK1065	♣ QJ93				
Contract: 6N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q862	♠ K107		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ7	♥ J1085	Pass	3NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ KQ	♦ A82	AP			
South HCP: 13	♣ A65	♣ KQ7	1. Stayman			
Contract: 6N N			2. both majors			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ A843	♠ K2				2NT
Vul: Both	♥ KJ85	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 75	♦ AKJ94	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ K108	1. Stayman			
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 876		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ10	♥ KQ72	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK95	♦ 643	Pass	6NT	AP	
South HCP: 12	♣ Q109	♣ AK2	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 175	♠ AQ96	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ QJ5	You bid first.
HCP: 20	♣ AK108	

Board: 176	♠ QJ8	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ QJ1095	Partner bids first.
HCP: 11	♣ J3	

Board: 177	♠ K8	The opponents are silent.
Dealer: S	♥ KQ109	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ QJ93	

Board: 178	♠ K107	The opponents are silent.
Dealer: N	♥ J1085	
Vul: EW	♦ A82	Partner bids first.
HCP: 13	♣ KQ7	

Board: 179	♠ K2	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ AKJ94	You bid first.
HCP: 20	♣ K108	

Board: 180	♠ 876	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: None	♦ 643	Partner bids first.
HCP: 12	♣ AK2	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ AQ96				2NT
Vul: NS	♥ J64	♥ A8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 10432	♦ QJ5	Pass	4♠	AP	
South HCP: 20	♣ J4	♣ AK108				
Contract: 4♠ S			1. Stayman			

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ QJ8				
Vul: EW	♥ K3	♥ A65		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ K863	♦ QJ1095	AP			
South HCP: 11	♣ AK9	♣ J3	1. Quantitative 4NT			
Contract: 4N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ K8				2NT
Vul: Both	♥ 54	♥ KQ109	Pass	5NT	Pass	6NT
North HCP: 12	♦ J76	♦ AKQ	AP			
South HCP: 20	♣ AK1065	♣ QJ93				
Contract: 6N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q862	♠ K107		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ7	♥ J1085	Pass	3NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ KQ	♦ A82	AP			
South HCP: 13	♣ A65	♣ KQ7	1. Stayman			
Contract: 6N N			2. both majors			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ A843	♠ K2				2NT
Vul: Both	♥ KJ85	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 75	♦ AKJ94	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ K108	1. Stayman			
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 876		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ10	♥ KQ72	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK95	♦ 643	Pass	6NT	AP	
South HCP: 12	♣ Q109	♣ AK2	1. Stayman			
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 181	♠ 8732	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ A64	Partner bids first.
HCP: 4	♣ 10875	

Board: 182	♠ AK92	The opponents are silent.
Dealer: N	♥ J82	
Vul: Both	♦ KQ2	You bid first.
HCP: 20	♣ AK4	

Board: 183	♠ A96	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ 643	Partner bids first.
HCP: 8	♣ 8764	

Board: 184	♠ J5	The opponents are silent.
Dealer: N	♥ AK85	
Vul: NS	♦ AQ75	You bid first.
HCP: 20	♣ AQ10	

Board: 185	♠ KQ8	The opponents are silent.
Dealer: S	♥ Q76	
Vul: Both	♦ 8732	Partner bids first.
HCP: 12	♣ KQ4	

Board: 186	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK75	
Vul: None	♦ 765	You bid first.
HCP: 20	♣ A95	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 8732	♠ KQJ4				2NT
Vul: EW	♥ 72	♥ AKJ6				
North HCP: 4	♦ A64	♦ 53	AP			
South HCP: 21	♣ 10875	♣ AK4				
Contract: 2N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ Q4		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ J82	♥ K97	Pass	4♠	Pass	6NT
North HCP: 20	♦ KQ2	♦ AJ1083	AP			
South HCP: 11	♣ AK4	♣ J83	1. Gerber, for N			
Contract: 6N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ 1074				2NT
Vul: None	♥ KJ3	♥ A106				
North HCP: 8	♦ 643	♦ AKQJ	Pass	3NT	AP	
South HCP: 21	♣ 8764	♣ AK5				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ 10762		2NT	AP	
Vul: NS	♥ AK85	♥ J976				
North HCP: 20	♦ AQ75	♦ 98				
South HCP: 4	♣ AQ10	♣ K98				
Contract: 2N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A103				2NT
Vul: Both	♥ Q76	♥ A984	Pass	5NT	Pass	7NT
North HCP: 12	♦ 8732	♦ AKQ10	AP			
South HCP: 21	♣ KQ4	♣ A7				
Contract: 7N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 8752		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK75	♥ 632	Pass	3♥	Pass	3NT
North HCP: 20	♦ 765	♦ AQ8	AP			
South HCP: 8	♣ A95	♣ Q104	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 181	♠ KQJ4	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: EW	♦ 53	You bid first.
HCP: 21	♣ AK4	

Board: 182	♠ Q4	The opponents are silent.
Dealer: N	♥ K97	
Vul: Both	♦ AJ1083	Partner bids first.
HCP: 11	♣ J83	

Board: 183	♠ 1074	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ AKQJ	You bid first.
HCP: 21	♣ AK5	

Board: 184	♠ 10762	The opponents are silent.
Dealer: N	♥ J976	
Vul: NS	♦ 98	Partner bids first.
HCP: 4	♣ K98	

Board: 185	♠ A103	The opponents are silent.
Dealer: S	♥ A984	
Vul: Both	♦ AKQ10	You bid first.
HCP: 21	♣ A7	

Board: 186	♠ 8752	The opponents are silent.
Dealer: N	♥ 632	
Vul: None	♦ AQ8	Partner bids first.
HCP: 8	♣ Q104	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 8732	♠ KQJ4				2NT
Vul: EW	♥ 72	♥ AKJ6				
North HCP: 4	♦ A64	♦ 53	AP			
South HCP: 21	♣ 10875	♣ AK4				
Contract: 2N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ Q4		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ J82	♥ K97	Pass	4♠	Pass	6NT
North HCP: 20	♦ KQ2	♦ AJ1083	AP			
South HCP: 11	♣ AK4	♣ J83	1. Gerber, for N			
Contract: 6N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ 1074				2NT
Vul: None	♥ KJ3	♥ A106				
North HCP: 8	♦ 643	♦ AKQJ	Pass	3NT	AP	
South HCP: 21	♣ 8764	♣ AK5				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ 10762		2NT	AP	
Vul: NS	♥ AK85	♥ J976				
North HCP: 20	♦ AQ75	♦ 98				
South HCP: 4	♣ AQ10	♣ K98				
Contract: 2N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A103				2NT
Vul: Both	♥ Q76	♥ A984	Pass	5NT	Pass	7NT
North HCP: 12	♦ 8732	♦ AKQ10	AP			
South HCP: 21	♣ KQ4	♣ A7				
Contract: 7N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 8752		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK75	♥ 632	Pass	3♥	Pass	3NT
North HCP: 20	♦ 765	♦ AQ8	AP			
South HCP: 8	♣ A95	♣ Q104	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 187	♠ Q1093	The opponents are silent.
Dealer: S	♥ 982	
Vul: NS	♦ K2	Partner bids first.
HCP: 5	♣ 7653	

Board: 188	♠ AQ98	The opponents are silent.
Dealer: N	♥ A76	
Vul: EW	♦ A62	You bid first.
HCP: 20	♣ AQ3	

Board: 189	♠ K64	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ AKJ52	Partner bids first.
HCP: 14	♣ 97	

Board: 190	♠ AK	The opponents are silent.
Dealer: N	♥ 10965	
Vul: NS	♦ A962	You bid first.
HCP: 20	♣ AKQ	

Board: 191	♠ A872	The opponents are silent.
Dealer: S	♥ 543	
Vul: EW	♦ KQ	Partner bids first.
HCP: 14	♣ KQ63	

Board: 192	♠ KQ87	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: Both	♦ 854	You bid first.
HCP: 20	♣ AK	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ AK76				2NT
Vul: NS	♥ 982	♥ AKQ6	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ K2	♦ 854	Pass	4♠	AP	
South HCP: 20	♣ 7653	♣ A4				
Contract: 4♠ N						
			1. Stayman			
			2. both majors			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A76	♥ KJ9	Pass	3♠	Pass	6♠
North HCP: 20	♦ A62	♦ Q74	AP			
South HCP: 12	♣ AQ3	♣ K84				
Contract: 6♠ N			1. Stayman			

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ AQJ2				2NT
Vul: None	♥ K104	♥ AQ9	Pass	5NT	Pass	6NT
North HCP: 14	♦ AKJ52	♦ Q74	AP			
South HCP: 20	♣ 97	♣ KQ3				
Contract: 6N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J103		2NT	Pass	3NT
Vul: NS	♥ 10965	♥ AK8				
North HCP: 20	♦ A962	♦ 108754	AP			
South HCP: 8	♣ AKQ	♣ 109				
Contract: 3N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A872	♠ QJ53				2NT
Vul: EW	♥ 543	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 14	♦ KQ	♦ A3	Pass	6NT	AP	
South HCP: 21	♣ KQ63	♣ A104				
Contract: 6N S			1. Stayman			
			2. both majors			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ J5		2NT	Pass	5NT
Vul: Both	♥ AKJ8	♥ Q107	Pass	6NT	AP	
North HCP: 20	♦ 854	♦ AKQ3				
South HCP: 12	♣ AK	♣ 9532				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 187	♠ AK76	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: NS	♦ 854	You bid first.
HCP: 20	♣ A4	

Board: 188	♠ K642	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: EW	♦ Q74	Partner bids first.
HCP: 12	♣ K84	

Board: 189	♠ AQJ2	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ Q74	You bid first.
HCP: 20	♣ KQ3	

Board: 190	♠ J103	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ 108754	Partner bids first.
HCP: 8	♣ 109	

Board: 191	♠ QJ53	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: EW	♦ A3	You bid first.
HCP: 21	♣ A104	

Board: 192	♠ J5	The opponents are silent.
Dealer: N	♥ Q107	
Vul: Both	♦ AKQ3	Partner bids first.
HCP: 12	♣ 9532	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ AK76				2NT
Vul: NS	♥ 982	♥ AKQ6	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ K2	♦ 854	Pass	4♠	AP	
South HCP: 20	♣ 7653	♣ A4	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A76	♥ KJ9	Pass	3♠	Pass	6♠
North HCP: 20	♦ A62	♦ Q74	AP			
South HCP: 12	♣ AQ3	♣ K84	1. Stayman			
Contract: 6♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ AQJ2				2NT
Vul: None	♥ K104	♥ AQ9	Pass	5NT	Pass	6NT
North HCP: 14	♦ AKJ52	♦ Q74	AP			
South HCP: 20	♣ 97	♣ KQ3				
Contract: 6N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J103		2NT	Pass	3NT
Vul: NS	♥ 10965	♥ AK8	AP			
North HCP: 20	♦ A962	♦ 108754				
South HCP: 8	♣ AKQ	♣ 109				
Contract: 3N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A872	♠ QJ53				2NT
Vul: EW	♥ 543	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 14	♦ KQ	♦ A3	Pass	6NT	AP	
South HCP: 21	♣ KQ63	♣ A104	1. Stayman			
Contract: 6N S			2. both majors			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ J5		2NT	Pass	5NT
Vul: Both	♥ AKJ8	♥ Q107	Pass	6NT	AP	
North HCP: 20	♦ 854	♦ AKQ3				
South HCP: 12	♣ AK	♣ 9532				
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 193	♠ KJ9	The opponents are silent.
Dealer: S	♥ 9863	
Vul: EW	♦ K9	Partner bids first.
HCP: 12	♣ KQ106	

Board: 194	♠ AKJ6	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ K95	You bid first.
HCP: 21	♣ 53	

Board: 195	♠ KJ8	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ Q107	Partner bids first.
HCP: 12	♣ AJ754	

Board: 196	♠ K7	The opponents are silent.
Dealer: N	♥ A1072	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ AKJ43	

Board: 197	♠ A97	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ KQJ87	Partner bids first.
HCP: 17	♣ K76	

Board: 198	♠ AJ76	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ AKQ74	You bid first.
HCP: 20	♣ Q6	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 193			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ KJ9	♠ A6	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♥ 9863	♥ AQ104	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♦ K9	♦ AQ1083	AP			
Contract: 6N S	♣ KQ106	♣ A4	1. Stayman			
			2. Quantitative 4NT			

Board: 194			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AKJ6	♠ 43		2NT	Pass	4♣ <sup>1</sup>
North HCP: 21	♥ AKQJ	♥ 732	Pass	4♠	Pass	7NT
South HCP: 16	♦ K95	♦ AQ3	AP			
Contract: 7N N	♣ 53	♣ AKQJ7	1. Gerber, for N			

Board: 195			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KJ8	♠ A1094				
North HCP: 12	♥ J8	♥ A6	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♦ Q107	♦ AK654	1. Quantitative 4NT			
Contract: 4N S	♣ AJ754	♣ KQ				

Board: 196			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K7	♠ A32		2NT	Pass	5NT
North HCP: 21	♥ A1072	♥ KJ6	Pass	6NT	AP	
South HCP: 13	♦ AQ	♦ K84				
Contract: 6N N	♣ AKJ43	♣ Q975				

Board: 197			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ A97	♠ KQ108	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 17	♥ A8	♥ KJ106	Pass	7NT	AP	
South HCP: 20	♦ KQJ87	♦ A9	1. Gerber, for N			
Contract: 7N S	♣ K76	♣ AQJ				

Board: 198			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AJ76	♠ 32		2NT	Pass	3NT
North HCP: 20	♥ A8	♥ KJ5	AP			
South HCP: 5	♦ AKQ74	♦ 1052				
Contract: 3N N	♣ Q6	♣ J9853				

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 193	♠ A6	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: EW	♦ AQ1083	You bid first.
HCP: 20	♣ A4	

Board: 194	♠ 43	The opponents are silent.
Dealer: N	♥ 732	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 16	♣ AKQJ7	

Board: 195	♠ A1094	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AK654	You bid first.
HCP: 20	♣ KQ	

Board: 196	♠ A32	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ K84	Partner bids first.
HCP: 13	♣ Q975	

Board: 197	♠ KQ108	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AQJ	

Board: 198	♠ 32	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ 1052	Partner bids first.
HCP: 5	♣ J9853	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A6	Pass	3♣ <sup>1</sup>	Pass	2NT
Vul: EW	♥ 9863	♥ AQ104	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 12	♦ K9	♦ AQ1083	AP			
South HCP: 20	♣ KQ106	♣ A4	1. Stayman			
Contract: 6N S			2. Quantitative 4NT			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 43		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AKQJ	♥ 732	Pass	4♠	Pass	7NT
North HCP: 21	♦ K95	♦ AQ3	AP			
South HCP: 16	♣ 53	♣ AKQJ7	1. Gerber, for N			
Contract: 7N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ A1094				2NT
Vul: None	♥ J8	♥ A6	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ Q107	♦ AK654	1. Quantitative 4NT			
South HCP: 20	♣ AJ754	♣ KQ				
Contract: 4N S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A32		2NT	Pass	5NT
Vul: EW	♥ A1072	♥ KJ6	Pass	6NT	AP	
North HCP: 21	♦ AQ	♦ K84				
South HCP: 13	♣ AKJ43	♣ Q975				
Contract: 6N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ KQ108				2NT
Vul: Both	♥ A8	♥ KJ106	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 17	♦ KQJ87	♦ A9	Pass	7NT	AP	
South HCP: 20	♣ K76	♣ AQJ	1. Gerber, for N			
Contract: 7N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ 32		2NT	Pass	3NT
Vul: None	♥ A8	♥ KJ5	AP			
North HCP: 20	♦ AKQ74	♦ 1052				
South HCP: 5	♣ Q6	♣ J9853				
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 199	♠ AJ108	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 15	♣ A103	

Board: 200	♠ KJ	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ A52	You bid first.
HCP: 20	♣ AKQ85	

Board: 201	♠ 97	The opponents are silent.
Dealer: S	♥ J62	
Vul: None	♦ K10875	Partner bids first.
HCP: 12	♣ AKJ	

Board: 202	♠ AKJ5	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ KQ7	

Board: 203	♠ AJ73	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ J842	Partner bids first.
HCP: 7	♣ J104	

Board: 204	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: None	♦ KQ64	You bid first.
HCP: 20	♣ A108	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ K3				2NT
Vul: NS	♥ J97	♥ AK83	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ AJ9	♦ KQ7	Pass	5NT	Pass	6NT
South HCP: 21	♣ A103	♣ KQJ9	AP			
Contract: 6N S			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q53				
Vul: Both	♥ K109	♥ AJ		2NT	Pass	5NT
North HCP: 20	♦ A52	♦ KQJ86	Pass	6NT	AP	
South HCP: 13	♣ AKQ85	♣ 642				
Contract: 6N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AKJ10				2NT
Vul: None	♥ J62	♥ AKQ	Pass	5NT	Pass	6NT
North HCP: 12	♦ K10875	♦ J43	AP			
South HCP: 20	♣ AKJ	♣ Q109				
Contract: 6N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q972		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ QJ76	♥ A42	Pass	3NT <sup>2</sup>	Pass	7♠
North HCP: 20	♦ A8	♦ K7	AP			
South HCP: 13	♣ KQ7	♣ A1083	1. Stayman			
Contract: 7♠ S			2. both majors			

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AJ73	♠ KQ				2NT
Vul: EW	♥ 32	♥ K1098	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J842	♦ AQ6	Pass	3NT	AP	
South HCP: 21	♣ J104	♣ AK87	1. Stayman			
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ104	♥ KQ65	Pass	3♥	Pass	6NT
North HCP: 20	♦ KQ64	♦ A103	AP			
South HCP: 15	♣ A108	♣ Q943	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 199	♠ K3	The opponents are silent.
Dealer: S	♥ AK83	
Vul: NS	♦ KQ7	You bid first.
HCP: 21	♣ KQJ9	

Board: 200	♠ Q53	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ KQJ86	Partner bids first.
HCP: 13	♣ 642	

Board: 201	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ J43	You bid first.
HCP: 20	♣ Q109	

Board: 202	♠ Q972	The opponents are silent.
Dealer: N	♥ A42	
Vul: NS	♦ K7	Partner bids first.
HCP: 13	♣ A1083	

Board: 203	♠ KQ	The opponents are silent.
Dealer: S	♥ K1098	
Vul: EW	♦ AQ6	You bid first.
HCP: 21	♣ AK87	

Board: 204	♠ KJ	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: None	♦ A103	Partner bids first.
HCP: 15	♣ Q943	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ K3				2NT
Vul: NS	♥ J97	♥ AK83	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ AJ9	♦ KQ7	Pass	5NT	Pass	6NT
South HCP: 21	♣ A103	♣ KQJ9	AP			
Contract: 6N S			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q53				
Vul: Both	♥ K109	♥ AJ		2NT	Pass	5NT
North HCP: 20	♦ A52	♦ KQJ86	Pass	6NT	AP	
South HCP: 13	♣ AKQ85	♣ 642				
Contract: 6N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AKJ10				2NT
Vul: None	♥ J62	♥ AKQ	Pass	5NT	Pass	6NT
North HCP: 12	♦ K10875	♦ J43	AP			
South HCP: 20	♣ AKJ	♣ Q109				
Contract: 6N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q972		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ QJ76	♥ A42	Pass	3NT <sup>2</sup>	Pass	7♠
North HCP: 20	♦ A8	♦ K7	AP			
South HCP: 13	♣ KQ7	♣ A1083	1. Stayman			
Contract: 7♠ S			2. both majors			

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AJ73	♠ KQ				2NT
Vul: EW	♥ 32	♥ K1098	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J842	♦ AQ6	Pass	3NT	AP	
South HCP: 21	♣ J104	♣ AK87	1. Stayman			
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ104	♥ KQ65	Pass	3♥	Pass	6NT
North HCP: 20	♦ KQ64	♦ A103	AP			
South HCP: 15	♣ A108	♣ Q943	1. Stayman			
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 205	♠ 985	The opponents are silent.
Dealer: S	♥ Q98	
Vul: NS	♦ J95	Partner bids first.
HCP: 5	♣ Q964	

Board: 206	♠ A3	The opponents are silent.
Dealer: N	♥ 10973	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AKQ87	

Board: 207	♠ J3	The opponents are silent.
Dealer: S	♥ AQ54	
Vul: Both	♦ 9862	Partner bids first.
HCP: 12	♣ AJ4	

Board: 208	♠ AK73	The opponents are silent.
Dealer: N	♥ KQ32	
Vul: NS	♦ Q8	You bid first.
HCP: 21	♣ AK6	

Board: 209	♠ A84	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ AJ85	Partner bids first.
HCP: 14	♣ A972	

Board: 210	♠ AK97	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ Q5	You bid first.
HCP: 20	♣ A1074	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AK102				2NT
Vul: NS	♥ Q98	♥ KJ75				
North HCP: 5	♦ J95	♦ AQ10	Pass	3NT	AP	
South HCP: 21	♣ Q964	♣ A7				
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K942		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 10973	♥ AK2	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK	♦ J106	AP			
South HCP: 11	♣ AKQ87	♣ 1053	1. Stayman			
Contract: 6N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AKQ7				2NT
Vul: Both	♥ AQ54	♥ KJ62	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 12	♦ 9862	♦ KQ	Pass	6♥	AP	
South HCP: 21	♣ AJ4	♣ K93	1. Stayman			
Contract: 6♥ N			2. both majors			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ J54				
Vul: NS	♥ KQ32	♥ 876		2NT	Pass	3NT
North HCP: 21	♦ Q8	♦ K4	AP			
South HCP: 6	♣ AK6	♣ Q10973				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ106				2NT
Vul: EW	♥ J5	♥ AK74	Pass	5NT	Pass	6NT
North HCP: 14	♦ AJ85	♦ K10	AP			
South HCP: 20	♣ A972	♣ KQ5				
Contract: 6N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ J83		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK6	♥ Q1053	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q5	♦ K72	AP			
South HCP: 6	♣ A1074	♣ 865	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 205	♠ AK102	The opponents are silent.
Dealer: S	♥ KJ75	
Vul: NS	♦ AQ10	You bid first.
HCP: 21	♣ A7	

Board: 206	♠ K942	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ J106	Partner bids first.
HCP: 11	♣ 1053	

Board: 207	♠ AKQ7	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ K93	

Board: 208	♠ J54	The opponents are silent.
Dealer: N	♥ 876	
Vul: NS	♦ K4	Partner bids first.
HCP: 6	♣ Q10973	

Board: 209	♠ KQ106	The opponents are silent.
Dealer: S	♥ AK74	
Vul: EW	♦ K10	You bid first.
HCP: 20	♣ KQ5	

Board: 210	♠ J83	The opponents are silent.
Dealer: N	♥ Q1053	
Vul: Both	♦ K72	Partner bids first.
HCP: 6	♣ 865	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AK102				2NT
Vul: NS	♥ Q98	♥ KJ75				
North HCP: 5	♦ J95	♦ AQ10	Pass	3NT	AP	
South HCP: 21	♣ Q964	♣ A7				
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K942		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 10973	♥ AK2	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK	♦ J106	AP			
South HCP: 11	♣ AKQ87	♣ 1053	1. Stayman			
Contract: 6N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AKQ7				2NT
Vul: Both	♥ AQ54	♥ KJ62	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 12	♦ 9862	♦ KQ	Pass	6♥	AP	
South HCP: 21	♣ AJ4	♣ K93	1. Stayman			
Contract: 6♥ N			2. both majors			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ J54				
Vul: NS	♥ KQ32	♥ 876		2NT	Pass	3NT
North HCP: 21	♦ Q8	♦ K4	AP			
South HCP: 6	♣ AK6	♣ Q10973				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ106				2NT
Vul: EW	♥ J5	♥ AK74	Pass	5NT	Pass	6NT
North HCP: 14	♦ AJ85	♦ K10	AP			
South HCP: 20	♣ A972	♣ KQ5				
Contract: 6N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ J83		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK6	♥ Q1053	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q5	♦ K72	AP			
South HCP: 6	♣ A1074	♣ 865	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 211	♠ 83	The opponents are silent.
Dealer: S	♥ 862	
Vul: None	♦ AK62	Partner bids first.
HCP: 10	♣ QJ107	

Board: 212	♠ AQ75	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ KQJ	You bid first.
HCP: 21	♣ KQ83	

Board: 213	♠ A98	The opponents are silent.
Dealer: S	♥ K64	
Vul: Both	♦ Q2	Partner bids first.
HCP: 15	♣ AQ743	

Board: 214	♠ A74	The opponents are silent.
Dealer: N	♥ A852	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ KJ9	

Board: 215	♠ 93	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: NS	♦ 10854	Partner bids first.
HCP: 10	♣ A104	

Board: 216	♠ AK10	The opponents are silent.
Dealer: N	♥ A52	
Vul: Both	♦ K107	You bid first.
HCP: 20	♣ KQJ4	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ KJ52				2NT
Vul: None	♥ 862	♥ AQJ10				
North HCP: 10	♦ AK62	♦ QJ	Pass	3NT	AP	
South HCP: 21	♣ QJ107	♣ AK9				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ KJ63		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A2	♥ 9863	Pass	3♠	Pass	6♠
North HCP: 21	♦ KQJ	♦ A98	AP			
South HCP: 8	♣ KQ83	♣ 109	1. Stayman			
Contract: 6♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ KJ103				2NT
Vul: Both	♥ K64	♥ AJ97	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ Q2	♦ AKJ	Pass	6NT	AP	
South HCP: 21	♣ AQ743	♣ KJ	1. Gerber, for N			
Contract: 6N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J2		2NT	Pass	3NT
Vul: None	♥ A852	♥ 1076	AP			
North HCP: 20	♦ AKJ	♦ Q75				
South HCP: 7	♣ KJ9	♣ A10754				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQ8				2NT
Vul: NS	♥ KQJ10	♥ A54	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 10854	♦ AKJ93	Pass	3NT	AP	
South HCP: 21	♣ A104	♣ K8	1. Stayman			
Contract: 3N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 8763		2NT	AP	
Vul: Both	♥ A52	♥ 984				
North HCP: 20	♦ K107	♦ 954				
South HCP: 4	♣ KQJ4	♣ A76				
Contract: 2N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 211	♠ KJ52	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ QJ	You bid first.
HCP: 21	♣ AK9	

Board: 212	♠ KJ63	The opponents are silent.
Dealer: N	♥ 9863	
Vul: EW	♦ A98	Partner bids first.
HCP: 8	♣ 109	

Board: 213	♠ KJ103	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ KJ	

Board: 214	♠ J2	The opponents are silent.
Dealer: N	♥ 1076	
Vul: None	♦ Q75	Partner bids first.
HCP: 7	♣ A10754	

Board: 215	♠ AQ8	The opponents are silent.
Dealer: S	♥ A54	
Vul: NS	♦ AKJ93	You bid first.
HCP: 21	♣ K8	

Board: 216	♠ 8763	The opponents are silent.
Dealer: N	♥ 984	
Vul: Both	♦ 954	Partner bids first.
HCP: 4	♣ A76	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ KJ52				2NT
Vul: None	♥ 862	♥ AQJ10				
North HCP: 10	♦ AK62	♦ QJ	Pass	3NT	AP	
South HCP: 21	♣ QJ107	♣ AK9				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ KJ63		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A2	♥ 9863	Pass	3♠	Pass	6♠
North HCP: 21	♦ KQJ	♦ A98	AP			
South HCP: 8	♣ KQ83	♣ 109	1. Stayman			
Contract: 6♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ KJ103				2NT
Vul: Both	♥ K64	♥ AJ97	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ Q2	♦ AKJ	Pass	6NT	AP	
South HCP: 21	♣ AQ743	♣ KJ	1. Gerber, for N			
Contract: 6N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J2		2NT	Pass	3NT
Vul: None	♥ A852	♥ 1076	AP			
North HCP: 20	♦ AKJ	♦ Q75				
South HCP: 7	♣ KJ9	♣ A10754				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQ8				2NT
Vul: NS	♥ KQJ10	♥ A54	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 10854	♦ AKJ93	Pass	3NT	AP	
South HCP: 21	♣ A104	♣ K8	1. Stayman			
Contract: 3N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 8763		2NT	AP	
Vul: Both	♥ A52	♥ 984				
North HCP: 20	♦ K107	♦ 954				
South HCP: 4	♣ KQJ4	♣ A76				
Contract: 2N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 217	♠ KJ52	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: None	♦ J85	Partner bids first.
HCP: 8	♣ 106	

Board: 218	♠ AK65	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ KJ6	You bid first.
HCP: 20	♣ A982	

Board: 219	♠ A73	The opponents are silent.
Dealer: S	♥ J852	
Vul: None	♦ KJ4	Partner bids first.
HCP: 9	♣ 943	

Board: 220	♠ AQ	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ Q92	You bid first.
HCP: 20	♣ KQ642	

Board: 221	♠ 9865	The opponents are silent.
Dealer: S	♥ A87	
Vul: EW	♦ K75	Partner bids first.
HCP: 7	♣ 1076	

Board: 222	♠ AQ2	The opponents are silent.
Dealer: N	♥ A63	
Vul: Both	♦ KQJ2	You bid first.
HCP: 20	♣ A107	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ 94				2NT
Vul: None	♥ QJ54	♥ AK86	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ J85	♦ AK9	Pass	4♥	AP	
South HCP: 21	♣ 106	♣ AK93	1. Stayman			
Contract: 4♥ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J109		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ	♥ A63	Pass	4♠	Pass	6NT
North HCP: 20	♦ KJ6	♦ 92	AP			
South HCP: 11	♣ A982	♣ KQJ53	1. Gerber, for N			
Contract: 6N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KJ104				2NT
Vul: None	♥ J852	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ KJ4	♦ 10985	Pass	3NT	AP	
South HCP: 20	♣ 943	♣ AK	1. Stayman			
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J64		2NT	Pass	5NT
Vul: NS	♥ AK5	♥ 64	Pass	6NT	AP	
North HCP: 20	♦ Q92	♦ AKJ53				
South HCP: 13	♣ KQ642	♣ A53				
Contract: 6N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ A103				2NT
Vul: EW	♥ A87	♥ KQ109	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ K75	♦ AJ84	Pass	3NT	AP	
South HCP: 20	♣ 1076	♣ AQ	1. Stayman			
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K75		2NT	Pass	5NT
Vul: Both	♥ A63	♥ KQJ	Pass	6NT	AP	
North HCP: 20	♦ KQJ2	♦ 96543				
South HCP: 12	♣ A107	♣ K5				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 217	♠ 94	The opponents are silent.
Dealer: S	♥ AK86	
Vul: None	♦ AK9	You bid first.
HCP: 21	♣ AK93	

Board: 218	♠ J109	The opponents are silent.
Dealer: N	♥ A63	
Vul: EW	♦ 92	Partner bids first.
HCP: 11	♣ KQJ53	

Board: 219	♠ KJ104	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ 10985	You bid first.
HCP: 20	♣ AK	

Board: 220	♠ J64	The opponents are silent.
Dealer: N	♥ 64	
Vul: NS	♦ AKJ53	Partner bids first.
HCP: 13	♣ A53	

Board: 221	♠ A103	The opponents are silent.
Dealer: S	♥ KQ109	
Vul: EW	♦ AJ84	You bid first.
HCP: 20	♣ AQ	

Board: 222	♠ K75	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ 96543	Partner bids first.
HCP: 12	♣ K5	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ 94				2NT
Vul: None	♥ QJ54	♥ AK86	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ J85	♦ AK9	Pass	4♥	AP	
South HCP: 21	♣ 106	♣ AK93	1. Stayman			
Contract: 4♥ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J109		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ	♥ A63	Pass	4♠	Pass	6NT
North HCP: 20	♦ KJ6	♦ 92	AP			
South HCP: 11	♣ A982	♣ KQJ53	1. Gerber, for N			
Contract: 6N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KJ104				2NT
Vul: None	♥ J852	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ KJ4	♦ 10985	Pass	3NT	AP	
South HCP: 20	♣ 943	♣ AK	1. Stayman			
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J64		2NT	Pass	5NT
Vul: NS	♥ AK5	♥ 64	Pass	6NT	AP	
North HCP: 20	♦ Q92	♦ AKJ53				
South HCP: 13	♣ KQ642	♣ A53				
Contract: 6N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ A103				2NT
Vul: EW	♥ A87	♥ KQ109	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ K75	♦ AJ84	Pass	3NT	AP	
South HCP: 20	♣ 1076	♣ AQ	1. Stayman			
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K75		2NT	Pass	5NT
Vul: Both	♥ A63	♥ KQJ	Pass	6NT	AP	
North HCP: 20	♦ KQJ2	♦ 96543				
South HCP: 12	♣ A107	♣ K5				
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 223	♠ KQ	The opponents are silent.
Dealer: S	♥ K83	
Vul: NS	♦ K873	Partner bids first.
HCP: 12	♣ J1072	
Board: 224	♠ AK	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ KQ764	
Board: 225	♠ QJ7	West Bids XN if possible.
Dealer: S	♥ K52	
Vul: Both	♦ KJ98	Partner bids first.
HCP: 12	♣ Q32	
Board: 226	♠ A9	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: None	♦ AQJ76	You bid first.
HCP: 20	♣ 83	
Board: 227	♠ A963	The opponents are silent.
Dealer: S	♥ A108	
Vul: EW	♦ 97	Partner bids first.
HCP: 8	♣ 10643	
Board: 228	♠ AK96	The opponents are silent.
Dealer: N	♥ A1064	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ Q73	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1098				2NT
Vul: NS	♥ K83	♥ AQ5	Pass	5NT	Pass	6NT
North HCP: 12	♦ K873	♦ AJ9	AP			
South HCP: 20	♣ J1072	♣ KQ4				
Contract: 6N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 72		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ QJ4	♥ AK102	Pass	3♦	Pass	5NT
North HCP: 20	♦ AJ10	♦ 7532	Pass	6NT	AP	
South HCP: 12	♣ KQ764	♣ AJ5	1. Stayman			
Contract: 6N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ AK93				2NT
Vul: Both	♥ K52	♥ AQ	Pass	5NT	Pass	6NT
North HCP: 12	♦ KJ98	♦ 32	XN	AP		
South HCP: 20	♣ Q32	♣ AK1097				
Contract: 6NX S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ7	♥ 109	Pass	3♥	Pass	5NT
North HCP: 20	♦ AQJ76	♦ 952	Pass	6NT	AP	
South HCP: 12	♣ 83	♣ AQ105	1. Stayman			
Contract: 6N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ KQJ5				2NT
Vul: EW	♥ A108	♥ 97	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 97	♦ AK52	Pass	6♠	AP	
South HCP: 20	♣ 10643	♣ AQJ	1. Stayman			
Contract: 6♠ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ 1075		2NT	Pass	3NT
Vul: Both	♥ A1064	♥ K9	AP			
North HCP: 20	♦ AK	♦ 1098				
South HCP: 7	♣ Q73	♣ KJ984				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 223	♠ A1098	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ AJ9	You bid first.
HCP: 20	♣ KQ4	

Board: 224	♠ 72	The opponents are silent.
Dealer: N	♥ AK102	
Vul: EW	♦ 7532	Partner bids first.
HCP: 12	♣ AJ5	

Board: 225	♠ AK93	West Bids XN if possible.
Dealer: S	♥ AQ	
Vul: Both	♦ 32	You bid first.
HCP: 20	♣ AK1097	

Board: 226	♠ KQJ6	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ 952	Partner bids first.
HCP: 12	♣ AQ105	

Board: 227	♠ KQJ5	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ AK52	You bid first.
HCP: 20	♣ AQJ	

Board: 228	♠ 1075	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ 1098	Partner bids first.
HCP: 7	♣ KJ984	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1098				2NT
Vul: NS	♥ K83	♥ AQ5	Pass	5NT	Pass	6NT
North HCP: 12	♦ K873	♦ AJ9	AP			
South HCP: 20	♣ J1072	♣ KQ4				
Contract: 6N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 72		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ QJ4	♥ AK102	Pass	3♦	Pass	5NT
North HCP: 20	♦ AJ10	♦ 7532	Pass	6NT	AP	
South HCP: 12	♣ KQ764	♣ AJ5	1. Stayman			
Contract: 6N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ AK93				2NT
Vul: Both	♥ K52	♥ AQ	Pass	5NT	Pass	6NT
North HCP: 12	♦ KJ98	♦ 32	XN	AP		
South HCP: 20	♣ Q32	♣ AK1097				
Contract: 6NX S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ7	♥ 109	Pass	3♥	Pass	5NT
North HCP: 20	♦ AQJ76	♦ 952	Pass	6NT	AP	
South HCP: 12	♣ 83	♣ AQ105	1. Stayman			
Contract: 6N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ KQJ5				2NT
Vul: EW	♥ A108	♥ 97	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 97	♦ AK52	Pass	6♠	AP	
South HCP: 20	♣ 10643	♣ AQJ	1. Stayman			
Contract: 6♠ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ 1075		2NT	Pass	3NT
Vul: Both	♥ A1064	♥ K9	AP			
North HCP: 20	♦ AK	♦ 1098				
South HCP: 7	♣ Q73	♣ KJ984				
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 229	♠ QJ	The opponents are silent.
Dealer: S	♥ K83	
Vul: None	♦ J10652	Partner bids first.
HCP: 12	♣ KQ7	

Board: 230	♠ K6	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: NS	♦ Q102	You bid first.
HCP: 20	♣ AKQ8	

Board: 231	♠ K1085	The opponents are silent.
Dealer: S	♥ A1074	
Vul: Both	♦ 96	Partner bids first.
HCP: 14	♣ AK10	

Board: 232	♠ QJ5	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: None	♦ AKJ5	You bid first.
HCP: 20	♣ J2	

Board: 233	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ Q43	Partner bids first.
HCP: 15	♣ 9654	

Board: 234	♠ AK108	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ AJ984	You bid first.
HCP: 20	♣ A5	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 98				2NT
Vul: None	♥ K83	♥ AQ9	Pass	5NT	Pass	6NT
North HCP: 12	♦ J10652	♦ AKQ7	AP			
South HCP: 20	♣ KQ7	♣ AJ63				
Contract: 6N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q52		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ54	♥ K1087	Pass	3♥	Pass	6♥
North HCP: 20	♦ Q102	♦ AK64	AP			
South HCP: 12	♣ AKQ8	♣ 52	1. Stayman			
Contract: 6♥ N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ K1085	♠ AQ2				2NT
Vul: Both	♥ A1074	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ 96	♦ AKQ87	Pass	5NT	Pass	6NT
South HCP: 21	♣ AK10	♣ QJ5	AP			
Contract: 6N S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ AK3		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKJ9	♥ 86	Pass	4♠	Pass	6NT
North HCP: 20	♦ AKJ5	♦ 1092	AP			
South HCP: 11	♣ J2	♣ A9653	1. Gerber, for N			
Contract: 6N N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ	♠ 85				2NT
Vul: NS	♥ K9	♥ AQJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ Q43	♦ KJ	Pass	5NT	Pass	6NT
South HCP: 20	♣ 9654	♣ AKQ32	AP			
Contract: 6N S			1. Stayman			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ Q43				
Vul: EW	♥ A3	♥ K54		2NT	Pass	3NT
North HCP: 20	♦ AJ984	♦ 1072	AP			
South HCP: 5	♣ A5	♣ 9863				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 229	♠ 98	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ AKQ7	You bid first.
HCP: 20	♣ AJ63	

Board: 230	♠ Q52	The opponents are silent.
Dealer: N	♥ K1087	
Vul: NS	♦ AK64	Partner bids first.
HCP: 12	♣ 52	

Board: 231	♠ AQ2	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ AKQ87	You bid first.
HCP: 21	♣ QJ5	

Board: 232	♠ AK3	The opponents are silent.
Dealer: N	♥ 86	
Vul: None	♦ 1092	Partner bids first.
HCP: 11	♣ A9653	

Board: 233	♠ 85	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ AKQ32	

Board: 234	♠ Q43	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ 1072	Partner bids first.
HCP: 5	♣ 9863	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 98				2NT
Vul: None	♥ K83	♥ AQ9	Pass	5NT	Pass	6NT
North HCP: 12	♦ J10652	♦ AKQ7	AP			
South HCP: 20	♣ KQ7	♣ AJ63				
Contract: 6N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q52		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ54	♥ K1087	Pass	3♥	Pass	6♥
North HCP: 20	♦ Q102	♦ AK64	AP			
South HCP: 12	♣ AKQ8	♣ 52	1. Stayman			
Contract: 6♥ N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ K1085	♠ AQ2				2NT
Vul: Both	♥ A1074	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ 96	♦ AKQ87	Pass	5NT	Pass	6NT
South HCP: 21	♣ AK10	♣ QJ5	AP			
Contract: 6N S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ AK3		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKJ9	♥ 86	Pass	4♠	Pass	6NT
North HCP: 20	♦ AKJ5	♦ 1092	AP			
South HCP: 11	♣ J2	♣ A9653	1. Gerber, for N			
Contract: 6N N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ	♠ 85				2NT
Vul: NS	♥ K9	♥ AQJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ Q43	♦ KJ	Pass	5NT	Pass	6NT
South HCP: 20	♣ 9654	♣ AKQ32	AP			
Contract: 6N S			1. Stayman			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ Q43				
Vul: EW	♥ A3	♥ K54		2NT	Pass	3NT
North HCP: 20	♦ AJ984	♦ 1072	AP			
South HCP: 5	♣ A5	♣ 9863				
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 235	♠ Q742	The opponents are silent.
Dealer: S	♥ 843	
Vul: None	♦ K8	Partner bids first.
HCP: 6	♣ J754	

Board: 236	♠ K632	The opponents are silent.
Dealer: N	♥ AK92	
Vul: NS	♦ AQ4	You bid first.
HCP: 20	♣ A5	

Board: 237	♠ AQ6	The opponents are silent.
Dealer: S	♥ 987	
Vul: EW	♦ A4	Partner bids first.
HCP: 12	♣ Q10853	

Board: 238	♠ AQ2	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ KJ2	You bid first.
HCP: 21	♣ AKJ62	

Board: 239	♠ 1073	The opponents are silent.
Dealer: S	♥ Q62	
Vul: EW	♦ QJ872	Partner bids first.
HCP: 5	♣ 103	

Board: 240	♠ A76	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ J65	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ A95				2NT
Vul: None	♥ 843	♥ A52	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ K8	♦ AJ103	Pass	3NT	AP	
South HCP: 20	♣ J754	♣ AK6	1. Stayman			
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ AJ5		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AK92	♥ Q86	AP			
North HCP: 20	♦ AQ4	♦ K1072	1. Quantitative 4NT			
South HCP: 11	♣ A5	♣ J94				
Contract: 4N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K9				2NT
Vul: EW	♥ 987	♥ AK32	Pass	5NT	Pass	6NT
North HCP: 12	♦ A4	♦ K1092	AP			
South HCP: 21	♣ Q10853	♣ AKJ				
Contract: 6N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ KJ43		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K3	♥ AQ10	Pass	3♦	Pass	5NT
North HCP: 21	♦ KJ2	♦ Q64	Pass	6NT	AP	
South HCP: 14	♣ AKJ62	♣ Q83	1. Stayman			
Contract: 6N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ AJ92				2NT
Vul: EW	♥ Q62	♥ K4	Pass	3NT	AP	
North HCP: 5	♦ QJ872	♦ A1095				
South HCP: 21	♣ 103	♣ AKQ				
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ 1084		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQJ	♥ A984	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ7	♦ 954	AP			
South HCP: 6	♣ J65	♣ Q109	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 235	♠ A95	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ AJ103	You bid first.
HCP: 20	♣ AK6	

Board: 236	♠ AJ5	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ K1072	Partner bids first.
HCP: 11	♣ J94	

Board: 237	♠ K9	The opponents are silent.
Dealer: S	♥ AK32	
Vul: EW	♦ K1092	You bid first.
HCP: 21	♣ AKJ	

Board: 238	♠ KJ43	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ Q64	Partner bids first.
HCP: 14	♣ Q83	

Board: 239	♠ AJ92	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ A1095	You bid first.
HCP: 21	♣ AKQ	

Board: 240	♠ 1084	The opponents are silent.
Dealer: N	♥ A984	
Vul: Both	♦ 954	Partner bids first.
HCP: 6	♣ Q109	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ A95				2NT
Vul: None	♥ 843	♥ A52	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ K8	♦ AJ103	Pass	3NT	AP	
South HCP: 20	♣ J754	♣ AK6				
Contract: 3N S			1. Stayman			

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ AJ5				
Vul: NS	♥ AK92	♥ Q86		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AQ4	♦ K1072	AP			
South HCP: 11	♣ A5	♣ J94	1. Quantitative 4NT			
Contract: 4N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K9				2NT
Vul: EW	♥ 987	♥ AK32	Pass	5NT	Pass	6NT
North HCP: 12	♦ A4	♦ K1092	AP			
South HCP: 21	♣ Q10853	♣ AKJ				
Contract: 6N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ KJ43		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K3	♥ AQ10	Pass	3♦	Pass	5NT
North HCP: 21	♦ KJ2	♦ Q64	Pass	6NT	AP	
South HCP: 14	♣ AKJ62	♣ Q83	1. Stayman			
Contract: 6N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ AJ92				2NT
Vul: EW	♥ Q62	♥ K4	Pass	3NT	AP	
North HCP: 5	♦ QJ872	♦ A1095				
South HCP: 21	♣ 103	♣ AKQ				
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ 1084		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQJ	♥ A984	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ7	♦ 954	AP			
South HCP: 6	♣ J65	♣ Q109	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 241	♠ AQJ10	The opponents are silent.
Dealer: S	♥ Q102	
Vul: None	♦ A763	Partner bids first.
HCP: 13	♣ 96	

Board: 242	♠ KQ9	The opponents are silent.
Dealer: N	♥ AK73	
Vul: EW	♦ AKJ10	You bid first.
HCP: 20	♣ 96	

Board: 243	♠ J6	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ Q542	Partner bids first.
HCP: 12	♣ KQJ8	

Board: 244	♠ A10	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ K1062	You bid first.
HCP: 20	♣ AKQ63	

Board: 245	♠ 97	The opponents are silent.
Dealer: S	♥ A98	
Vul: Both	♦ KQ986	Partner bids first.
HCP: 14	♣ AJ10	

Board: 246	♠ A10	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ AKQ75	You bid first.
HCP: 20	♣ A542	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10	♠ K954				2NT
Vul: None	♥ Q102	♥ AKJ5	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 13	♦ A763	♦ QJ	Pass	7♠	AP	
South HCP: 21	♣ 96	♣ AK5				
Contract: 7♠ N						1. Stayman 2. both majors

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ AJ5				
Vul: EW	♥ AK73	♥ J85		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKJ10	♦ Q7	AP			
South HCP: 12	♣ 96	♣ KJ732				
Contract: 4N N						1. Quantitative 4NT

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ				2NT
Vul: Both	♥ QJ2	♥ AK64				
North HCP: 12	♦ Q542	♦ A7	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ KQJ8	♣ 9654				
Contract: 4N S						1. Quantitative 4NT

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q63				
Vul: NS	♥ A5	♥ K743		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ K1062	♦ AQ97	Pass	3♦	Pass	5NT
South HCP: 12	♣ AKQ63	♣ J9	Pass	7NT	AP	
Contract: 7N N						1. Stayman

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK5				2NT
Vul: Both	♥ A98	♥ KQ5				
North HCP: 14	♦ KQ986	♦ AJ5	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ10	♣ K962	AP			
Contract: 6N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K92				
Vul: None	♥ K9	♥ A54		2NT	Pass	5NT
North HCP: 20	♦ AKQ75	♦ J83	Pass	6NT	AP	
South HCP: 12	♣ A542	♣ KJ73				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 241	♠ K954	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: None	♦ QJ	You bid first.
HCP: 21	♣ AK5	

Board: 242	♠ AJ5	The opponents are silent.
Dealer: N	♥ J85	
Vul: EW	♦ Q7	Partner bids first.
HCP: 12	♣ KJ732	

Board: 243	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK64	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ 9654	

Board: 244	♠ Q63	The opponents are silent.
Dealer: N	♥ K743	
Vul: NS	♦ AQ97	Partner bids first.
HCP: 12	♣ J9	

Board: 245	♠ AK5	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ AJ5	You bid first.
HCP: 20	♣ K962	

Board: 246	♠ K92	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ J83	Partner bids first.
HCP: 12	♣ KJ73	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10	♠ K954				2NT
Vul: None	♥ Q102	♥ AKJ5	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 13	♦ A763	♦ QJ	Pass	7♠	AP	
South HCP: 21	♣ 96	♣ AK5				
Contract: 7♠ N						1. Stayman 2. both majors

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ AJ5				
Vul: EW	♥ AK73	♥ J85		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKJ10	♦ Q7	AP			
South HCP: 12	♣ 96	♣ KJ732				
Contract: 4N N						1. Quantitative 4NT

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ				2NT
Vul: Both	♥ QJ2	♥ AK64				
North HCP: 12	♦ Q542	♦ A7	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ KQJ8	♣ 9654				
Contract: 4N S						1. Quantitative 4NT

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q63				
Vul: NS	♥ A5	♥ K743		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ K1062	♦ AQ97	Pass	3♦	Pass	5NT
South HCP: 12	♣ AKQ63	♣ J9	Pass	7NT	AP	
Contract: 7N N						1. Stayman

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK5				2NT
Vul: Both	♥ A98	♥ KQ5				
North HCP: 14	♦ KQ986	♦ AJ5	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ10	♣ K962	AP			
Contract: 6N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K92				
Vul: None	♥ K9	♥ A54		2NT	Pass	5NT
North HCP: 20	♦ AKQ75	♦ J83	Pass	6NT	AP	
South HCP: 12	♣ A542	♣ KJ73				
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 247	♠ A752	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ K753	Partner bids first.
HCP: 15	♣ J2	

Board: 248	♠ A76	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ AJ73	You bid first.
HCP: 20	♣ AQJ8	

Board: 249	♠ 1062	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ Q54	Partner bids first.
HCP: 5	♣ 10974	

Board: 250	♠ Q984	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ KQ6	You bid first.
HCP: 21	♣ AJ6	

Board: 251	♠ 1096	The opponents are silent.
Dealer: S	♥ AK32	
Vul: EW	♦ 984	Partner bids first.
HCP: 13	♣ AQ8	

Board: 252	♠ AQJ7	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: Both	♦ K65	You bid first.
HCP: 21	♣ A3	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ KQ6				2NT
Vul: NS	♥ AK4	♥ QJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ K753	♦ AQ8	Pass	5NT	Pass	6NT
South HCP: 21	♣ J2	♣ AK73	AP			
Contract: 6N S			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ KJ8				
Vul: EW	♥ A6	♥ KQ3		2NT	Pass	5NT
North HCP: 20	♦ AJ73	♦ 1062	Pass	6NT	AP	
South HCP: 12	♣ AQJ8	♣ K1075				
Contract: 6N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AKQ7				2NT
Vul: None	♥ K107	♥ AJ63				
North HCP: 5	♦ Q54	♦ K72	Pass	3NT	AP	
South HCP: 20	♣ 10974	♣ K6				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ Q984	♠ J6				
Vul: NS	♥ AKQ	♥ 632		2NT	Pass	3NT
North HCP: 21	♦ KQ6	♦ 543	AP			
South HCP: 6	♣ AJ6	♣ KQ954				
Contract: 3N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ KQ5				2NT
Vul: EW	♥ AK32	♥ QJ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ 984	♦ AKJ	Pass	5NT	Pass	6NT
South HCP: 20	♣ AQ8	♣ KJ97	AP			
Contract: 6N S			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K52				3♣ <sup>1</sup>
Vul: Both	♥ AQJ4	♥ 10972		2NT	Pass	
North HCP: 21	♦ K65	♦ AJ10	Pass	3NT <sup>2</sup>	AP	
South HCP: 10	♣ A3	♣ Q108	1. Stayman			
Contract: 3N N			2. both majors			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 247	♠ KQ6	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ AK73	

Board: 248	♠ KJ8	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ 1062	Partner bids first.
HCP: 12	♣ K1075	

Board: 249	♠ AKQ7	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: None	♦ K72	You bid first.
HCP: 20	♣ K6	

Board: 250	♠ J6	The opponents are silent.
Dealer: N	♥ 632	
Vul: NS	♦ 543	Partner bids first.
HCP: 6	♣ KQ954	

Board: 251	♠ KQ5	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ KJ97	

Board: 252	♠ K52	The opponents are silent.
Dealer: N	♥ 10972	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 10	♣ Q108	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ KQ6				2NT
Vul: NS	♥ AK4	♥ QJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ K753	♦ AQ8	Pass	5NT	Pass	6NT
South HCP: 21	♣ J2	♣ AK73	AP			
Contract: 6N S			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ KJ8				
Vul: EW	♥ A6	♥ KQ3		2NT	Pass	5NT
North HCP: 20	♦ AJ73	♦ 1062	Pass	6NT	AP	
South HCP: 12	♣ AQJ8	♣ K1075				
Contract: 6N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AKQ7				2NT
Vul: None	♥ K107	♥ AJ63				
North HCP: 5	♦ Q54	♦ K72	Pass	3NT	AP	
South HCP: 20	♣ 10974	♣ K6				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ Q984	♠ J6				
Vul: NS	♥ AKQ	♥ 632		2NT	Pass	3NT
North HCP: 21	♦ KQ6	♦ 543	AP			
South HCP: 6	♣ AJ6	♣ KQ954				
Contract: 3N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ KQ5				2NT
Vul: EW	♥ AK32	♥ QJ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ 984	♦ AKJ	Pass	5NT	Pass	6NT
South HCP: 20	♣ AQ8	♣ KJ97	AP			
Contract: 6N S			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K52				3♣ <sup>1</sup>
Vul: Both	♥ AQJ4	♥ 10972		2NT	Pass	
North HCP: 21	♦ K65	♦ AJ10	Pass	3NT <sup>2</sup>	AP	
South HCP: 10	♣ A3	♣ Q108	1. Stayman			
Contract: 3N N			2. both majors			



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 253	♠ 1042	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ K10762	Partner bids first.
HCP: 3	♣ 953	

Board: 254	♠ A102	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KQ103	You bid first.
HCP: 21	♣ KQJ4	

Board: 255	♠ K84	The opponents are silent.
Dealer: S	♥ A843	
Vul: Both	♦ QJ85	Partner bids first.
HCP: 12	♣ Q8	

Board: 256	♠ 96	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ AK32	You bid first.
HCP: 20	♣ AK75	

Board: 257	♠ A63	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ 9852	Partner bids first.
HCP: 9	♣ Q1084	

Board: 258	♠ AQ8	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: Both	♦ J5	You bid first.
HCP: 21	♣ AKQ5	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ J5				2NT
Vul: NS	♥ 92	♥ AQ65				
North HCP: 3	♦ K10762	♦ AQ4	AP			
South HCP: 20	♣ 953	♣ AK107				
Contract: 2N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ9		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ	♥ KJ98	Pass	3♦	Pass	7NT
North HCP: 21	♦ KQ103	♦ A9	AP			
South HCP: 17	♣ KQJ4	♣ A863	1. Stayman			
Contract: 7N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ A32				2NT
Vul: Both	♥ A843	♥ KQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ QJ85	♦ K7	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q8	♣ AK743	AP			
Contract: 6N S			1. Stayman			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ Q102				
Vul: None	♥ AQ10	♥ J72		2NT	Pass	3NT
North HCP: 20	♦ AK32	♦ QJ1086	AP			
South HCP: 6	♣ AK75	♣ 98				
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ J10				2NT
Vul: EW	♥ K4	♥ A107				
North HCP: 9	♦ 9852	♦ AK3	Pass	3NT	AP	
South HCP: 20	♣ Q1084	♣ AKJ76				
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 97				
Vul: Both	♥ KQ76	♥ J103		2NT	Pass	3NT
North HCP: 21	♦ J5	♦ K8764	AP			
South HCP: 5	♣ AKQ5	♣ J98				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 253	♠ J5	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: NS	♦ AQ4	You bid first.
HCP: 20	♣ AK107	

Board: 254	♠ KQ9	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: EW	♦ A9	Partner bids first.
HCP: 17	♣ A863	

Board: 255	♠ A32	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ K7	You bid first.
HCP: 20	♣ AK743	

Board: 256	♠ Q102	The opponents are silent.
Dealer: N	♥ J72	
Vul: None	♦ QJ1086	Partner bids first.
HCP: 6	♣ 98	

Board: 257	♠ J10	The opponents are silent.
Dealer: S	♥ A107	
Vul: EW	♦ AK3	You bid first.
HCP: 20	♣ AKJ76	

Board: 258	♠ 97	The opponents are silent.
Dealer: N	♥ J103	
Vul: Both	♦ K8764	Partner bids first.
HCP: 5	♣ J98	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ J5				2NT
Vul: NS	♥ 92	♥ AQ65				
North HCP: 3	♦ K10762	♦ AQ4	AP			
South HCP: 20	♣ 953	♣ AK107				
Contract: 2N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ9		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ	♥ KJ98	Pass	3♦	Pass	7NT
North HCP: 21	♦ KQ103	♦ A9	AP			
South HCP: 17	♣ KQJ4	♣ A863	1. Stayman			
Contract: 7N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ A32				2NT
Vul: Both	♥ A843	♥ KQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ QJ85	♦ K7	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q8	♣ AK743	AP			
Contract: 6N S			1. Stayman			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ Q102				
Vul: None	♥ AQ10	♥ J72		2NT	Pass	3NT
North HCP: 20	♦ AK32	♦ QJ1086	AP			
South HCP: 6	♣ AK75	♣ 98				
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ J10				2NT
Vul: EW	♥ K4	♥ A107				
North HCP: 9	♦ 9852	♦ AK3	Pass	3NT	AP	
South HCP: 20	♣ Q1084	♣ AKJ76				
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 97				
Vul: Both	♥ KQ76	♥ J103		2NT	Pass	3NT
North HCP: 21	♦ J5	♦ K8764	AP			
South HCP: 5	♣ AKQ5	♣ J98				
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 259	♠ 8752	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: NS	♦ Q1085	Partner bids first.
HCP: 10	♣ KJ	

Board: 260	♠ AK102	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ K4	You bid first.
HCP: 20	♣ A752	

Board: 261	♠ AK3	The opponents are silent.
Dealer: S	♥ Q82	
Vul: None	♦ J863	Partner bids first.
HCP: 10	♣ 954	

Board: 262	♠ K10	The opponents are silent.
Dealer: N	♥ AK76	
Vul: NS	♦ AK862	You bid first.
HCP: 21	♣ KJ	

Board: 263	♠ 9763	The opponents are silent.
Dealer: S	♥ K32	
Vul: EW	♦ A74	Partner bids first.
HCP: 9	♣ Q94	

Board: 264	♠ A10	The opponents are silent.
Dealer: N	♥ A843	
Vul: None	♦ KJ	You bid first.
HCP: 21	♣ AKQ84	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ AJ3				2NT
Vul: NS	♥ KJ3	♥ Q6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q1085	♦ AK763	Pass	3NT	AP	
South HCP: 20	♣ KJ	♣ AQ10				
Contract: 3N S			1. Stayman			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ Q976		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ5	♥ K8	Pass	3♠	Pass	7NT
North HCP: 20	♦ K4	♦ AQ9	AP			
South HCP: 16	♣ A752	♣ KQ98				
Contract: 7N N			1. Stayman			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ Q7				2NT
Vul: None	♥ Q82	♥ AKJ6	Pass	3NT	AP	
North HCP: 10	♦ J863	♦ A2				
South HCP: 21	♣ 954	♣ AK1076				
Contract: 3N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AJ5		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AK76	♥ Q9	Pass	6NT	AP	
North HCP: 21	♦ AK862	♦ Q974	1. Quantitative	4NT		
South HCP: 11	♣ KJ	♣ Q1085				
Contract: 6N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 9763	♠ AKJ8				2NT
Vul: EW	♥ K32	♥ A864	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 9	♦ A74	♦ KJ8	Pass	4♠	AP	
South HCP: 20	♣ Q94	♣ A8				
Contract: 4♠ N			1. Stayman 2. both majors			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A843	♥ KQ5	Pass	3♥	Pass	6NT
North HCP: 21	♦ KJ	♦ 9742	AP			
South HCP: 11	♣ AKQ84	♣ 97				
Contract: 6N N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 259	♠ AJ3	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ AK763	You bid first.
HCP: 20	♣ AQ10	

Board: 260	♠ Q976	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ AQ9	Partner bids first.
HCP: 16	♣ KQ98	

Board: 261	♠ Q7	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: None	♦ A2	You bid first.
HCP: 21	♣ AK1076	

Board: 262	♠ AJ5	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ Q974	Partner bids first.
HCP: 11	♣ Q1085	

Board: 263	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A864	
Vul: EW	♦ KJ8	You bid first.
HCP: 20	♣ A8	

Board: 264	♠ KQJ6	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ 9742	Partner bids first.
HCP: 11	♣ 97	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ AJ3				2NT
Vul: NS	♥ KJ3	♥ Q6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q1085	♦ AK763	Pass	3NT	AP	
South HCP: 20	♣ KJ	♣ AQ10				
Contract: 3N S			1. Stayman			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ Q976		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ5	♥ K8	Pass	3♠	Pass	7NT
North HCP: 20	♦ K4	♦ AQ9	AP			
South HCP: 16	♣ A752	♣ KQ98				
Contract: 7N N			1. Stayman			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ Q7				2NT
Vul: None	♥ Q82	♥ AKJ6	Pass	3NT	AP	
North HCP: 10	♦ J863	♦ A2				
South HCP: 21	♣ 954	♣ AK1076				
Contract: 3N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AJ5		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AK76	♥ Q9	Pass	6NT	AP	
North HCP: 21	♦ AK862	♦ Q974	1. Quantitative	4NT		
South HCP: 11	♣ KJ	♣ Q1085				
Contract: 6N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 9763	♠ AKJ8				2NT
Vul: EW	♥ K32	♥ A864	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 9	♦ A74	♦ KJ8	Pass	4♠	AP	
South HCP: 20	♣ Q94	♣ A8				
Contract: 4♠ N			1. Stayman 2. both majors			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A843	♥ KQ5	Pass	3♥	Pass	6NT
North HCP: 21	♦ KJ	♦ 9742	AP			
South HCP: 11	♣ AKQ84	♣ 97				
Contract: 6N N			1. Stayman			



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 265	♠ A1093	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: NS	♦ 42	Partner bids first.
HCP: 12	♣ K52	

Board: 266	♠ AQ63	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ KQ4	You bid first.
HCP: 20	♣ A85	

Board: 267	♠ 62	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ AQ862	Partner bids first.
HCP: 13	♣ K103	

Board: 268	♠ A42	The opponents are silent.
Dealer: N	♥ AQ82	
Vul: EW	♦ K43	You bid first.
HCP: 20	♣ AK9	

Board: 269	♠ J943	The opponents are silent.
Dealer: S	♥ 1062	
Vul: Both	♦ J87	Partner bids first.
HCP: 6	♣ A104	

Board: 270	♠ KQ9	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ A1095	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ A1093	♠ K5				2NT
Vul: NS	♥ KQ82	♥ A103	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 42	♦ AKQ	Pass	5NT	Pass	7NT
South HCP: 20	♣ K52	♣ A9876	AP			
Contract: 7N S			1. Stayman			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ J92		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ9	♥ J752	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ4	♦ AJ52	AP			
South HCP: 7	♣ A85	♣ 73	1. Stayman			
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AK3				2NT
Vul: NS	♥ A74	♥ KQ9	Pass	5NT	Pass	6NT
North HCP: 13	♦ AQ862	♦ KJ104	AP			
South HCP: 21	♣ K103	♣ AJ6				
Contract: 6N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ J83		2NT	Pass	5NT
Vul: EW	♥ AQ82	♥ KJ6	Pass	6NT	AP	
North HCP: 20	♦ K43	♦ AQ987				
South HCP: 12	♣ AK9	♣ J6				
Contract: 6N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ A106				2NT
Vul: Both	♥ 1062	♥ A97	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J87	♦ AKQ42	Pass	3NT	AP	
South HCP: 21	♣ A104	♣ KJ	1. Stayman			
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A8		2NT	Pass	3NT
Vul: None	♥ AQJ2	♥ 854	AP			
North HCP: 20	♦ A9	♦ K8652				
South HCP: 8	♣ A1095	♣ J87				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 265	♠ K5	The opponents are silent.
Dealer: S	♥ A103	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ A9876	

Board: 266	♠ J92	The opponents are silent.
Dealer: N	♥ J752	
Vul: Both	♦ AJ52	Partner bids first.
HCP: 7	♣ 73	

Board: 267	♠ AK3	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ KJ104	You bid first.
HCP: 21	♣ AJ6	

Board: 268	♠ J83	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ AQ987	Partner bids first.
HCP: 12	♣ J6	

Board: 269	♠ A106	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ AKQ42	You bid first.
HCP: 21	♣ KJ	

Board: 270	♠ A8	The opponents are silent.
Dealer: N	♥ 854	
Vul: None	♦ K8652	Partner bids first.
HCP: 8	♣ J87	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ A1093	♠ K5				2NT
Vul: NS	♥ KQ82	♥ A103	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 42	♦ AKQ	Pass	5NT	Pass	7NT
South HCP: 20	♣ K52	♣ A9876	AP			
Contract: 7N S			1. Stayman			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ J92		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ9	♥ J752	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ4	♦ AJ52	AP			
South HCP: 7	♣ A85	♣ 73	1. Stayman			
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AK3				2NT
Vul: NS	♥ A74	♥ KQ9	Pass	5NT	Pass	6NT
North HCP: 13	♦ AQ862	♦ KJ104	AP			
South HCP: 21	♣ K103	♣ AJ6				
Contract: 6N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ J83		2NT	Pass	5NT
Vul: EW	♥ AQ82	♥ KJ6	Pass	6NT	AP	
North HCP: 20	♦ K43	♦ AQ987				
South HCP: 12	♣ AK9	♣ J6				
Contract: 6N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ A106				2NT
Vul: Both	♥ 1062	♥ A97	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J87	♦ AKQ42	Pass	3NT	AP	
South HCP: 21	♣ A104	♣ KJ	1. Stayman			
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A8		2NT	Pass	3NT
Vul: None	♥ AQJ2	♥ 854	AP			
North HCP: 20	♦ A9	♦ K8652				
South HCP: 8	♣ A1095	♣ J87				
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 271	♠ 75	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ Q9432	Partner bids first.
HCP: 10	♣ KQ7	

Board: 272	♠ K9	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: Both	♦ AJ108	You bid first.
HCP: 21	♣ AK102	

Board: 273	♠ K85	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ K973	Partner bids first.
HCP: 12	♣ A972	

Board: 274	♠ AQ73	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ KQ84	You bid first.
HCP: 21	♣ KQJ	

Board: 275	♠ AJ98	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ 10642	Partner bids first.
HCP: 12	♣ AK5	

Board: 276	♠ KQ9	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: NS	♦ AQ7	You bid first.
HCP: 20	♣ A86	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ				2NT
Vul: EW	♥ K106	♥ AJ54	Pass	3NT	AP	
North HCP: 10	♦ Q9432	♦ K75				
South HCP: 20	♣ KQ7	♣ AJ6				
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ5				
Vul: Both	♥ AQ8	♥ K103		2NT	Pass	5NT
North HCP: 21	♦ AJ108	♦ Q97	Pass	6NT	AP	
South HCP: 13	♣ AK102	♣ Q943				
Contract: 6N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ AQJ3				2NT
Vul: None	♥ Q7	♥ AK94	Pass	5NT	Pass	6NT
North HCP: 12	♦ K973	♦ AQJ	AP			
South HCP: 21	♣ A972	♣ 104				
Contract: 6N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K1065				
Vul: NS	♥ A5	♥ J973		2NT	Pass	3♠ <sup>1</sup>
North HCP: 21	♦ KQ84	♦ AJ3	Pass	3♠	Pass	6♠
South HCP: 13	♣ KQJ	♣ A3	AP			
Contract: 6♠ N			1. Stayman			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ AJ98	♠ K103				2NT
Vul: None	♥ 72	♥ AKQJ	Pass	3♠ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ 10642	♦ AJ	Pass	5NT	Pass	6NT
South HCP: 20	♣ AK5	♣ Q1098	AP			
Contract: 6N S			1. Stayman			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A653				
Vul: NS	♥ KQ63	♥ A5		2NT	Pass	3♠ <sup>1</sup>
North HCP: 20	♦ AQ7	♦ K108	Pass	3♥	Pass	5NT
South HCP: 14	♣ A86	♣ K1092	Pass	6NT	AP	
Contract: 6N N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 271	♠ AQJ	The opponents are silent.
Dealer: S	♥ AJ54	
Vul: EW	♦ K75	You bid first.
HCP: 20	♣ AJ6	

Board: 272	♠ AQ5	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ Q97	Partner bids first.
HCP: 13	♣ Q943	

Board: 273	♠ AQJ3	The opponents are silent.
Dealer: S	♥ AK94	
Vul: None	♦ AQJ	You bid first.
HCP: 21	♣ 104	

Board: 274	♠ K1065	The opponents are silent.
Dealer: N	♥ J973	
Vul: NS	♦ AJ3	Partner bids first.
HCP: 13	♣ A3	

Board: 275	♠ K103	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ Q1098	

Board: 276	♠ A653	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ K108	Partner bids first.
HCP: 14	♣ K1092	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ				2NT
Vul: EW	♥ K106	♥ AJ54	Pass	3NT	AP	
North HCP: 10	♦ Q9432	♦ K75				
South HCP: 20	♣ KQ7	♣ AJ6				
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ5				
Vul: Both	♥ AQ8	♥ K103		2NT	Pass	5NT
North HCP: 21	♦ AJ108	♦ Q97	Pass	6NT	AP	
South HCP: 13	♣ AK102	♣ Q943				
Contract: 6N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ AQJ3				2NT
Vul: None	♥ Q7	♥ AK94	Pass	5NT	Pass	6NT
North HCP: 12	♦ K973	♦ AQJ	AP			
South HCP: 21	♣ A972	♣ 104				
Contract: 6N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K1065				
Vul: NS	♥ A5	♥ J973		2NT	Pass	3♣ <sup>1</sup>
North HCP: 21	♦ KQ84	♦ AJ3	Pass	3♠	Pass	6♠
South HCP: 13	♣ KQJ	♣ A3	AP			
Contract: 6♠ N			1. Stayman			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ AJ98	♠ K103				2NT
Vul: None	♥ 72	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ 10642	♦ AJ	Pass	5NT	Pass	6NT
South HCP: 20	♣ AK5	♣ Q1098	AP			
Contract: 6N S			1. Stayman			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A653				
Vul: NS	♥ KQ63	♥ A5		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ AQ7	♦ K108	Pass	3♥	Pass	5NT
South HCP: 14	♣ A86	♣ K1092	Pass	6NT	AP	
Contract: 6N N			1. Stayman			



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 277	♠ AQ75	The opponents are silent.
Dealer: S	♥ K864	
Vul: EW	♦ 52	Partner bids first.
HCP: 12	♣ K106	

Board: 278	♠ A7	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ AQ1065	

Board: 279	♠ 96	The opponents are silent.
Dealer: S	♥ 8763	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 8	♣ K763	

Board: 280	♠ A654	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: EW	♦ A5	You bid first.
HCP: 21	♣ A87	

Board: 281	♠ K62	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ Q8752	Partner bids first.
HCP: 8	♣ 54	

Board: 282	♠ A4	The opponents are silent.
Dealer: N	♥ A864	
Vul: EW	♦ AQ3	You bid first.
HCP: 21	♣ AK94	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ AQ75	♠ K102				2NT
Vul: EW	♥ K864	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 52	♦ AQ9	Pass	5NT	Pass	6NT
South HCP: 21	♣ K106	♣ AJ74	AP			
Contract: 6N S			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K1095		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 63	♥ AK107	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 94	AP			
South HCP: 10	♣ AQ1065	♣ 983	1. Stayman			
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ AK43				2NT
Vul: NS	♥ 8763	♥ AQ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ AJ9	♦ K854	Pass	3NT	AP	
South HCP: 20	♣ K763	♣ A4	1. Stayman			
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ QJ9				
Vul: EW	♥ AKQ10	♥ 743		2NT	Pass	3NT
North HCP: 21	♦ A5	♦ J642	AP			
South HCP: 7	♣ A87	♣ QJ3				
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ A85				2NT
Vul: Both	♥ K43	♥ AQ6				
North HCP: 8	♦ Q8752	♦ AK10	Pass	3NT	AP	
South HCP: 21	♣ 54	♣ A1086				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K7		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ A864	♥ KQ10	Pass	4♦	Pass	4NT
North HCP: 21	♦ AQ3	♦ J94	AP			
South HCP: 11	♣ AK94	♣ Q10865	1. Gerber, for N			
Contract: 4N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 277	♠ K102	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ AQ9	You bid first.
HCP: 21	♣ AJ74	

Board: 278	♠ K1095	The opponents are silent.
Dealer: N	♥ AK107	
Vul: None	♦ 94	Partner bids first.
HCP: 10	♣ 983	

Board: 279	♠ AK43	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ K854	You bid first.
HCP: 20	♣ A4	

Board: 280	♠ QJ9	The opponents are silent.
Dealer: N	♥ 743	
Vul: EW	♦ J642	Partner bids first.
HCP: 7	♣ QJ3	

Board: 281	♠ A85	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ AK10	You bid first.
HCP: 21	♣ A1086	

Board: 282	♠ K7	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: EW	♦ J94	Partner bids first.
HCP: 11	♣ Q10865	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ AQ75	♠ K102				2NT
Vul: EW	♥ K864	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 52	♦ AQ9	Pass	5NT	Pass	6NT
South HCP: 21	♣ K106	♣ AJ74	AP			
Contract: 6N S			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K1095		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 63	♥ AK107	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 94	AP			
South HCP: 10	♣ AQ1065	♣ 983	1. Stayman			
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ AK43				2NT
Vul: NS	♥ 8763	♥ AQ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ AJ9	♦ K854	Pass	3NT	AP	
South HCP: 20	♣ K763	♣ A4	1. Stayman			
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ QJ9		2NT	Pass	3NT
Vul: EW	♥ AKQ10	♥ 743	AP			
North HCP: 21	♦ A5	♦ J642				
South HCP: 7	♣ A87	♣ QJ3				
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ A85				2NT
Vul: Both	♥ K43	♥ AQ6	Pass	3NT	AP	
North HCP: 8	♦ Q8752	♦ AK10				
South HCP: 21	♣ 54	♣ A1086				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K7		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ A864	♥ KQ10	Pass	4♦	Pass	4NT
North HCP: 21	♦ AQ3	♦ J94	AP			
South HCP: 11	♣ AK94	♣ Q10865	1. Gerber, for N			
Contract: 4N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 283	♠ AJ82	The opponents are silent.
Dealer: S	♥ Q64	
Vul: Both	♦ K9	Partner bids first.
HCP: 12	♣ Q942	

Board: 284	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q103	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ AK83	

Board: 285	♠ K64	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ Q10632	Partner bids first.
HCP: 10	♣ 94	

Board: 286	♠ A10	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: None	♦ AJ873	You bid first.
HCP: 20	♣ A2	

Board: 287	♠ QJ5	The opponents are silent.
Dealer: S	♥ J86	
Vul: NS	♦ 872	Partner bids first.
HCP: 7	♣ QJ95	

Board: 288	♠ KJ94	East Bids 4♦ if possible.
Dealer: N	♥ KQ4	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ AK104	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K93				2NT
Vul: Both	♥ Q64	♥ K10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K9	♦ AQJ3	Pass	5NT	Pass	6NT
South HCP: 21	♣ Q942	♣ AKJ7	AP			
Contract: 6N S			1. Stayman			

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J93		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q103	♥ K964	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ7	♦ 82	AP			
South HCP: 5	♣ AK83	♣ J975	1. Stayman			
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ AQ9				2NT
Vul: Both	♥ AJ2	♥ K6				
North HCP: 10	♦ Q10632	♦ A87	Pass	3NT	AP	
South HCP: 20	♣ 94	♣ AK876				
Contract: 3N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 53				
Vul: None	♥ AQJ5	♥ K93		2NT	Pass	5NT
North HCP: 20	♦ AJ873	♦ KQ42	Pass	6NT	AP	
South HCP: 12	♣ A2	♣ KJ43				
Contract: 6N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ AK32				2NT
Vul: NS	♥ J86	♥ AKQ10				
North HCP: 7	♦ 872	♦ KQ10	Pass	3NT	AP	
South HCP: 21	♣ QJ95	♣ 103				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ KJ94	♠ A653				
Vul: Both	♥ KQ4	♥ 985		2NT	4♦	X
North HCP: 20	♦ A3	♦ K5	AP			
South HCP: 10	♣ AK104	♣ QJ76				
Contract: 4♦ X E						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 283	♠ K93	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ AQJ3	You bid first.
HCP: 21	♣ AKJ7	

Board: 284	♠ J93	The opponents are silent.
Dealer: N	♥ K964	
Vul: None	♦ 82	Partner bids first.
HCP: 5	♣ J975	

Board: 285	♠ AQ9	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ A87	You bid first.
HCP: 20	♣ AK876	

Board: 286	♠ 53	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ KQ42	Partner bids first.
HCP: 12	♣ KJ43	

Board: 287	♠ AK32	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: NS	♦ KQ10	You bid first.
HCP: 21	♣ 103	

Board: 288	♠ A653	East Bids 4♦ if possible.
Dealer: N	♥ 985	
Vul: Both	♦ K5	Partner bids first.
HCP: 10	♣ QJ76	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K93				2NT
Vul: Both	♥ Q64	♥ K10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K9	♦ AQJ3	Pass	5NT	Pass	6NT
South HCP: 21	♣ Q942	♣ AKJ7	AP			
Contract: 6N S			1. Stayman			

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J93		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q103	♥ K964	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ7	♦ 82	AP			
South HCP: 5	♣ AK83	♣ J975	1. Stayman			
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ AQ9				2NT
Vul: Both	♥ AJ2	♥ K6				
North HCP: 10	♦ Q10632	♦ A87	Pass	3NT	AP	
South HCP: 20	♣ 94	♣ AK876				
Contract: 3N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 53				
Vul: None	♥ AQJ5	♥ K93		2NT	Pass	5NT
North HCP: 20	♦ AJ873	♦ KQ42	Pass	6NT	AP	
South HCP: 12	♣ A2	♣ KJ43				
Contract: 6N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ AK32				2NT
Vul: NS	♥ J86	♥ AKQ10				
North HCP: 7	♦ 872	♦ KQ10	Pass	3NT	AP	
South HCP: 21	♣ QJ95	♣ 103				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ KJ94	♠ A653				
Vul: Both	♥ KQ4	♥ 985		2NT	4♦	X
North HCP: 20	♦ A3	♦ K5	AP			
South HCP: 10	♣ AK104	♣ QJ76				
Contract: 4♦ X E						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 289	♠ K6	The opponents are silent.
Dealer: S	♥ Q752	
Vul: None	♦ Q965	Partner bids first.
HCP: 7	♣ 853	

Board: 290	♠ AQ32	The opponents are silent.
Dealer: N	♥ K102	
Vul: NS	♦ AKQ8	You bid first.
HCP: 20	♣ Q3	

Board: 291	♠ 432	The opponents are silent.
Dealer: S	♥ Q65	
Vul: EW	♦ A108	Partner bids first.
HCP: 9	♣ K963	

Board: 292	♠ A1083	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ KQ	You bid first.
HCP: 21	♣ AK65	

Board: 293	♠ Q763	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ Q6	Partner bids first.
HCP: 12	♣ K1082	

Board: 294	♠ A7	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: EW	♦ Q64	You bid first.
HCP: 20	♣ A973	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A975				2NT
Vul: None	♥ Q752	♥ A43	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ Q965	♦ AJ	Pass	3NT	AP	
South HCP: 20	♣ 853	♣ AK97				
Contract: 3N S			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ 76		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K102	♥ A763	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ8	♦ J76	AP			
South HCP: 6	♣ Q3	♣ J864				
Contract: 3N N			1. Stayman			

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KQ106				2NT
Vul: EW	♥ Q65	♥ AKJ8	Pass	3NT	AP	
North HCP: 9	♦ A108	♦ QJ6				
South HCP: 21	♣ K963	♣ AJ				
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ QJ65		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ8	♥ J103	Pass	3♠	Pass	4♠
North HCP: 21	♦ KQ	♦ 1093	AP			
South HCP: 5	♣ AK65	♣ J97				
Contract: 4♠ N			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ Q763	♠ AK10				2NT
Vul: NS	♥ KQ10	♥ A74	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q6	♦ AJ87	Pass	5NT	Pass	6NT
South HCP: 20	♣ K1082	♣ A95	AP			
Contract: 6N S			1. Stayman			

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ QJ84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQJ	♥ 985	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q64	♦ K82	AP			
South HCP: 10	♣ A973	♣ KJ6				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 289	♠ A975	The opponents are silent.
Dealer: S	♥ A43	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AK97	

Board: 290	♠ 76	The opponents are silent.
Dealer: N	♥ A763	
Vul: NS	♦ J76	Partner bids first.
HCP: 6	♣ J864	

Board: 291	♠ KQ106	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ QJ6	You bid first.
HCP: 21	♣ AJ	

Board: 292	♠ QJ65	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ 1093	Partner bids first.
HCP: 5	♣ J97	

Board: 293	♠ AK10	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ AJ87	You bid first.
HCP: 20	♣ A95	

Board: 294	♠ QJ84	The opponents are silent.
Dealer: N	♥ 985	
Vul: EW	♦ K82	Partner bids first.
HCP: 10	♣ KJ6	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A975				2NT
Vul: None	♥ Q752	♥ A43	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ Q965	♦ AJ	Pass	3NT	AP	
South HCP: 20	♣ 853	♣ AK97				
Contract: 3N S			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ 76		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K102	♥ A763	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ8	♦ J76	AP			
South HCP: 6	♣ Q3	♣ J864				
Contract: 3N N			1. Stayman			

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KQ106				2NT
Vul: EW	♥ Q65	♥ AKJ8	Pass	3NT	AP	
North HCP: 9	♦ A108	♦ QJ6				
South HCP: 21	♣ K963	♣ AJ				
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ QJ65		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ8	♥ J103	Pass	3♠	Pass	4♠
North HCP: 21	♦ KQ	♦ 1093	AP			
South HCP: 5	♣ AK65	♣ J97				
Contract: 4♠ N			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ Q763	♠ AK10				2NT
Vul: NS	♥ KQ10	♥ A74	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q6	♦ AJ87	Pass	5NT	Pass	6NT
South HCP: 20	♣ K1082	♣ A95	AP			
Contract: 6N S			1. Stayman			

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ QJ84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQJ	♥ 985	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q64	♦ K82	AP			
South HCP: 10	♣ A973	♣ KJ6				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 295	♠ 65	The opponents are silent.
Dealer: S	♥ 9763	
Vul: Both	♦ AK108	Partner bids first.
HCP: 9	♣ Q108	

Board: 296	♠ AK4	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: NS	♦ K8	You bid first.
HCP: 20	♣ KJ843	

Board: 297	♠ A4	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ Q1084	Partner bids first.
HCP: 9	♣ J1065	

Board: 298	♠ AK4	The opponents are silent.
Dealer: N	♥ Q96	
Vul: Both	♦ KJ2	You bid first.
HCP: 20	♣ AK109	

Board: 299	♠ 63	The opponents are silent.
Dealer: S	♥ 1093	
Vul: None	♦ KQ2	Partner bids first.
HCP: 11	♣ KQJ106	

Board: 300	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ AQ65	You bid first.
HCP: 20	♣ J108	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KQJ3				2NT
Vul: Both	♥ 9763	♥ A2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ AK108	♦ QJ	Pass	3NT	AP	
South HCP: 20	♣ Q108	♣ AK654				
Contract: 3N S			1. Stayman			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q1082		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ8	♥ K2	Pass	3♦	Pass	5NT
North HCP: 20	♦ K8	♦ A752	Pass	6NT	AP	
South HCP: 15	♣ KJ843	♣ AQ9				
Contract: 6N N			1. Stayman			

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ Q1098				2NT
Vul: EW	♥ Q98	♥ A72	Pass	3NT	AP	
North HCP: 9	♦ Q1084	♦ AJ3				
South HCP: 20	♣ J1065	♣ AKQ				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q1072		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q96	♥ KJ108	Pass	3♦	Pass	3NT
North HCP: 20	♦ KJ2	♦ 74	AP			
South HCP: 7	♣ AK109	♣ J64				
Contract: 3N N			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K95				2NT
Vul: None	♥ 1093	♥ AKQ	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ KQ2	♦ A108	Pass	6NT	AP	
South HCP: 20	♣ KQJ106	♣ A983				
Contract: 6N S			1. Gerber, for N			

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J64		2NT	Pass	3NT
Vul: EW	♥ AQ2	♥ 1098				
North HCP: 20	♦ AQ65	♦ J87	AP			
South HCP: 5	♣ J108	♣ K765				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 295	♠ KQJ3	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ QJ	You bid first.
HCP: 20	♣ AK654	

Board: 296	♠ Q1082	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ A752	Partner bids first.
HCP: 15	♣ AQ9	

Board: 297	♠ Q1098	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ AJ3	You bid first.
HCP: 20	♣ AKQ	

Board: 298	♠ Q1072	The opponents are silent.
Dealer: N	♥ KJ108	
Vul: Both	♦ 74	Partner bids first.
HCP: 7	♣ J64	

Board: 299	♠ K95	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ A108	You bid first.
HCP: 20	♣ A983	

Board: 300	♠ J64	The opponents are silent.
Dealer: N	♥ 1098	
Vul: EW	♦ J87	Partner bids first.
HCP: 5	♣ K765	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KQJ3				2NT
Vul: Both	♥ 9763	♥ A2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ AK108	♦ QJ	Pass	3NT	AP	
South HCP: 20	♣ Q108	♣ AK654				
Contract: 3N S			1. Stayman			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q1082		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ8	♥ K2	Pass	3♦	Pass	5NT
North HCP: 20	♦ K8	♦ A752	Pass	6NT	AP	
South HCP: 15	♣ KJ843	♣ AQ9				
Contract: 6N N			1. Stayman			

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ Q1098				2NT
Vul: EW	♥ Q98	♥ A72	Pass	3NT	AP	
North HCP: 9	♦ Q1084	♦ AJ3				
South HCP: 20	♣ J1065	♣ AKQ				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q1072		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q96	♥ KJ108	Pass	3♦	Pass	3NT
North HCP: 20	♦ KJ2	♦ 74	AP			
South HCP: 7	♣ AK109	♣ J64				
Contract: 3N N			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K95				2NT
Vul: None	♥ 1093	♥ AKQ	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ KQ2	♦ A108	Pass	6NT	AP	
South HCP: 20	♣ KQJ106	♣ A983				
Contract: 6N S			1. Gerber, for N			

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J64		2NT	Pass	3NT
Vul: EW	♥ AQ2	♥ 1098				
North HCP: 20	♦ AQ65	♦ J87	AP			
South HCP: 5	♣ J108	♣ K765				
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 301	♠ 764	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ A843	Partner bids first.
HCP: 5	♣ J84	

Board: 302	♠ A106	The opponents are silent.
Dealer: N	♥ AJ85	
Vul: Both	♦ KJ7	You bid first.
HCP: 20	♣ AK3	

Board: 303	♠ K109	The opponents are silent.
Dealer: S	♥ 9875	
Vul: None	♦ K54	Partner bids first.
HCP: 6	♣ 1076	

Board: 304	♠ J7	The opponents are silent.
Dealer: N	♥ K43	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ AKQ92	

Board: 305	♠ Q106	The opponents are silent.
Dealer: S	♥ Q1084	
Vul: EW	♦ 9852	Partner bids first.
HCP: 5	♣ J8	

Board: 306	♠ A108	The opponents are silent.
Dealer: N	♥ AJ96	
Vul: None	♦ AQJ6	You bid first.
HCP: 21	♣ KQ	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ KQ93				2NT
Vul: NS	♥ 1083	♥ AQJ9				
North HCP: 5	♦ A843	♦ Q6	Pass	3NT	AP	
South HCP: 20	♣ J84	♣ AQ10				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J943		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ85	♥ KQ3	Pass	3♥	Pass	3NT
North HCP: 20	♦ KJ7	♦ 85	AP			
South HCP: 6	♣ AK3	♣ 10764	1. Stayman			
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A74				2NT
Vul: None	♥ 9875	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ K54	♦ A98	Pass	4♥	AP	
South HCP: 21	♣ 1076	♣ K83	1. Stayman			
Contract: 4♥ S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK109		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K43	♥ A109	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK10	♦ QJ98	Pass	6NT	AP	
South HCP: 15	♣ AKQ92	♣ J6	1. Stayman			
Contract: 6N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AK5				2NT
Vul: EW	♥ Q1084	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 9852	♦ QJ4	Pass	3NT	AP	
South HCP: 20	♣ J8	♣ KQ943	1. Stayman			
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ QJ3				
Vul: None	♥ AJ96	♥ Q3		2NT	Pass	5NT
North HCP: 21	♦ AQJ6	♦ K1074	Pass	6NT	AP	
South HCP: 12	♣ KQ	♣ A987				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 301	♠ KQ93	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: NS	♦ Q6	You bid first.
HCP: 20	♣ AQ10	

Board: 302	♠ J943	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ 85	Partner bids first.
HCP: 6	♣ 10764	

Board: 303	♠ A74	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ A98	You bid first.
HCP: 21	♣ K83	

Board: 304	♠ AK109	The opponents are silent.
Dealer: N	♥ A109	
Vul: NS	♦ QJ98	Partner bids first.
HCP: 15	♣ J6	

Board: 305	♠ AK5	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ QJ4	You bid first.
HCP: 20	♣ KQ943	

Board: 306	♠ QJ3	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ K1074	Partner bids first.
HCP: 12	♣ A987	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ KQ93				2NT
Vul: NS	♥ 1083	♥ AQJ9				
North HCP: 5	♦ A843	♦ Q6	Pass	3NT	AP	
South HCP: 20	♣ J84	♣ AQ10				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J943		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ85	♥ KQ3	Pass	3♥	Pass	3NT
North HCP: 20	♦ KJ7	♦ 85	AP			
South HCP: 6	♣ AK3	♣ 10764	1. Stayman			
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A74				2NT
Vul: None	♥ 9875	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ K54	♦ A98	Pass	4♥	AP	
South HCP: 21	♣ 1076	♣ K83	1. Stayman			
Contract: 4♥ S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK109		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K43	♥ A109	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK10	♦ QJ98	Pass	6NT	AP	
South HCP: 15	♣ AKQ92	♣ J6	1. Stayman			
Contract: 6N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AK5				2NT
Vul: EW	♥ Q1084	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 9852	♦ QJ4	Pass	3NT	AP	
South HCP: 20	♣ J8	♣ KQ943	1. Stayman			
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ QJ3				
Vul: None	♥ AJ96	♥ Q3		2NT	Pass	5NT
North HCP: 21	♦ AQJ6	♦ K1074	Pass	6NT	AP	
South HCP: 12	♣ KQ	♣ A987				
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 307	♠ K962	The opponents are silent.
Dealer: S	♥ J92	
Vul: NS	♦ 1095	Partner bids first.
HCP: 5	♣ J97	
Board: 308	♠ QJ	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ KJ1073	You bid first.
HCP: 20	♣ A105	
Board: 309	♠ 952	West Doubles 3♦ if possible.
Dealer: S	♥ AJ63	
Vul: Both	♦ Q94	Partner bids first.
HCP: 7	♣ 975	
Board: 310	♠ KJ7	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ AQ1075	You bid first.
HCP: 20	♣ K8	
Board: 311	♠ J85	The opponents are silent.
Dealer: S	♥ 1086	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 11	♣ A954	
Board: 312	♠ AJ87	The opponents are silent.
Dealer: N	♥ KJ95	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AKQ	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ K962	♠ AJ7				2NT
Vul: NS	♥ J92	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 1095	♦ KQ32	Pass	3NT	AP	
South HCP: 21	♣ J97	♣ KQ5				
Contract: 3N S			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K6				
Vul: EW	♥ AKQ	♥ 1097		2NT	Pass	5NT
North HCP: 20	♦ KJ1073	♦ A42	Pass	6NT	AP	
South HCP: 12	♣ A105	♣ KQ972				
Contract: 6N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AQ7				2NT
Vul: Both	♥ AJ63	♥ Q98	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ Q94	♦ A75	X	3NT	AP	
South HCP: 20	♣ 975	♣ AKJ10				
Contract: 3N S			1. Stayman			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 1096				
Vul: NS	♥ AQJ	♥ 1095		2NT	Pass	3NT
North HCP: 20	♦ AQ1075	♦ KJ864	AP			
South HCP: 5	♣ K8	♣ J3				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A10				2NT
Vul: EW	♥ 1086	♥ AQJ4	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ KQJ	♦ A654	AP			
South HCP: 21	♣ A954	♣ KQJ				
Contract: 6N S			1. Quantitative 4NT			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ Q43		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ95	♥ A632	Pass	3NT <sup>2</sup>	Pass	6♥
North HCP: 20	♦ Q7	♦ AJ53	AP			
South HCP: 12	♣ AKQ	♣ J10				
Contract: 6♥ S			1. Stayman			
			2. both majors			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 307	♠ AJ7	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ KQ32	You bid first.
HCP: 21	♣ KQ5	
Board: 308	♠ K6	The opponents are silent.
Dealer: N	♥ 1097	
Vul: EW	♦ A42	Partner bids first.
HCP: 12	♣ KQ972	
Board: 309	♠ AQ7	West Doubles 3♦ if possible.
Dealer: S	♥ Q98	
Vul: Both	♦ A75	You bid first.
HCP: 20	♣ AKJ10	
Board: 310	♠ 1096	The opponents are silent.
Dealer: N	♥ 1095	
Vul: NS	♦ KJ864	Partner bids first.
HCP: 5	♣ J3	
Board: 311	♠ A10	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: EW	♦ A654	You bid first.
HCP: 21	♣ KQJ	
Board: 312	♠ Q43	The opponents are silent.
Dealer: N	♥ A632	
Vul: Both	♦ AJ53	Partner bids first.
HCP: 12	♣ J10	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ K962	♠ AJ7				2NT
Vul: NS	♥ J92	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 1095	♦ KQ32	Pass	3NT	AP	
South HCP: 21	♣ J97	♣ KQ5				
Contract: 3N S			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K6				
Vul: EW	♥ AKQ	♥ 1097		2NT	Pass	5NT
North HCP: 20	♦ KJ1073	♦ A42	Pass	6NT	AP	
South HCP: 12	♣ A105	♣ KQ972				
Contract: 6N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AQ7				2NT
Vul: Both	♥ AJ63	♥ Q98	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ Q94	♦ A75	X	3NT	AP	
South HCP: 20	♣ 975	♣ AKJ10				
Contract: 3N S			1. Stayman			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 1096				
Vul: NS	♥ AQJ	♥ 1095		2NT	Pass	3NT
North HCP: 20	♦ AQ1075	♦ KJ864	AP			
South HCP: 5	♣ K8	♣ J3				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A10				2NT
Vul: EW	♥ 1086	♥ AQJ4	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ KQJ	♦ A654	AP			
South HCP: 21	♣ A954	♣ KQJ				
Contract: 6N S			1. Quantitative 4NT			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ Q43		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ95	♥ A632	Pass	3NT <sup>2</sup>	Pass	6♥
North HCP: 20	♦ Q7	♦ AJ53	AP			
South HCP: 12	♣ AKQ	♣ J10				
Contract: 6♥ S			1. Stayman			
			2. both majors			



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 313	♠ 974	The opponents are silent.
Dealer: S	♥ 1096	
Vul: EW	♦ KJ976	Partner bids first.
HCP: 4	♣ 84	

Board: 314	♠ KJ	The opponents are silent.
Dealer: N	♥ A1065	
Vul: Both	♦ AK2	You bid first.
HCP: 21	♣ KQJ8	

Board: 315	♠ J965	The opponents are silent.
Dealer: S	♥ 753	
Vul: None	♦ 108	Partner bids first.
HCP: 9	♣ AKJ6	

Board: 316	♠ KQJ5	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ AJ8	You bid first.
HCP: 20	♣ Q104	

Board: 317	♠ QJ94	The opponents are silent.
Dealer: S	♥ 8632	
Vul: Both	♦ J86	Partner bids first.
HCP: 4	♣ 74	

Board: 318	♠ AKQ6	The opponents are silent.
Dealer: N	♥ 102	
Vul: NS	♦ A74	You bid first.
HCP: 21	♣ AKJ8	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ AJ2				2NT
Vul: EW	♥ 1096	♥ AQ3				
North HCP: 4	♦ KJ976	♦ A1052	AP			
South HCP: 20	♣ 84	♣ AJ6				
Contract: 2N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 10854		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A1065	♥ 743	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK2	♦ Q94	AP			
South HCP: 6	♣ KQJ8	♣ A73	1. Stayman			
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J965	♠ AQ43				2NT
Vul: None	♥ 753	♥ AJ98	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 9	♦ 108	♦ AK9	Pass	4♠	AP	
South HCP: 20	♣ AKJ6	♣ Q7	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 104				
Vul: NS	♥ AK9	♥ Q108		2NT	Pass	3NT
North HCP: 20	♦ AJ8	♦ Q1092	AP			
South HCP: 5	♣ Q104	♣ J953				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ A32				2NT
Vul: Both	♥ 8632	♥ AK				
North HCP: 4	♦ J86	♦ Q93	AP			
South HCP: 20	♣ 74	♣ AK1065				
Contract: 2N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 942		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ 102	♥ KQ83	Pass	3♠	Pass	3NT
North HCP: 21	♦ A74	♦ 852	AP			
South HCP: 5	♣ AKJ8	♣ 954	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 313	♠ AJ2	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ A1052	You bid first.
HCP: 20	♣ AJ6	

Board: 314	♠ 10854	The opponents are silent.
Dealer: N	♥ 743	
Vul: Both	♦ Q94	Partner bids first.
HCP: 6	♣ A73	

Board: 315	♠ AQ43	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ Q7	

Board: 316	♠ 104	The opponents are silent.
Dealer: N	♥ Q108	
Vul: NS	♦ Q1092	Partner bids first.
HCP: 5	♣ J953	

Board: 317	♠ A32	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ Q93	You bid first.
HCP: 20	♣ AK1065	

Board: 318	♠ 942	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: NS	♦ 852	Partner bids first.
HCP: 5	♣ 954	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ AJ2				2NT
Vul: EW	♥ 1096	♥ AQ3				
North HCP: 4	♦ KJ976	♦ A1052	AP			
South HCP: 20	♣ 84	♣ AJ6				
Contract: 2N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 10854		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A1065	♥ 743	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK2	♦ Q94	AP			
South HCP: 6	♣ KQJ8	♣ A73	1. Stayman			
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J965	♠ AQ43				2NT
Vul: None	♥ 753	♥ AJ98	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 9	♦ 108	♦ AK9	Pass	4♠	AP	
South HCP: 20	♣ AKJ6	♣ Q7	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 104				
Vul: NS	♥ AK9	♥ Q108		2NT	Pass	3NT
North HCP: 20	♦ AJ8	♦ Q1092	AP			
South HCP: 5	♣ Q104	♣ J953				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ A32				2NT
Vul: Both	♥ 8632	♥ AK				
North HCP: 4	♦ J86	♦ Q93	AP			
South HCP: 20	♣ 74	♣ AK1065				
Contract: 2N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 942		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ 102	♥ KQ83	Pass	3♠	Pass	3NT
North HCP: 21	♦ A74	♦ 852	AP			
South HCP: 5	♣ AKJ8	♣ 954	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 319	♠ J952	The opponents are silent.
Dealer: S	♥ 102	
Vul: EW	♦ J108	Partner bids first.
HCP: 4	♣ Q1083	

Board: 320	♠ AKQ3	The opponents are silent.
Dealer: N	♥ K76	
Vul: None	♦ KQ43	You bid first.
HCP: 21	♣ A4	

Board: 321	♠ Q7	The opponents are silent.
Dealer: S	♥ A108	
Vul: EW	♦ AQ72	Partner bids first.
HCP: 13	♣ J1052	

Board: 322	♠ AQ2	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: Both	♦ A985	You bid first.
HCP: 20	♣ A6	

Board: 323	♠ QJ10	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ J1076	Partner bids first.
HCP: 7	♣ Q874	

Board: 324	♠ A63	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ 97	You bid first.
HCP: 20	♣ AKJ4	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J952	♠ AK				2NT
Vul: EW	♥ 102	♥ AJ4				
North HCP: 4	♦ J108	♦ K9762	AP			
South HCP: 20	♣ Q1083	♣ AJ6				
Contract: 2N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 86				
Vul: None	♥ K76	♥ A83		2NT	Pass	5NT
North HCP: 21	♦ KQ43	♦ AJ97	Pass	6NT	AP	
South HCP: 15	♣ A4	♣ KQJ9				
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK8				2NT
Vul: EW	♥ A108	♥ K954	Pass	5NT	Pass	6NT
North HCP: 13	♦ AQ72	♦ KJ	AP			
South HCP: 21	♣ J1052	♣ AK96				
Contract: 6N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 86		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ109	♥ K854	Pass	3♥	Pass	4♥
North HCP: 20	♦ A985	♦ J764	AP			
South HCP: 9	♣ A6	♣ KQ3	1. Stayman			
Contract: 4♥ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A5				2NT
Vul: NS	♥ J7	♥ AKQ2				
North HCP: 7	♦ J1076	♦ 982	Pass	3NT	AP	
South HCP: 20	♣ Q874	♣ AK96				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ K74				
Vul: Both	♥ AKJ7	♥ 82		2NT	Pass	3NT
North HCP: 20	♦ 97	♦ AJ642	AP			
South HCP: 10	♣ AKJ4	♣ Q65				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 319	♠ AK	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ K9762	You bid first.
HCP: 20	♣ AJ6	

Board: 320	♠ 86	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ AJ97	Partner bids first.
HCP: 15	♣ KQJ9	

Board: 321	♠ AK8	The opponents are silent.
Dealer: S	♥ K954	
Vul: EW	♦ KJ	You bid first.
HCP: 21	♣ AK96	

Board: 322	♠ 86	The opponents are silent.
Dealer: N	♥ K854	
Vul: Both	♦ J764	Partner bids first.
HCP: 9	♣ KQ3	

Board: 323	♠ A5	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: NS	♦ 982	You bid first.
HCP: 20	♣ AK96	

Board: 324	♠ K74	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ AJ642	Partner bids first.
HCP: 10	♣ Q65	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J952	♠ AK				2NT
Vul: EW	♥ 102	♥ AJ4				
North HCP: 4	♦ J108	♦ K9762	AP			
South HCP: 20	♣ Q1083	♣ AJ6				
Contract: 2N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 86				
Vul: None	♥ K76	♥ A83		2NT	Pass	5NT
North HCP: 21	♦ KQ43	♦ AJ97	Pass	6NT	AP	
South HCP: 15	♣ A4	♣ KQJ9				
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK8				2NT
Vul: EW	♥ A108	♥ K954	Pass	5NT	Pass	6NT
North HCP: 13	♦ AQ72	♦ KJ	AP			
South HCP: 21	♣ J1052	♣ AK96				
Contract: 6N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 86		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ109	♥ K854	Pass	3♥	Pass	4♥
North HCP: 20	♦ A985	♦ J764	AP			
South HCP: 9	♣ A6	♣ KQ3	1. Stayman			
Contract: 4♥ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A5				2NT
Vul: NS	♥ J7	♥ AKQ2				
North HCP: 7	♦ J1076	♦ 982	Pass	3NT	AP	
South HCP: 20	♣ Q874	♣ AK96				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ K74				
Vul: Both	♥ AKJ7	♥ 82		2NT	Pass	3NT
North HCP: 20	♦ 97	♦ AJ642	AP			
South HCP: 10	♣ AKJ4	♣ Q65				
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 325	♠ J97	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ A6	Partner bids first.
HCP: 13	♣ Q10865	

Board: 326	♠ A104	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ AQ986	You bid first.
HCP: 20	♣ A9	

Board: 327	♠ 865	The opponents are silent.
Dealer: S	♥ J865	
Vul: Both	♦ 75	Partner bids first.
HCP: 5	♣ KJ74	

Board: 328	♠ KQ53	The opponents are silent.
Dealer: N	♥ AK102	
Vul: None	♦ QJ	You bid first.
HCP: 21	♣ AQ8	

Board: 329	♠ J108	The opponents are silent.
Dealer: S	♥ J852	
Vul: NS	♦ 1092	Partner bids first.
HCP: 6	♣ A74	

Board: 330	♠ Q4	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AQJ2	You bid first.
HCP: 20	♣ AK984	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK106				2NT
Vul: None	♥ KQJ	♥ A5	Pass	5NT	Pass	6NT
North HCP: 13	♦ A6	♦ KJ85	AP			
South HCP: 20	♣ Q10865	♣ AJ3				
Contract: 6N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J8				
Vul: EW	♥ AQ4	♥ 982		2NT	Pass	3NT
North HCP: 20	♦ AQ986	♦ K42	AP			
South HCP: 8	♣ A9	♣ KJ864				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ K2				2NT
Vul: Both	♥ J865	♥ AKQ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 75	♦ QJ108	Pass	4♥	AP	
South HCP: 21	♣ KJ74	♣ AQ10	1. Stayman			
Contract: 4♥ S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ A42				
Vul: None	♥ AK102	♥ J8		2NT	Pass	5NT
North HCP: 21	♦ QJ	♦ K7543	Pass	6NT	AP	
South HCP: 12	♣ AQ8	♣ KJ6				
Contract: 6N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ K93				2NT
Vul: NS	♥ J852	♥ AK97	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 1092	♦ AK75	Pass	4♥	AP	
South HCP: 20	♣ A74	♣ QJ	1. Stayman			
Contract: 4♥ S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ A52				
Vul: Both	♥ KJ	♥ Q852		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ AQJ2	♦ K986	Pass	3♦	Pass	3NT
South HCP: 9	♣ AK984	♣ 73	AP			
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 325	♠ AK106	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ KJ85	You bid first.
HCP: 20	♣ AJ3	

Board: 326	♠ J8	The opponents are silent.
Dealer: N	♥ 982	
Vul: EW	♦ K42	Partner bids first.
HCP: 8	♣ KJ864	

Board: 327	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: Both	♦ QJ108	You bid first.
HCP: 21	♣ AQ10	

Board: 328	♠ A42	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ K7543	Partner bids first.
HCP: 12	♣ KJ6	

Board: 329	♠ K93	The opponents are silent.
Dealer: S	♥ AK97	
Vul: NS	♦ AK75	You bid first.
HCP: 20	♣ QJ	

Board: 330	♠ A52	The opponents are silent.
Dealer: N	♥ Q852	
Vul: Both	♦ K986	Partner bids first.
HCP: 9	♣ 73	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK106				2NT
Vul: None	♥ KQJ	♥ A5	Pass	5NT	Pass	6NT
North HCP: 13	♦ A6	♦ KJ85	AP			
South HCP: 20	♣ Q10865	♣ AJ3				
Contract: 6N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J8				
Vul: EW	♥ AQ4	♥ 982		2NT	Pass	3NT
North HCP: 20	♦ AQ986	♦ K42	AP			
South HCP: 8	♣ A9	♣ KJ864				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ K2				2NT
Vul: Both	♥ J865	♥ AKQ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 75	♦ QJ108	Pass	4♥	AP	
South HCP: 21	♣ KJ74	♣ AQ10	1. Stayman			
Contract: 4♥ S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ A42				
Vul: None	♥ AK102	♥ J8		2NT	Pass	5NT
North HCP: 21	♦ QJ	♦ K7543	Pass	6NT	AP	
South HCP: 12	♣ AQ8	♣ KJ6				
Contract: 6N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ K93				2NT
Vul: NS	♥ J852	♥ AK97	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 1092	♦ AK75	Pass	4♥	AP	
South HCP: 20	♣ A74	♣ QJ	1. Stayman			
Contract: 4♥ S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ A52				
Vul: Both	♥ KJ	♥ Q852		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ AQJ2	♦ K986	Pass	3♦	Pass	3NT
South HCP: 9	♣ AK984	♣ 73	AP			
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 331	♠ K6	The opponents are silent.
Dealer: S	♥ 10842	
Vul: None	♦ 9654	Partner bids first.
HCP: 8	♣ AJ9	

Board: 332	♠ AKQ	The opponents are silent.
Dealer: N	♥ QJ106	
Vul: NS	♦ QJ	You bid first.
HCP: 20	♣ KQ84	

Board: 333	♠ 83	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ A92	Partner bids first.
HCP: 9	♣ QJ1074	

Board: 334	♠ AKQ	The opponents are silent.
Dealer: N	♥ AJ62	
Vul: NS	♦ 32	You bid first.
HCP: 21	♣ AK87	

Board: 335	♠ J3	The opponents are silent.
Dealer: S	♥ Q64	
Vul: EW	♦ 10987	Partner bids first.
HCP: 8	♣ AJ74	

Board: 336	♠ A763	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ KQ10	You bid first.
HCP: 21	♣ AKQ4	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A1092				2NT
Vul: None	♥ 10842	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 9654	♦ KQ7	Pass	3NT	AP	
South HCP: 21	♣ AJ9	♣ KQ103	1. Stayman			
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 96				
Vul: NS	♥ QJ106	♥ K94		2NT	Pass	5NT
North HCP: 20	♦ QJ	♦ A862	Pass	6NT	AP	
South HCP: 12	♣ KQ84	♣ AJ103				
Contract: 6N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ				2NT
Vul: EW	♥ Q84	♥ AK76				
North HCP: 9	♦ A92	♦ KQ75	Pass	3NT	AP	
South HCP: 21	♣ QJ1074	♣ 86				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J76				
Vul: NS	♥ AJ62	♥ Q73		2NT	Pass	3NT
North HCP: 21	♦ 32	♦ Q754	AP			
South HCP: 7	♣ AK87	♣ Q95				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AKQ8				2NT
Vul: EW	♥ Q64	♥ J105				
North HCP: 8	♦ 10987	♦ AK5	Pass	3NT	AP	
South HCP: 20	♣ AJ74	♣ K96				
Contract: 3N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ Q984				
Vul: Both	♥ K4	♥ J986		2NT	AP	
North HCP: 21	♦ KQ10	♦ 873				
South HCP: 4	♣ AKQ4	♣ J10				
Contract: 2N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 331	♠ A1092	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ KQ7	You bid first.
HCP: 21	♣ KQ103	

Board: 332	♠ 96	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ A862	Partner bids first.
HCP: 12	♣ AJ103	

Board: 333	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK76	
Vul: EW	♦ KQ75	You bid first.
HCP: 21	♣ 86	

Board: 334	♠ J76	The opponents are silent.
Dealer: N	♥ Q73	
Vul: NS	♦ Q754	Partner bids first.
HCP: 7	♣ Q95	

Board: 335	♠ AKQ8	The opponents are silent.
Dealer: S	♥ J105	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ K96	

Board: 336	♠ Q984	The opponents are silent.
Dealer: N	♥ J986	
Vul: Both	♦ 873	Partner bids first.
HCP: 4	♣ J10	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A1092				2NT
Vul: None	♥ 10842	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 9654	♦ KQ7	Pass	3NT	AP	
South HCP: 21	♣ AJ9	♣ KQ103	1. Stayman			
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 96				
Vul: NS	♥ QJ106	♥ K94		2NT	Pass	5NT
North HCP: 20	♦ QJ	♦ A862	Pass	6NT	AP	
South HCP: 12	♣ KQ84	♣ AJ103				
Contract: 6N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ				2NT
Vul: EW	♥ Q84	♥ AK76				
North HCP: 9	♦ A92	♦ KQ75	Pass	3NT	AP	
South HCP: 21	♣ QJ1074	♣ 86				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J76				
Vul: NS	♥ AJ62	♥ Q73		2NT	Pass	3NT
North HCP: 21	♦ 32	♦ Q754	AP			
South HCP: 7	♣ AK87	♣ Q95				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AKQ8				2NT
Vul: EW	♥ Q64	♥ J105				
North HCP: 8	♦ 10987	♦ AK5	Pass	3NT	AP	
South HCP: 20	♣ AJ74	♣ K96				
Contract: 3N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ Q984				
Vul: Both	♥ K4	♥ J986		2NT	AP	
North HCP: 21	♦ KQ10	♦ 873				
South HCP: 4	♣ AKQ4	♣ J10				
Contract: 2N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 337	♠ Q965	The opponents are silent.
Dealer: S	♥ 82	
Vul: NS	♦ 8732	Partner bids first.
HCP: 5	♣ QJ8	

Board: 338	♠ AK4	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ AK42	You bid first.
HCP: 21	♣ AK74	

Board: 339	♠ Q73	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ K765	Partner bids first.
HCP: 13	♣ KQ3	

Board: 340	♠ A104	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ AQJ108	You bid first.
HCP: 20	♣ AK6	

Board: 341	♠ K72	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ QJ74	Partner bids first.
HCP: 7	♣ J965	

Board: 342	♠ KQ107	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AKQ62	You bid first.
HCP: 21	♣ Q7	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q965	♠ AKJ7				2NT
Vul: NS	♥ 82	♥ A1054	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ 8732	♦ AQ10	Pass	4♠	AP	
South HCP: 21	♣ QJ8	♣ K4	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J53		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 73	♥ AK64	Pass	3♦	Pass	5NT
North HCP: 21	♦ AK42	♦ QJ3	Pass	6NT	AP	
South HCP: 14	♣ AK74	♣ QJ6	1. Stayman			
Contract: 6N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q73	♠ AK52				2NT
Vul: None	♥ K93	♥ Q4	Pass	5NT	Pass	6NT
North HCP: 13	♦ K765	♦ AQJ	AP			
South HCP: 21	♣ KQ3	♣ AJ42				
Contract: 6N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KQ3				
Vul: EW	♥ Q5	♥ 983		2NT	Pass	3NT
North HCP: 20	♦ AQJ108	♦ 963	AP			
South HCP: 8	♣ AK6	♣ QJ74				
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ Q6				2NT
Vul: Both	♥ 87	♥ AK63				
North HCP: 7	♦ QJ74	♦ AK82	Pass	3NT	AP	
South HCP: 21	♣ J965	♣ KQ8				
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ A8				
Vul: None	♥ AJ	♥ 953		2NT	Pass	5NT
North HCP: 21	♦ AKQ62	♦ J975	Pass	6NT	AP	
South HCP: 12	♣ Q7	♣ AK102				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 337	♠ AKJ7	The opponents are silent.
Dealer: S	♥ A1054	
Vul: NS	♦ AQ10	You bid first.
HCP: 21	♣ K4	

Board: 338	♠ J53	The opponents are silent.
Dealer: N	♥ AK64	
Vul: EW	♦ QJ3	Partner bids first.
HCP: 14	♣ QJ6	

Board: 339	♠ AK52	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AQJ	You bid first.
HCP: 21	♣ AJ42	

Board: 340	♠ KQ3	The opponents are silent.
Dealer: N	♥ 983	
Vul: EW	♦ 963	Partner bids first.
HCP: 8	♣ QJ74	

Board: 341	♠ Q6	The opponents are silent.
Dealer: S	♥ AK63	
Vul: Both	♦ AK82	You bid first.
HCP: 21	♣ KQ8	

Board: 342	♠ A8	The opponents are silent.
Dealer: N	♥ 953	
Vul: None	♦ J975	Partner bids first.
HCP: 12	♣ AK102	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q965	♠ AKJ7				2NT
Vul: NS	♥ 82	♥ A1054	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ 8732	♦ AQ10	Pass	4♠	AP	
South HCP: 21	♣ QJ8	♣ K4	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J53		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 73	♥ AK64	Pass	3♦	Pass	5NT
North HCP: 21	♦ AK42	♦ QJ3	Pass	6NT	AP	
South HCP: 14	♣ AK74	♣ QJ6	1. Stayman			
Contract: 6N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q73	♠ AK52				2NT
Vul: None	♥ K93	♥ Q4	Pass	5NT	Pass	6NT
North HCP: 13	♦ K765	♦ AQJ	AP			
South HCP: 21	♣ KQ3	♣ AJ42				
Contract: 6N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KQ3		2NT	Pass	3NT
Vul: EW	♥ Q5	♥ 983	AP			
North HCP: 20	♦ AQJ108	♦ 963				
South HCP: 8	♣ AK6	♣ QJ74				
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ Q6				2NT
Vul: Both	♥ 87	♥ AK63	Pass	3NT	AP	
North HCP: 7	♦ QJ74	♦ AK82				
South HCP: 21	♣ J965	♣ KQ8				
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ A8		2NT	Pass	5NT
Vul: None	♥ AJ	♥ 953	Pass	6NT	AP	
North HCP: 21	♦ AKQ62	♦ J975				
South HCP: 12	♣ Q7	♣ AK102				
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 343	♠ Q72	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ 872	Partner bids first.
HCP: 11	♣ AKQ102	

Board: 344	♠ AK104	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ Q9	You bid first.
HCP: 20	♣ A764	

Board: 345	♠ A1062	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ Q9	Partner bids first.
HCP: 15	♣ AQJ3	

Board: 346	♠ 1096	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ AKQJ	You bid first.
HCP: 21	♣ AKJ5	

Board: 347	♠ 96	The opponents are silent.
Dealer: S	♥ K832	
Vul: None	♦ Q843	Partner bids first.
HCP: 7	♣ Q109	

Board: 348	♠ AQ3	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ KQ104	You bid first.
HCP: 20	♣ AK95	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AKJ4				2NT
Vul: NS	♥ 64	♥ AKQ5	Pass	4♣ <sup>1</sup>	Pass	4♣
North HCP: 11	♦ 872	♦ KJ	Pass	6NT	AP	
South HCP: 21	♣ AKQ102	♣ 865				
Contract: 6N S			1. Gerber, for N			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ QJ5				
Vul: Both	♥ AK6	♥ 1097		2NT	Pass	3NT
North HCP: 20	♦ Q9	♦ A8742	AP			
South HCP: 7	♣ A764	♣ 85				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ A1062	♠ K43				2NT
Vul: None	♥ Q74	♥ AKJ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ Q9	♦ AK5	Pass	7NT	AP	
South HCP: 21	♣ AQJ3	♣ K87				
Contract: 7N S			1. Stayman			

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ 1096	♠ AKJ5				
Vul: EW	♥ K3	♥ Q965	Pass	3♦	Pass	5NT
North HCP: 21	♦ AKQJ	♦ 1073	Pass	6NT	AP	
South HCP: 12	♣ AKJ5	♣ Q6				
Contract: 6N N			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ 53				2NT
Vul: None	♥ K832	♥ AQ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ Q843	♦ AK952	Pass	3NT	AP	
South HCP: 20	♣ Q109	♣ AK5				
Contract: 3N S			1. Stayman			

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J108				
Vul: EW	♥ Q8	♥ K1074	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ104	♦ J72	AP			
South HCP: 6	♣ AK95	♣ J87				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 343	♠ AKJ4	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ 865	

Board: 344	♠ QJ5	The opponents are silent.
Dealer: N	♥ 1097	
Vul: Both	♦ A8742	Partner bids first.
HCP: 7	♣ 85	

Board: 345	♠ K43	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ K87	

Board: 346	♠ AKJ5	The opponents are silent.
Dealer: N	♥ Q965	
Vul: EW	♦ 1073	Partner bids first.
HCP: 12	♣ Q6	

Board: 347	♠ 53	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ AK952	You bid first.
HCP: 20	♣ AK5	

Board: 348	♠ J108	The opponents are silent.
Dealer: N	♥ K1074	
Vul: EW	♦ J72	Partner bids first.
HCP: 6	♣ J87	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AKJ4				2NT
Vul: NS	♥ 64	♥ AKQ5	Pass	4♣ <sup>1</sup>	Pass	4♣
North HCP: 11	♦ 872	♦ KJ	Pass	6NT	AP	
South HCP: 21	♣ AKQ102	♣ 865				
Contract: 6N S			1. Gerber, for N			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ QJ5		2NT	Pass	3NT
Vul: Both	♥ AK6	♥ 1097				
North HCP: 20	♦ Q9	♦ A8742	AP			
South HCP: 7	♣ A764	♣ 85				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ A1062	♠ K43				2NT
Vul: None	♥ Q74	♥ AKJ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ Q9	♦ AK5	Pass	7NT	AP	
South HCP: 21	♣ AQJ3	♣ K87				
Contract: 7N S			1. Stayman			

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ 1096	♠ AKJ5		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K3	♥ Q965	Pass	3♦	Pass	5NT
North HCP: 21	♦ AKQJ	♦ 1073	Pass	6NT	AP	
South HCP: 12	♣ AKJ5	♣ Q6				
Contract: 6N N			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ 53				2NT
Vul: None	♥ K832	♥ AQ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ Q843	♦ AK952	Pass	3NT	AP	
South HCP: 20	♣ Q109	♣ AK5				
Contract: 3N S			1. Stayman			

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J108		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ Q8	♥ K1074	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ104	♦ J72	AP			
South HCP: 6	♣ AK95	♣ J87				
Contract: 3N N			1. Stayman			



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 349	♠ QJ53	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: NS	♦ 87	Partner bids first.
HCP: 8	♣ J74	

Board: 350	♠ 853	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: EW	♦ AK8	You bid first.
HCP: 20	♣ AJ5	

Board: 351	♠ 976	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ J62	Partner bids first.
HCP: 9	♣ Q973	

Board: 352	♠ A753	The opponents are silent.
Dealer: N	♥ A1082	
Vul: None	♦ KQ	You bid first.
HCP: 21	♣ AKJ	

Board: 353	♠ AQJ4	The opponents are silent.
Dealer: S	♥ A105	
Vul: EW	♦ K742	Partner bids first.
HCP: 14	♣ 53	

Board: 354	♠ 10983	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ AK52	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ A9				2NT
Vul: NS	♥ KJ84	♥ 1092	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 87	♦ AKQ65	Pass	3NT	AP	
South HCP: 20	♣ J74	♣ AK10				
Contract: 3N S			1. Stayman			

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ 853	♠ KJ				
Vul: EW	♥ AKJ3	♥ 872		2NT	Pass	3NT
North HCP: 20	♦ AK8	♦ 9754	AP			
South HCP: 6	♣ AJ5	♣ Q973				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ K52				2NT
Vul: Both	♥ AQ2	♥ J96				
North HCP: 9	♦ J62	♦ AKQ7	Pass	3NT	AP	
South HCP: 20	♣ Q973	♣ AK5				
Contract: 3N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ A753	♠ KJ104		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A1082	♥ KJ6	Pass	3NT <sup>2</sup>	Pass	4♠
North HCP: 21	♦ KQ	♦ 764	AP			
South HCP: 10	♣ AKJ	♣ Q87				
Contract: 4♠ S			1. Stayman 2. both majors			

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ AQJ4	♠ K86				2NT
Vul: EW	♥ A105	♥ KQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ K742	♦ AJ8	Pass	5NT	Pass	6NT
South HCP: 20	♣ 53	♣ AQJ2	AP			
Contract: 6N S			1. Stayman			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ 10983	♠ AK75		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A8	♥ KQ54	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ	♦ 65	AP			
South HCP: 12	♣ AK52	♣ 643				
Contract: 6♠ N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 349	♠ A9	The opponents are silent.
Dealer: S	♥ 1092	
Vul: NS	♦ AKQ65	You bid first.
HCP: 20	♣ AK10	

Board: 350	♠ KJ	The opponents are silent.
Dealer: N	♥ 872	
Vul: EW	♦ 9754	Partner bids first.
HCP: 6	♣ Q973	

Board: 351	♠ K52	The opponents are silent.
Dealer: S	♥ J96	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ AK5	

Board: 352	♠ KJ104	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ 764	Partner bids first.
HCP: 10	♣ Q87	

Board: 353	♠ K86	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ AJ8	You bid first.
HCP: 20	♣ AQJ2	

Board: 354	♠ AK75	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: Both	♦ 65	Partner bids first.
HCP: 12	♣ 643	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ A9				2NT
Vul: NS	♥ KJ84	♥ 1092	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 87	♦ AKQ65	Pass	3NT	AP	
South HCP: 20	♣ J74	♣ AK10				
Contract: 3N S			1. Stayman			

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ 853	♠ KJ				
Vul: EW	♥ AKJ3	♥ 872		2NT	Pass	3NT
North HCP: 20	♦ AK8	♦ 9754	AP			
South HCP: 6	♣ AJ5	♣ Q973				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ K52				2NT
Vul: Both	♥ AQ2	♥ J96				
North HCP: 9	♦ J62	♦ AKQ7	Pass	3NT	AP	
South HCP: 20	♣ Q973	♣ AK5				
Contract: 3N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ A753	♠ KJ104		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A1082	♥ KJ6	Pass	3NT <sup>2</sup>	Pass	4♠
North HCP: 21	♦ KQ	♦ 764	AP			
South HCP: 10	♣ AKJ	♣ Q87				
Contract: 4♠ S			1. Stayman 2. both majors			

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ AQJ4	♠ K86				2NT
Vul: EW	♥ A105	♥ KQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ K742	♦ AJ8	Pass	5NT	Pass	6NT
South HCP: 20	♣ 53	♣ AQJ2	AP			
Contract: 6N S			1. Stayman			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ 10983	♠ AK75		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A8	♥ KQ54	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ	♦ 65	AP			
South HCP: 12	♣ AK52	♣ 643				
Contract: 6♠ N			1. Stayman			

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 355	♠ J96	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ QJ952	Partner bids first.
HCP: 10	♣ A65	

Board: 356	♠ AQ5	The opponents are silent.
Dealer: N	♥ A104	
Vul: NS	♦ K62	You bid first.
HCP: 20	♣ AK74	

Board: 357	♠ AJ83	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: None	♦ J32	Partner bids first.
HCP: 11	♣ 76	

Board: 358	♠ AK6	The opponents are silent.
Dealer: N	♥ J1087	
Vul: EW	♦ KQ10	You bid first.
HCP: 20	♣ AK9	

Board: 359	♠ K1083	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ K1053	Partner bids first.
HCP: 12	♣ QJ10	

Board: 360	♠ AQ	The opponents are silent.
Dealer: N	♥ A52	
Vul: NS	♦ A754	You bid first.
HCP: 21	♣ AK103	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A1082				2NT
Vul: None	♥ Q4	♥ AK76				
North HCP: 10	♦ QJ952	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ A65	♣ KQ				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J76				
Vul: NS	♥ A104	♥ J2		2NT	Pass	3NT
North HCP: 20	♦ K62	♦ AQ98	AP			
South HCP: 9	♣ AK74	♣ J983				
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ AJ83	♠ K4				2NT
Vul: None	♥ KQ32	♥ AJ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ J32	♦ A974	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ 76	♣ AKJ5	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 1098				
Vul: EW	♥ J1087	♥ Q94		2NT	Pass	3NT
North HCP: 20	♦ KQ10	♦ 9873	AP			
South HCP: 5	♣ AK9	♣ QJ8				
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K1083	♠ AQJ				2NT
Vul: None	♥ K9	♥ AQ5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K1053	♦ QJ74	Pass	5NT	Pass	6NT
South HCP: 20	♣ QJ10	♣ A32	AP			
Contract: 6N S			1. Stayman			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 10865				
Vul: NS	♥ A52	♥ KQ109		2NT	Pass	3♣ <sup>1</sup>
North HCP: 21	♦ A754	♦ 96	Pass	3♦	Pass	3NT
South HCP: 6	♣ AK103	♣ J95	AP			
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 355	♠ A1082	The opponents are silent.
Dealer: S	♥ AK76	
Vul: None	♦ A83	You bid first.
HCP: 20	♣ KQ	

Board: 356	♠ J76	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AQ98	Partner bids first.
HCP: 9	♣ J983	

Board: 357	♠ K4	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ A974	You bid first.
HCP: 20	♣ AKJ5	

Board: 358	♠ 1098	The opponents are silent.
Dealer: N	♥ Q94	
Vul: EW	♦ 9873	Partner bids first.
HCP: 5	♣ QJ8	

Board: 359	♠ AQJ	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ QJ74	You bid first.
HCP: 20	♣ A32	

Board: 360	♠ 10865	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: NS	♦ 96	Partner bids first.
HCP: 6	♣ J95	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A1082				2NT
Vul: None	♥ Q4	♥ AK76				
North HCP: 10	♦ QJ952	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ A65	♣ KQ				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J76				
Vul: NS	♥ A104	♥ J2		2NT	Pass	3NT
North HCP: 20	♦ K62	♦ AQ98	AP			
South HCP: 9	♣ AK74	♣ J983				
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ AJ83	♠ K4				2NT
Vul: None	♥ KQ32	♥ AJ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ J32	♦ A974	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ 76	♣ AKJ5	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 1098				
Vul: EW	♥ J1087	♥ Q94		2NT	Pass	3NT
North HCP: 20	♦ KQ10	♦ 9873	AP			
South HCP: 5	♣ AK9	♣ QJ8				
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K1083	♠ AQJ				2NT
Vul: None	♥ K9	♥ AQ5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K1053	♦ QJ74	Pass	5NT	Pass	6NT
South HCP: 20	♣ QJ10	♣ A32	AP			
Contract: 6N S			1. Stayman			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 10865				
Vul: NS	♥ A52	♥ KQ109		2NT	Pass	3♣ <sup>1</sup>
North HCP: 21	♦ A754	♦ 96	Pass	3♦	Pass	3NT
South HCP: 6	♣ AK103	♣ J95	AP			
Contract: 3N N			1. Stayman			



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 361	♠ K5	The opponents are silent.
Dealer: S	♥ J1074	
Vul: EW	♦ A842	Partner bids first.
HCP: 12	♣ A86	
Board: 362	♠ AQJ	The opponents are silent.
Dealer: N	♥ K54	
Vul: NS	♦ AKJ6	You bid first.
HCP: 21	♣ K76	
Board: 363	♠ 105	The opponents are silent.
Dealer: S	♥ J53	
Vul: EW	♦ Q1087	Partner bids first.
HCP: 6	♣ K974	
Board: 364	♠ A1064	West Doubles Pass if possible.
Dealer: N	♥ K985	
Vul: Both	♦ AQ9	You bid first.
HCP: 20	♣ AK	
Board: 365	♠ QJ84	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ Q1072	Partner bids first.
HCP: 11	♣ J5	
Board: 366	♠ A754	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ K96	You bid first.
HCP: 21	♣ AQJ	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ3				2NT
Vul: EW	♥ J1074	♥ AQ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A842	♦ K765	Pass	5NT	Pass	6NT
South HCP: 20	♣ A86	♣ KQ4	AP			
Contract: 6N S			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K542		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K54	♥ 76	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ6	♦ Q532	AP			
South HCP: 10	♣ K76	♣ AJ4	1. Stayman			
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ Q42				2NT
Vul: EW	♥ J53	♥ AK6	Pass	3NT	AP	
North HCP: 6	♦ Q1087	♦ AK5				
South HCP: 20	♣ K974	♣ A1065				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A1064	♠ 97		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K985	♥ Q764	Pass	3NT <sup>2</sup>	Pass	5♥
North HCP: 20	♦ AQ9	♦ KJ72	Pass	6♥	Pass	Pass
South HCP: 6	♣ AK	♣ 874	X	AP		
Contract: 6♥ X S			1. Stayman			
			2. both majors			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ A92				2NT
Vul: None	♥ AJ3	♥ K10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ Q1072	♦ AJ8	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ J5	♣ AKQ108	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ A754	♠ K96				
Vul: EW	♥ AK8	♥ QJ10		2NT	Pass	5NT
North HCP: 21	♦ K96	♦ AQ7	Pass	6NT	AP	
South HCP: 15	♣ AQJ	♣ K1084				
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 361	♠ AQ3	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ K765	You bid first.
HCP: 20	♣ KQ4	
Board: 362	♠ K542	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ Q532	Partner bids first.
HCP: 10	♣ AJ4	
Board: 363	♠ Q42	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ A1065	
Board: 364	♠ 97	West Doubles Pass if possible.
Dealer: N	♥ Q764	
Vul: Both	♦ KJ72	Partner bids first.
HCP: 6	♣ 874	
Board: 365	♠ A92	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ AJ8	You bid first.
HCP: 21	♣ AKQ108	
Board: 366	♠ K96	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: EW	♦ AQ7	Partner bids first.
HCP: 15	♣ K1084	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ3				2NT
Vul: EW	♥ J1074	♥ AQ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A842	♦ K765	Pass	5NT	Pass	6NT
South HCP: 20	♣ A86	♣ KQ4	AP			
Contract: 6N S			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K542		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K54	♥ 76	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ6	♦ Q532	AP			
South HCP: 10	♣ K76	♣ AJ4	1. Stayman			
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ Q42				2NT
Vul: EW	♥ J53	♥ AK6	Pass	3NT	AP	
North HCP: 6	♦ Q1087	♦ AK5				
South HCP: 20	♣ K974	♣ A1065				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A1064	♠ 97		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K985	♥ Q764	Pass	3NT <sup>2</sup>	Pass	5♥
North HCP: 20	♦ AQ9	♦ KJ72	Pass	6♥	Pass	Pass
South HCP: 6	♣ AK	♣ 874	X	AP		
Contract: 6♥ X S			1. Stayman			
			2. both majors			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ A92				2NT
Vul: None	♥ AJ3	♥ K10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ Q1072	♦ AJ8	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ J5	♣ AKQ108	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ A754	♠ K96				
Vul: EW	♥ AK8	♥ QJ10		2NT	Pass	5NT
North HCP: 21	♦ K96	♦ AQ7	Pass	6NT	AP	
South HCP: 15	♣ AQJ	♣ K1084				
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 367	♠ 10986	The opponents are silent.
Dealer: S	♥ A75	
Vul: Both	♦ 65	Partner bids first.
HCP: 5	♣ J1093	

Board: 368	♠ AQ8	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ Q96	You bid first.
HCP: 20	♣ AKQJ6	

Board: 369	♠ J10	The opponents are silent.
Dealer: S	♥ 652	
Vul: None	♦ KQ5	Partner bids first.
HCP: 11	♣ AJ742	

Board: 370	♠ AKQ4	The opponents are silent.
Dealer: N	♥ 1094	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ KQJ7	

Board: 371	♠ J632	The opponents are silent.
Dealer: S	♥ J93	
Vul: EW	♦ AQ10	Partner bids first.
HCP: 8	♣ 1097	

Board: 372	♠ Q109	The opponents are silent.
Dealer: N	♥ A104	
Vul: None	♦ AQ84	You bid first.
HCP: 21	♣ AKQ	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ AK52				2NT
Vul: Both	♥ A75	♥ KJ4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 65	♦ AK42	Pass	4♠	AP	
South HCP: 20	♣ J1093	♣ Q4	1. Stayman			
Contract: 4♠ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J94		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q3	♥ A976	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q96	♦ 82	AP			
South HCP: 5	♣ AKQJ6	♣ 9853	1. Stayman			
Contract: 3N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A743				2NT
Vul: None	♥ 652	♥ AK	Pass	4NT <sup>1</sup>	AP	
North HCP: 11	♦ KQ5	♦ A32	1. Quantitative 4NT			
South HCP: 20	♣ AJ742	♣ KQ86				
Contract: 4N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 97		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ 1094	♥ AJ82	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ	♦ 1063	AP			
South HCP: 5	♣ KQJ7	♣ 10965	1. Stayman			
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ J632	♠ A10				2NT
Vul: EW	♥ J93	♥ AKQ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ AQ10	♦ K86	Pass	3NT	AP	
South HCP: 21	♣ 1097	♣ KQ65	1. Stayman			
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ A832		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A104	♥ J72	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ84	♦ 9752	AP			
South HCP: 5	♣ AKQ	♣ 76	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 367	♠ AK52	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ AK42	You bid first.
HCP: 20	♣ Q4	

Board: 368	♠ J94	The opponents are silent.
Dealer: N	♥ A976	
Vul: Both	♦ 82	Partner bids first.
HCP: 5	♣ 9853	

Board: 369	♠ A743	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ A32	You bid first.
HCP: 20	♣ KQ86	

Board: 370	♠ 97	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: NS	♦ 1063	Partner bids first.
HCP: 5	♣ 10965	

Board: 371	♠ A10	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: EW	♦ K86	You bid first.
HCP: 21	♣ KQ65	

Board: 372	♠ A832	The opponents are silent.
Dealer: N	♥ J72	
Vul: None	♦ 9752	Partner bids first.
HCP: 5	♣ 76	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ AK52				2NT
Vul: Both	♥ A75	♥ KJ4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 65	♦ AK42	Pass	4♠	AP	
South HCP: 20	♣ J1093	♣ Q4	1. Stayman			
Contract: 4♠ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J94		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q3	♥ A976	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q96	♦ 82	AP			
South HCP: 5	♣ AKQJ6	♣ 9853	1. Stayman			
Contract: 3N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A743				2NT
Vul: None	♥ 652	♥ AK	Pass	4NT <sup>1</sup>	AP	
North HCP: 11	♦ KQ5	♦ A32	1. Quantitative 4NT			
South HCP: 20	♣ AJ742	♣ KQ86				
Contract: 4N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 97		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ 1094	♥ AJ82	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ	♦ 1063	AP			
South HCP: 5	♣ KQJ7	♣ 10965	1. Stayman			
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ J632	♠ A10				2NT
Vul: EW	♥ J93	♥ AKQ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ AQ10	♦ K86	Pass	3NT	AP	
South HCP: 21	♣ 1097	♣ KQ65	1. Stayman			
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ A832		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A104	♥ J72	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ84	♦ 9752	AP			
South HCP: 5	♣ AKQ	♣ 76	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 373	♠ J984	The opponents are silent.
Dealer: S	♥ QJ106	
Vul: NS	♦ 93	Partner bids first.
HCP: 6	♣ Q64	
Board: 374	♠ KQ	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ A962	You bid first.
HCP: 20	♣ Q97	
Board: 375	♠ Q4	The opponents are silent.
Dealer: S	♥ 1042	
Vul: Both	♦ K82	Partner bids first.
HCP: 8	♣ K10976	
Board: 376	♠ AK76	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ A65	You bid first.
HCP: 20	♣ Q32	
Board: 377	♠ KQ85	The opponents are silent.
Dealer: S	♥ 843	
Vul: EW	♦ A105	Partner bids first.
HCP: 11	♣ Q96	
Board: 378	♠ KJ10	East Bids XA♠♠ if possible.
Dealer: N	♥ AKQJ	
Vul: None	♦ K6	You bid first.
HCP: 20	♣ K843	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ J984	♠ K3				2NT
Vul: NS	♥ QJ106	♥ A975	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 93	♦ AQ108	Pass	4♥	AP	
South HCP: 20	♣ Q64	♣ AK9				
Contract: 4♥ S						1. Stayman

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A1074		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ6	♥ 9532	Pass	3♥	Pass	4♥
North HCP: 20	♦ A962	♦ QJ7	AP			
South HCP: 7	♣ Q97	♣ 86				
Contract: 4♥ N						1. Stayman

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 1086				2NT
Vul: Both	♥ 1042	♥ AKQJ	Pass	3NT	AP	
North HCP: 8	♦ K82	♦ AJ5				
South HCP: 20	♣ K10976	♣ AJ5				
Contract: 3N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ J109		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AK2	♥ Q7	AP			
North HCP: 20	♦ A65	♦ KQ2				
South HCP: 12	♣ Q32	♣ A9764				
Contract: 4N N						1. Quantitative 4NT

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ KQ85	♠ A43				2NT
Vul: EW	♥ 843	♥ AQ76	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ A105	♦ Q92	Pass	6NT	AP	
South HCP: 20	♣ Q96	♣ AKJ				
Contract: 6N S						1. Stayman

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A97		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQJ	♥ 86	Pass	4♥	Pass	6NT
North HCP: 20	♦ K6	♦ AJ1093	Pass	Pass	XA♠♠	AP
South HCP: 11	♣ K843	♣ Q65				
Contract: 6NX N						1. Gerber, for N

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 373	♠ K3	The opponents are silent.
Dealer: S	♥ A975	
Vul: NS	♦ AQ108	You bid first.
HCP: 20	♣ AK9	
Board: 374	♠ A1074	The opponents are silent.
Dealer: N	♥ 9532	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 7	♣ 86	
Board: 375	♠ 1086	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ AJ5	You bid first.
HCP: 20	♣ AJ5	
Board: 376	♠ J109	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 12	♣ A9764	
Board: 377	♠ A43	The opponents are silent.
Dealer: S	♥ AQ76	
Vul: EW	♦ Q92	You bid first.
HCP: 20	♣ AKJ	
Board: 378	♠ A97	East Bids XA♠♠ if possible.
Dealer: N	♥ 86	
Vul: None	♦ AJ1093	Partner bids first.
HCP: 11	♣ Q65	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ J984	♠ K3				2NT
Vul: NS	♥ QJ106	♥ A975	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 93	♦ AQ108	Pass	4♥	AP	
South HCP: 20	♣ Q64	♣ AK9				
Contract: 4♥ S						1. Stayman

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A1074		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ6	♥ 9532	Pass	3♥	Pass	4♥
North HCP: 20	♦ A962	♦ QJ7	AP			
South HCP: 7	♣ Q97	♣ 86				
Contract: 4♥ N						1. Stayman

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 1086				2NT
Vul: Both	♥ 1042	♥ AKQJ	Pass	3NT	AP	
North HCP: 8	♦ K82	♦ AJ5				
South HCP: 20	♣ K10976	♣ AJ5				
Contract: 3N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ J109		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AK2	♥ Q7	AP			
North HCP: 20	♦ A65	♦ KQ2				
South HCP: 12	♣ Q32	♣ A9764				
Contract: 4N N						1. Quantitative 4NT

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ KQ85	♠ A43				2NT
Vul: EW	♥ 843	♥ AQ76	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ A105	♦ Q92	Pass	6NT	AP	
South HCP: 20	♣ Q96	♣ AKJ				
Contract: 6N S						1. Stayman

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A97		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQJ	♥ 86	Pass	4♥	Pass	6NT
North HCP: 20	♦ K6	♦ AJ1093	Pass	Pass	XA♠♠	AP
South HCP: 11	♣ K843	♣ Q65				
Contract: 6NX N						1. Gerber, for N

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 379	♠ QJ4	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: EW	♦ 962	Partner bids first.
HCP: 12	♣ AQ76	

Board: 380	♠ A92	The opponents are silent.
Dealer: N	♥ Q1098	
Vul: Both	♦ AK62	You bid first.
HCP: 20	♣ AK	

Board: 381	♠ 842	The opponents are silent.
Dealer: S	♥ J62	
Vul: None	♦ K52	Partner bids first.
HCP: 8	♣ A853	

Board: 382	♠ K104	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ K107	

Board: 383	♠ Q963	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ J982	Partner bids first.
HCP: 6	♣ K97	

Board: 384	♠ K96	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: NS	♦ Q6	You bid first.
HCP: 20	♣ AQJ4	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ A3				2NT
Vul: EW	♥ QJ2	♥ AK6	Pass	5NT	Pass	6NT
North HCP: 12	♦ 962	♦ AQ107	AP			
South HCP: 20	♣ AQ76	♣ K843				
Contract: 6N S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ J103				
Vul: Both	♥ Q1098	♥ J74		2NT	AP	
North HCP: 20	♦ AK62	♦ J1054				
South HCP: 4	♣ AK	♣ J97				
Contract: 2N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ A5				2NT
Vul: None	♥ J62	♥ K5	Pass	3NT	AP	
North HCP: 8	♦ K52	♦ AQJ94				
South HCP: 20	♣ A853	♣ KQJ7				
Contract: 3N S						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ Q87		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ93	♥ Q1087	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQ	♦ 10986	AP			
South HCP: 6	♣ K107	♣ Q9	1. Stayman			
Contract: 4♥ N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ Q963	♠ A10				2NT
Vul: None	♥ 103	♥ AQ87	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J982	♦ AQ53	Pass	3NT	AP	
South HCP: 21	♣ K97	♣ AJ5	1. Stayman			
Contract: 3N S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 1042				
Vul: NS	♥ AKJ4	♥ 98		2NT	AP	
North HCP: 20	♦ Q6	♦ 108752				
South HCP: 3	♣ AQJ4	♣ K98				
Contract: 2N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 379	♠ A3	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ AQ107	You bid first.
HCP: 20	♣ K843	

Board: 380	♠ J103	The opponents are silent.
Dealer: N	♥ J74	
Vul: Both	♦ J1054	Partner bids first.
HCP: 4	♣ J97	

Board: 381	♠ A5	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ AQJ94	You bid first.
HCP: 20	♣ KQJ7	

Board: 382	♠ Q87	The opponents are silent.
Dealer: N	♥ Q1087	
Vul: Both	♦ 10986	Partner bids first.
HCP: 6	♣ Q9	

Board: 383	♠ A10	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: None	♦ AQ53	You bid first.
HCP: 21	♣ AJ5	

Board: 384	♠ 1042	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ 108752	Partner bids first.
HCP: 3	♣ K98	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ A3				2NT
Vul: EW	♥ QJ2	♥ AK6	Pass	5NT	Pass	6NT
North HCP: 12	♦ 962	♦ AQ107	AP			
South HCP: 20	♣ AQ76	♣ K843				
Contract: 6N S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ J103				
Vul: Both	♥ Q1098	♥ J74		2NT	AP	
North HCP: 20	♦ AK62	♦ J1054				
South HCP: 4	♣ AK	♣ J97				
Contract: 2N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ A5				2NT
Vul: None	♥ J62	♥ K5	Pass	3NT	AP	
North HCP: 8	♦ K52	♦ AQJ94				
South HCP: 20	♣ A853	♣ KQJ7				
Contract: 3N S						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ Q87		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ93	♥ Q1087	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQ	♦ 10986	AP			
South HCP: 6	♣ K107	♣ Q9	1. Stayman			
Contract: 4♥ N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ Q963	♠ A10				2NT
Vul: None	♥ 103	♥ AQ87	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J982	♦ AQ53	Pass	3NT	AP	
South HCP: 21	♣ K97	♣ AJ5	1. Stayman			
Contract: 3N S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 1042				
Vul: NS	♥ AKJ4	♥ 98		2NT	AP	
North HCP: 20	♦ Q6	♦ 108752				
South HCP: 3	♣ AQJ4	♣ K98				
Contract: 2N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 385	♠ 9852	The opponents are silent.
Dealer: S	♥ 42	
Vul: EW	♦ AJ108	Partner bids first.
HCP: 7	♣ Q98	

Board: 386	♠ AQ6	The opponents are silent.
Dealer: N	♥ K84	
Vul: None	♦ AK63	You bid first.
HCP: 20	♣ A76	

Board: 387	♠ 542	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ A983	Partner bids first.
HCP: 12	♣ KQ92	

Board: 388	♠ AJ4	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ A87	You bid first.
HCP: 20	♣ AK96	

Board: 389	♠ AQ5	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ K73	Partner bids first.
HCP: 12	♣ 10642	

Board: 390	♠ KQ2	The opponents are silent.
Dealer: N	♥ A63	
Vul: Both	♦ AKQ10	You bid first.
HCP: 21	♣ K65	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 9852	♠ AK3				2NT
Vul: EW	♥ 42	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ AJ108	♦ KQ762	Pass	3NT	AP	
South HCP: 20	♣ Q98	♣ J6				
Contract: 3N S			1. Stayman			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ98		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K84	♥ AQ107	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK63	♦ 92	AP			
South HCP: 10	♣ A76	♣ 1054				
Contract: 3N N			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AQ				2NT
Vul: NS	♥ K2	♥ AQ8	Pass	5NT	Pass	6NT
North HCP: 12	♦ A983	♦ KJ64	AP			
South HCP: 21	♣ KQ92	♣ AJ75				
Contract: 6N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 97		2NT	Pass	3NT
Vul: EW	♥ KJ8	♥ A32	AP			
North HCP: 20	♦ A87	♦ 9652				
South HCP: 5	♣ AK96	♣ J743				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ K3				2NT
Vul: NS	♥ K109	♥ AJ	Pass	5NT	Pass	6NT
North HCP: 12	♦ K73	♦ QJ854	AP			
South HCP: 20	♣ 10642	♣ AKQ3				
Contract: 6N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ AJ104		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A63	♥ J75	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKQ10	♦ 72	Pass	6NT	AP	
South HCP: 11	♣ K65	♣ AJ108				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 385	♠ AK3	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ KQ762	You bid first.
HCP: 20	♣ J6	

Board: 386	♠ KJ98	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: None	♦ 92	Partner bids first.
HCP: 10	♣ 1054	

Board: 387	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ KJ64	You bid first.
HCP: 21	♣ AJ75	

Board: 388	♠ 97	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ 9652	Partner bids first.
HCP: 5	♣ J743	

Board: 389	♠ K3	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ QJ854	You bid first.
HCP: 20	♣ AKQ3	

Board: 390	♠ AJ104	The opponents are silent.
Dealer: N	♥ J75	
Vul: Both	♦ 72	Partner bids first.
HCP: 11	♣ AJ108	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 9852	♠ AK3				2NT
Vul: EW	♥ 42	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ AJ108	♦ KQ762	Pass	3NT	AP	
South HCP: 20	♣ Q98	♣ J6				
Contract: 3N S			1. Stayman			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ98		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K84	♥ AQ107	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK63	♦ 92	AP			
South HCP: 10	♣ A76	♣ 1054				
Contract: 3N N			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AQ				2NT
Vul: NS	♥ K2	♥ AQ8	Pass	5NT	Pass	6NT
North HCP: 12	♦ A983	♦ KJ64	AP			
South HCP: 21	♣ KQ92	♣ AJ75				
Contract: 6N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 97		2NT	Pass	3NT
Vul: EW	♥ KJ8	♥ A32	AP			
North HCP: 20	♦ A87	♦ 9652				
South HCP: 5	♣ AK96	♣ J743				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ K3				2NT
Vul: NS	♥ K109	♥ AJ	Pass	5NT	Pass	6NT
North HCP: 12	♦ K73	♦ QJ854	AP			
South HCP: 20	♣ 10642	♣ AKQ3				
Contract: 6N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ AJ104		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A63	♥ J75	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKQ10	♦ 72	Pass	6NT	AP	
South HCP: 11	♣ K65	♣ AJ108				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 391	♠ AQ9	The opponents are silent.
Dealer: S	♥ K652	
Vul: None	♦ J82	Partner bids first.
HCP: 13	♣ QJ8	

Board: 392	♠ AQ72	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: EW	♦ Q4	You bid first.
HCP: 20	♣ K93	

Board: 393	♠ KQ4	The opponents are silent.
Dealer: S	♥ 97	
Vul: Both	♦ KQJ92	Partner bids first.
HCP: 14	♣ QJ10	

Board: 394	♠ AJ2	The opponents are silent.
Dealer: N	♥ A52	
Vul: None	♦ AQJ53	You bid first.
HCP: 20	♣ A9	

Board: 395	♠ AK9	The opponents are silent.
Dealer: S	♥ J96	
Vul: NS	♦ KJ75	Partner bids first.
HCP: 14	♣ Q87	

Board: 396	♠ K7	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ AKJ75	You bid first.
HCP: 20	♣ K103	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ82				2NT
Vul: None	♥ K652	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ J82	♦ AKQ4	Pass	5NT	Pass	6NT
South HCP: 21	♣ QJ8	♣ K92	AP			
Contract: 6N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ J10		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKQ8	♥ 975	Pass	4♠	Pass	6NT
North HCP: 20	♦ Q4	♦ K10752	AP			
South HCP: 11	♣ K93	♣ AQJ	1. Gerber, for N			
Contract: 6N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ AJ10				2NT
Vul: Both	♥ 97	♥ AKJ6	Pass	5NT	Pass	6NT
North HCP: 14	♦ KQJ92	♦ 63	AP			
South HCP: 20	♣ QJ10	♣ AK84				
Contract: 6N S						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q1097		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A52	♥ Q94	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQJ53	♦ 42	AP			
South HCP: 7	♣ A9	♣ K1065	1. Stayman			
Contract: 3N N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ 82				2NT
Vul: NS	♥ J96	♥ AQ83	Pass	5NT	Pass	6NT
North HCP: 14	♦ KJ75	♦ AQ104	AP			
South HCP: 20	♣ Q87	♣ AKJ				
Contract: 6N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ98		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQJ	♥ 743	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ75	♦ Q982	AP			
South HCP: 5	♣ K103	♣ 87	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 391	♠ KJ82	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AKQ4	You bid first.
HCP: 21	♣ K92	

Board: 392	♠ J10	The opponents are silent.
Dealer: N	♥ 975	
Vul: EW	♦ K10752	Partner bids first.
HCP: 11	♣ AQJ	

Board: 393	♠ AJ10	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: Both	♦ 63	You bid first.
HCP: 20	♣ AK84	

Board: 394	♠ Q1097	The opponents are silent.
Dealer: N	♥ Q94	
Vul: None	♦ 42	Partner bids first.
HCP: 7	♣ K1065	

Board: 395	♠ 82	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: NS	♦ AQ104	You bid first.
HCP: 20	♣ AKJ	

Board: 396	♠ QJ98	The opponents are silent.
Dealer: N	♥ 743	
Vul: Both	♦ Q982	Partner bids first.
HCP: 5	♣ 87	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ82				2NT
Vul: None	♥ K652	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ J82	♦ AKQ4	Pass	5NT	Pass	6NT
South HCP: 21	♣ QJ8	♣ K92	AP			
Contract: 6N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ J10		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKQ8	♥ 975	Pass	4♠	Pass	6NT
North HCP: 20	♦ Q4	♦ K10752	AP			
South HCP: 11	♣ K93	♣ AQJ	1. Gerber, for N			
Contract: 6N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ AJ10				2NT
Vul: Both	♥ 97	♥ AKJ6	Pass	5NT	Pass	6NT
North HCP: 14	♦ KQJ92	♦ 63	AP			
South HCP: 20	♣ QJ10	♣ AK84				
Contract: 6N S						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q1097		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A52	♥ Q94	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQJ53	♦ 42	AP			
South HCP: 7	♣ A9	♣ K1065	1. Stayman			
Contract: 3N N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ 82				2NT
Vul: NS	♥ J96	♥ AQ83	Pass	5NT	Pass	6NT
North HCP: 14	♦ KJ75	♦ AQ104	AP			
South HCP: 20	♣ Q87	♣ AKJ				
Contract: 6N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ98		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQJ	♥ 743	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ75	♦ Q982	AP			
South HCP: 5	♣ K103	♣ 87	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 397	♠ Q104	The opponents are silent.
Dealer: S	♥ Q542	
Vul: None	♦ 52	Partner bids first.
HCP: 7	♣ K1084	

Board: 398	♠ AK98	The opponents are silent.
Dealer: N	♥ AJ83	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ K85	

Board: 399	♠ K97	The opponents are silent.
Dealer: S	♥ K96	
Vul: EW	♦ AJ96	Partner bids first.
HCP: 13	♣ Q103	

Board: 400	♠ AQ6	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: None	♦ AKJ6	You bid first.
HCP: 21	♣ Q10	

Board: 401	♠ K983	The opponents are silent.
Dealer: S	♥ 852	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 11	♣ AJ9	

Board: 402	♠ A1093	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ A6	You bid first.
HCP: 20	♣ AJ75	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ AKJ				2NT
Vul: None	♥ Q542	♥ K763	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 52	♦ AK87	Pass	4♥	AP	
South HCP: 20	♣ K1084	♣ Q5				
Contract: 4♥ S						1. Stayman

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ J532		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ83	♥ 754	Pass	3NT <sup>2</sup>	Pass	4♠
North HCP: 21	♦ AQ	♦ KJ74	AP			
South HCP: 7	♣ K85	♣ Q10				
Contract: 4♠ S						1. Stayman 2. both majors

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ A6				2NT
Vul: EW	♥ K96	♥ A83	Pass	5NT	Pass	6NT
North HCP: 13	♦ AJ96	♦ KQ87	AP			
South HCP: 21	♣ Q103	♣ AKJ5				
Contract: 6N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 1054		2NT	Pass	3NT
Vul: None	♥ KQ105	♥ A8				
North HCP: 21	♦ AKJ6	♦ 10753	AP			
South HCP: 8	♣ Q10	♣ KJ64				
Contract: 3N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ K983	♠ QJ2				2NT
Vul: NS	♥ 852	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ QJ9	♦ AK10	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AJ9	♣ 643				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ A1093	♠ 64		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK8	♥ 9653	Pass	3♠	Pass	3NT
North HCP: 20	♦ A6	♦ K1052	AP			
South HCP: 5	♣ AJ75	♣ Q108				
Contract: 3N N						1. Stayman

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 397	♠ AKJ	The opponents are silent.
Dealer: S	♥ K763	
Vul: None	♦ AK87	You bid first.
HCP: 20	♣ Q5	

Board: 398	♠ J532	The opponents are silent.
Dealer: N	♥ 754	
Vul: NS	♦ KJ74	Partner bids first.
HCP: 7	♣ Q10	

Board: 399	♠ A6	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ KQ87	You bid first.
HCP: 21	♣ AKJ5	

Board: 400	♠ 1054	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ 10753	Partner bids first.
HCP: 8	♣ KJ64	

Board: 401	♠ QJ2	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ 643	

Board: 402	♠ 64	The opponents are silent.
Dealer: N	♥ 9653	
Vul: EW	♦ K1052	Partner bids first.
HCP: 5	♣ Q108	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ AKJ				2NT
Vul: None	♥ Q542	♥ K763	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 52	♦ AK87	Pass	4♥	AP	
South HCP: 20	♣ K1084	♣ Q5				
Contract: 4♥ S						1. Stayman

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ J532		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ83	♥ 754	Pass	3NT <sup>2</sup>	Pass	4♠
North HCP: 21	♦ AQ	♦ KJ74	AP			
South HCP: 7	♣ K85	♣ Q10				
Contract: 4♠ S						1. Stayman 2. both majors

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ A6				2NT
Vul: EW	♥ K96	♥ A83	Pass	5NT	Pass	6NT
North HCP: 13	♦ AJ96	♦ KQ87	AP			
South HCP: 21	♣ Q103	♣ AKJ5				
Contract: 6N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 1054		2NT	Pass	3NT
Vul: None	♥ KQ105	♥ A8	AP			
North HCP: 21	♦ AKJ6	♦ 10753				
South HCP: 8	♣ Q10	♣ KJ64				
Contract: 3N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ K983	♠ QJ2				2NT
Vul: NS	♥ 852	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ QJ9	♦ AK10	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AJ9	♣ 643				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ A1093	♠ 64		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK8	♥ 9653	Pass	3♠	Pass	3NT
North HCP: 20	♦ A6	♦ K1052	AP			
South HCP: 5	♣ AJ75	♣ Q108				
Contract: 3N N						1. Stayman

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 403	♠ 754	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ KQJ8	Partner bids first.
HCP: 12	♣ Q62	

Board: 404	♠ A3	The opponents are silent.
Dealer: N	♥ A42	
Vul: NS	♦ KQ864	You bid first.
HCP: 20	♣ AK2	

Board: 405	♠ Q62	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ 1075	Partner bids first.
HCP: 9	♣ Q943	

Board: 406	♠ KJ109	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ KQ107	

Board: 407	♠ 983	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ KQ5	Partner bids first.
HCP: 5	♣ 108765	

Board: 408	♠ AK	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ KJ102	You bid first.
HCP: 20	♣ AK876	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ KQ10				2NT
Vul: Both	♥ KJ8	♥ AQ10	Pass	5NT	Pass	6NT
North HCP: 12	♦ KQJ8	♦ A62	AP			
South HCP: 20	♣ Q62	♣ AJ43				
Contract: 6N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQ7				
Vul: NS	♥ A42	♥ Q53		2NT	Pass	5NT
North HCP: 20	♦ KQ864	♦ AJ7	Pass	6NT	AP	
South HCP: 15	♣ AK2	♣ QJ106				
Contract: 6N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A5				2NT
Vul: EW	♥ AJ4	♥ 10765	Pass	3NT	AP	
North HCP: 9	♦ 1075	♦ AKJ				
South HCP: 20	♣ Q943	♣ AKJ5				
Contract: 3N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ KJ109	♠ AQ82		2NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AK7	♥ Q64	Pass	3♠	Pass	4♠
North HCP: 20	♦ A7	♦ 964	AP			
South HCP: 9	♣ KQ107	♣ J64	1. Stayman			
Contract: 4♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AKQ6				2NT
Vul: None	♥ 106	♥ AQJ3	Pass	3NT	AP	
North HCP: 5	♦ KQ5	♦ A8				
South HCP: 21	♣ 108765	♣ J43				
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 743				
Vul: EW	♥ Q9	♥ KJ4		2NT	Pass	3NT
North HCP: 20	♦ KJ102	♦ 965	AP			
South HCP: 6	♣ AK876	♣ Q1094				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 403	♠ KQ10	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ A62	You bid first.
HCP: 20	♣ AJ43	

Board: 404	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q53	
Vul: NS	♦ AJ7	Partner bids first.
HCP: 15	♣ QJ106	

Board: 405	♠ A5	The opponents are silent.
Dealer: S	♥ 10765	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ AKJ5	

Board: 406	♠ AQ82	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ 964	Partner bids first.
HCP: 9	♣ J64	

Board: 407	♠ AKQ6	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: None	♦ A8	You bid first.
HCP: 21	♣ J43	

Board: 408	♠ 743	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ 965	Partner bids first.
HCP: 6	♣ Q1094	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ KQ10				2NT
Vul: Both	♥ KJ8	♥ AQ10	Pass	5NT	Pass	6NT
North HCP: 12	♦ KQJ8	♦ A62	AP			
South HCP: 20	♣ Q62	♣ AJ43				
Contract: 6N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQ7				
Vul: NS	♥ A42	♥ Q53		2NT	Pass	5NT
North HCP: 20	♦ KQ864	♦ AJ7	Pass	6NT	AP	
South HCP: 15	♣ AK2	♣ QJ106				
Contract: 6N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A5				2NT
Vul: EW	♥ AJ4	♥ 10765	Pass	3NT	AP	
North HCP: 9	♦ 1075	♦ AKJ				
South HCP: 20	♣ Q943	♣ AKJ5				
Contract: 3N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ KJ109	♠ AQ82		2NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AK7	♥ Q64	Pass	3♠	Pass	4♠
North HCP: 20	♦ A7	♦ 964	AP			
South HCP: 9	♣ KQ107	♣ J64	1. Stayman			
Contract: 4♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AKQ6				2NT
Vul: None	♥ 106	♥ AQJ3	Pass	3NT	AP	
North HCP: 5	♦ KQ5	♦ A8				
South HCP: 21	♣ 108765	♣ J43				
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 743				
Vul: EW	♥ Q9	♥ KJ4		2NT	Pass	3NT
North HCP: 20	♦ KJ102	♦ 965	AP			
South HCP: 6	♣ AK876	♣ Q1094				
Contract: 3N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 409	♠ A65	The opponents are silent.
Dealer: S	♥ 1087	
Vul: Both	♦ A85	Partner bids first.
HCP: 8	♣ 9743	

Board: 410	♠ AK	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ AJ83	You bid first.
HCP: 21	♣ AQ104	

Board: 411	♠ KQ9	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ 1065	Partner bids first.
HCP: 10	♣ A10643	

Board: 412	♠ J1086	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ Q87	You bid first.
HCP: 20	♣ AKJ	

Board: 413	♠ 972	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: None	♦ KQ4	Partner bids first.
HCP: 13	♣ AJ2	

Board: 414	♠ KJ103	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ A84	You bid first.
HCP: 21	♣ A63	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ KQ102				2NT
Vul: Both	♥ 1087	♥ AQ54				
North HCP: 8	♦ A85	♦ KQ	Pass	3NT	AP	
South HCP: 21	♣ 9743	♣ AJ5				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ85		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K42	♥ 10853	Pass	3♦	Pass	3NT
North HCP: 21	♦ AJ83	♦ 65	AP			
South HCP: 7	♣ AQ104	♣ KJ5	1. Stayman			
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ AJ76				2NT
Vul: NS	♥ J8	♥ A107				
North HCP: 10	♦ 1065	♦ AKJ8	Pass	3NT	AP	
South HCP: 20	♣ A10643	♣ K9				
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ J1086	♠ K953		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKQ	♥ J7	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q87	♦ 1043	AP			
South HCP: 6	♣ AKJ	♣ Q765	1. Stayman			
Contract: 4♠ N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AK106				2NT
Vul: None	♥ QJ92	♥ K7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ4	♦ AJ93	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ2	♣ KQ4	AP			
Contract: 6N S			1. Stayman			

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ 852				
Vul: EW	♥ AKQ	♥ J102		2NT	Pass	3NT
North HCP: 21	♦ A84	♦ Q10	AP			
South HCP: 5	♣ A63	♣ Q9874				
Contract: 3N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 409	♠ KQ102	The opponents are silent.
Dealer: S	♥ AQ54	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ AJ5	

Board: 410	♠ QJ85	The opponents are silent.
Dealer: N	♥ 10853	
Vul: None	♦ 65	Partner bids first.
HCP: 7	♣ KJ5	

Board: 411	♠ AJ76	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ AKJ8	You bid first.
HCP: 20	♣ K9	

Board: 412	♠ K953	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ 1043	Partner bids first.
HCP: 6	♣ Q765	

Board: 413	♠ AK106	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ AJ93	You bid first.
HCP: 20	♣ KQ4	

Board: 414	♠ 852	The opponents are silent.
Dealer: N	♥ J102	
Vul: EW	♦ Q10	Partner bids first.
HCP: 5	♣ Q9874	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ KQ102				2NT
Vul: Both	♥ 1087	♥ AQ54				
North HCP: 8	♦ A85	♦ KQ	Pass	3NT	AP	
South HCP: 21	♣ 9743	♣ AJ5				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ85		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K42	♥ 10853	Pass	3♦	Pass	3NT
North HCP: 21	♦ AJ83	♦ 65	AP			
South HCP: 7	♣ AQ104	♣ KJ5	1. Stayman			
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ AJ76				2NT
Vul: NS	♥ J8	♥ A107				
North HCP: 10	♦ 1065	♦ AKJ8	Pass	3NT	AP	
South HCP: 20	♣ A10643	♣ K9				
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ J1086	♠ K953		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKQ	♥ J7	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q87	♦ 1043	AP			
South HCP: 6	♣ AKJ	♣ Q765	1. Stayman			
Contract: 4♠ N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AK106				2NT
Vul: None	♥ QJ92	♥ K7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ4	♦ AJ93	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ2	♣ KQ4	AP			
Contract: 6N S			1. Stayman			

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ 852				
Vul: EW	♥ AKQ	♥ J102		2NT	Pass	3NT
North HCP: 21	♦ A84	♦ Q10	AP			
South HCP: 5	♣ A63	♣ Q9874				
Contract: 3N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 415	♠ K5	The opponents are silent.
Dealer: S	♥ K852	
Vul: None	♦ Q109	Partner bids first.
HCP: 12	♣ KJ109	

Board: 416	♠ AK10	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ Q942	You bid first.
HCP: 20	♣ Q8	

Board: 417	♠ J95	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ AJ762	Partner bids first.
HCP: 11	♣ KJ3	

Board: 418	♠ K965	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ A10	

Board: 419	♠ K543	The opponents are silent.
Dealer: S	♥ J83	
Vul: NS	♦ 42	Partner bids first.
HCP: 7	♣ QJ106	

Board: 420	♠ AQJ	The opponents are silent.
Dealer: N	♥ A1062	
Vul: EW	♦ KQ5	You bid first.
HCP: 20	♣ A93	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ92				2NT
Vul: None	♥ K852	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ Q109	♦ AK83	Pass	5NT	Pass	6NT
South HCP: 21	♣ KJ109	♣ Q84	AP			
Contract: 6N S			1. Stayman			

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 953				
Vul: NS	♥ AKQ5	♥ 963		2NT	Pass	3NT
North HCP: 20	♦ Q942	♦ A1087	AP			
South HCP: 7	♣ Q8	♣ K63				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK				2NT
Vul: EW	♥ J6	♥ AQ3	Pass	4NT <sup>1</sup>	AP	
North HCP: 11	♦ AJ762	♦ KQ53	1. Quantitative 4NT			
South HCP: 20	♣ KJ3	♣ Q974				
Contract: 4N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ K965	♠ A8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ53	♥ J1092	Pass	3NT <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 20	♦ AQJ	♦ K932	AP			
South HCP: 12	♣ A10	♣ KJ6	1. Stayman			
Contract: 4N N			2. both majors			
			3. Quantitative 4NT			

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ J7				2NT
Vul: NS	♥ J83	♥ K972	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 42	♦ AKQ7	Pass	4♥	AP	
South HCP: 20	♣ QJ106	♣ AK3	1. Stayman			
Contract: 4♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 10765		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A1062	♥ KQ94	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ5	♦ 87	AP			
South HCP: 8	♣ A93	♣ QJ6	1. Stayman			
Contract: 4♥ N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 415	♠ AQ92	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AK83	You bid first.
HCP: 21	♣ Q84	

Board: 416	♠ 953	The opponents are silent.
Dealer: N	♥ 963	
Vul: NS	♦ A1087	Partner bids first.
HCP: 7	♣ K63	

Board: 417	♠ AK	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ KQ53	You bid first.
HCP: 20	♣ Q974	

Board: 418	♠ A8	The opponents are silent.
Dealer: N	♥ J1092	
Vul: Both	♦ K932	Partner bids first.
HCP: 12	♣ KJ6	

Board: 419	♠ J7	The opponents are silent.
Dealer: S	♥ K972	
Vul: NS	♦ AKQ7	You bid first.
HCP: 20	♣ AK3	

Board: 420	♠ 10765	The opponents are silent.
Dealer: N	♥ KQ94	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ QJ6	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ92				2NT
Vul: None	♥ K852	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ Q109	♦ AK83	Pass	5NT	Pass	6NT
South HCP: 21	♣ KJ109	♣ Q84	AP			
Contract: 6N S			1. Stayman			

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 953				
Vul: NS	♥ AKQ5	♥ 963		2NT	Pass	3NT
North HCP: 20	♦ Q942	♦ A1087	AP			
South HCP: 7	♣ Q8	♣ K63				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK				2NT
Vul: EW	♥ J6	♥ AQ3	Pass	4NT <sup>1</sup>	AP	
North HCP: 11	♦ AJ762	♦ KQ53	1. Quantitative 4NT			
South HCP: 20	♣ KJ3	♣ Q974				
Contract: 4N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ K965	♠ A8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ53	♥ J1092	Pass	3NT <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 20	♦ AQJ	♦ K932	AP			
South HCP: 12	♣ A10	♣ KJ6	1. Stayman			
Contract: 4N N			2. both majors			
			3. Quantitative 4NT			

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ J7				2NT
Vul: NS	♥ J83	♥ K972	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 42	♦ AKQ7	Pass	4♥	AP	
South HCP: 20	♣ QJ106	♣ AK3	1. Stayman			
Contract: 4♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 10765		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A1062	♥ KQ94	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ5	♦ 87	AP			
South HCP: 8	♣ A93	♣ QJ6	1. Stayman			
Contract: 4♥ N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 421	♠ Q9	The opponents are silent.
Dealer: S	♥ K854	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 12	♣ K865	

Board: 422	♠ AK8	The opponents are silent.
Dealer: N	♥ A763	
Vul: None	♦ AK87	You bid first.
HCP: 20	♣ Q9	

Board: 423	♠ 10742	The opponents are silent.
Dealer: S	♥ J74	
Vul: EW	♦ 10843	Partner bids first.
HCP: 6	♣ KQ	

Board: 424	♠ AK64	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ AK64	

Board: 425	♠ 9632	The opponents are silent.
Dealer: S	♥ K754	
Vul: Both	♦ 76	Partner bids first.
HCP: 7	♣ A87	

Board: 426	♠ AQ10	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ AK54	You bid first.
HCP: 20	♣ K75	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ KJ3				2NT
Vul: Both	♥ K854	♥ AJ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ KJ7	♦ AQ85	Pass	5NT	Pass	6NT
South HCP: 20	♣ K865	♣ AJ4	AP			
Contract: 6N S			1. Stayman			

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 10765		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A763	♥ Q42	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK87	♦ QJ92	AP			
South HCP: 9	♣ Q9	♣ A10	1. Stayman			
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 10742	♠ AQ65				2NT
Vul: EW	♥ J74	♥ K106	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 10843	♦ AKJ	Pass	4♠	AP	
South HCP: 21	♣ KQ	♣ A98	1. Stayman			
Contract: 4♠ S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ 98		2NT	Pass	3NT
Vul: NS	♥ J6	♥ 973	AP			
North HCP: 21	♦ AQ8	♦ KJ976				
South HCP: 5	♣ AK64	♣ J83				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 9632	♠ A85				2NT
Vul: Both	♥ K754	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 76	♦ AK85	Pass	3NT	AP	
South HCP: 21	♣ A87	♣ KQ4	1. Stayman			
Contract: 3N S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ7		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A94	♥ KJ108	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK54	♦ 102	Pass	6NT	AP	
South HCP: 14	♣ K75	♣ AQ109	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 421	♠ KJ3	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ AQ85	You bid first.
HCP: 20	♣ AJ4	

Board: 422	♠ 10765	The opponents are silent.
Dealer: N	♥ Q42	
Vul: None	♦ QJ92	Partner bids first.
HCP: 9	♣ A10	

Board: 423	♠ AQ65	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ A98	

Board: 424	♠ 98	The opponents are silent.
Dealer: N	♥ 973	
Vul: NS	♦ KJ976	Partner bids first.
HCP: 5	♣ J83	

Board: 425	♠ A85	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ AK85	You bid first.
HCP: 21	♣ KQ4	

Board: 426	♠ KJ7	The opponents are silent.
Dealer: N	♥ KJ108	
Vul: None	♦ 102	Partner bids first.
HCP: 14	♣ AQ109	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ KJ3				2NT
Vul: Both	♥ K854	♥ AJ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ KJ7	♦ AQ85	Pass	5NT	Pass	6NT
South HCP: 20	♣ K865	♣ AJ4	AP			
Contract: 6N S			1. Stayman			

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 10765		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A763	♥ Q42	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK87	♦ QJ92	AP			
South HCP: 9	♣ Q9	♣ A10	1. Stayman			
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 10742	♠ AQ65				2NT
Vul: EW	♥ J74	♥ K106	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 10843	♦ AKJ	Pass	4♠	AP	
South HCP: 21	♣ KQ	♣ A98	1. Stayman			
Contract: 4♠ S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ 98				
Vul: NS	♥ J6	♥ 973		2NT	Pass	3NT
North HCP: 21	♦ AQ8	♦ KJ976	AP			
South HCP: 5	♣ AK64	♣ J83				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 9632	♠ A85				2NT
Vul: Both	♥ K754	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 76	♦ AK85	Pass	3NT	AP	
South HCP: 21	♣ A87	♣ KQ4	1. Stayman			
Contract: 3N S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ7		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A94	♥ KJ108	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK54	♦ 102	Pass	6NT	AP	
South HCP: 14	♣ K75	♣ AQ109	1. Stayman			
Contract: 6N N						

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 427	♠ 8532	The opponents are silent.
Dealer: S	♥ K102	
Vul: NS	♦ 853	Partner bids first.
HCP: 4	♣ J85	

Board: 428	♠ A7	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: EW	♦ KQ942	You bid first.
HCP: 21	♣ KJ	

Board: 429	♠ Q43	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ A10752	Partner bids first.
HCP: 11	♣ KQ9	

Board: 430	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ AQ92	You bid first.
HCP: 21	♣ KQ83	

Board: 431	♠ KQ72	The opponents are silent.
Dealer: S	♥ 1087	
Vul: Both	♦ Q63	Partner bids first.
HCP: 7	♣ 1085	

Board: 432	♠ A972	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ AK832	You bid first.
HCP: 20	♣ AQ	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ AJ6				2NT
Vul: NS	♥ K102	♥ Q5				
North HCP: 4	♦ 853	♦ AQJ94	AP			
South HCP: 21	♣ J85	♣ AK10				
Contract: 2N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 543		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKJ8	♥ 54	Pass	4♣	Pass	6NT
North HCP: 21	♦ KQ942	♦ AJ7	AP			
South HCP: 11	♣ KJ	♣ AQ865	1. Gerber, for N			
Contract: 6N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ AKJ8				2NT
Vul: None	♥ 82	♥ A6	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ A10752	♦ K94	Pass	6NT	AP	
South HCP: 20	♣ KQ9	♣ AJ64	1. Gerber, for N			
Contract: 6N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J53		2NT	Pass	3NT
Vul: EW	♥ AJ3	♥ K85				
North HCP: 21	♦ AQ92	♦ 874	AP			
South HCP: 9	♣ KQ83	♣ AJ65				
Contract: 3N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ KQ72	♠ A1086				2NT
Vul: Both	♥ 1087	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♣
North HCP: 7	♦ Q63	♦ AK	Pass	4♣	AP	
South HCP: 20	♣ 1085	♣ KQJ76	1. Stayman			
Contract: 4♣ S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ KJ64		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K4	♥ AJ3	Pass	3♣	Pass	6NT
North HCP: 20	♦ AK832	♦ Q6	AP			
South HCP: 14	♣ AQ	♣ K843	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 427	♠ AJ6	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ AQJ94	You bid first.
HCP: 21	♣ AK10	

Board: 428	♠ 543	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ AJ7	Partner bids first.
HCP: 11	♣ AQ865	

Board: 429	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ K94	You bid first.
HCP: 20	♣ AJ64	

Board: 430	♠ J53	The opponents are silent.
Dealer: N	♥ K85	
Vul: EW	♦ 874	Partner bids first.
HCP: 9	♣ AJ65	

Board: 431	♠ A1086	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ KQJ76	

Board: 432	♠ KJ64	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ Q6	Partner bids first.
HCP: 14	♣ K843	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ AJ6				2NT
Vul: NS	♥ K102	♥ Q5				
North HCP: 4	♦ 853	♦ AQJ94	AP			
South HCP: 21	♣ J85	♣ AK10				
Contract: 2N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 543		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKJ8	♥ 54	Pass	4♣	Pass	6NT
North HCP: 21	♦ KQ942	♦ AJ7	AP			
South HCP: 11	♣ KJ	♣ AQ865	1. Gerber, for N			
Contract: 6N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ AKJ8				2NT
Vul: None	♥ 82	♥ A6	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ A10752	♦ K94	Pass	6NT	AP	
South HCP: 20	♣ KQ9	♣ AJ64	1. Gerber, for N			
Contract: 6N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J53		2NT	Pass	3NT
Vul: EW	♥ AJ3	♥ K85				
North HCP: 21	♦ AQ92	♦ 874	AP			
South HCP: 9	♣ KQ83	♣ AJ65				
Contract: 3N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ KQ72	♠ A1086				2NT
Vul: Both	♥ 1087	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♣
North HCP: 7	♦ Q63	♦ AK	Pass	4♣	AP	
South HCP: 20	♣ 1085	♣ KQJ76	1. Stayman			
Contract: 4♣ S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ KJ64		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K4	♥ AJ3	Pass	3♣	Pass	6NT
North HCP: 20	♦ AK832	♦ Q6	AP			
South HCP: 14	♣ AQ	♣ K843	1. Stayman			
Contract: 6N N						



## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 433	♠ A86	The opponents are silent.
Dealer: S	♥ Q73	
Vul: Both	♦ K103	Partner bids first.
HCP: 13	♣ A1095	
Board: 434	♠ AK	West Doubles Pass if possible.
Dealer: N	♥ AQ4	
Vul: EW	♦ A652	You bid first.
HCP: 21	♣ A1086	
Board: 435	♠ J842	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ AKJ10	Partner bids first.
HCP: 12	♣ 108	
Board: 436	♠ Q10	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: None	♦ AJ983	You bid first.
HCP: 20	♣ K5	
Board: 437	♠ A87	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: NS	♦ 1076	Partner bids first.
HCP: 12	♣ Q75	
Board: 438	♠ Q1075	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: NS	♦ K3	You bid first.
HCP: 20	♣ AQJ	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ KQ7				2NT
Vul: Both	♥ Q73	♥ AJ106	Pass	5NT	Pass	6NT
North HCP: 13	♦ K103	♦ AQJ7	AP			
South HCP: 20	♣ A1095	♣ K6				
Contract: 6N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J92		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ4	♥ J973	Pass	3♦	Pass	5NT
North HCP: 21	♦ A652	♦ KQ10	Pass	7NT	Pass	Pass
South HCP: 12	♣ A1086	♣ KQ3	X	AP		
Contract: 7NX N			1. Stayman			

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ J842	♠ KQ103				2NT
Vul: Both	♥ K76	♥ AQ2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ AKJ10	♦ Q42	Pass	6♠	AP	
South HCP: 20	♣ 108	♣ AK2	1. Stayman			
Contract: 6♠ S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J87				
Vul: None	♥ AKQJ	♥ 954		2NT	Pass	3NT
North HCP: 20	♦ AJ983	♦ 107	AP			
South HCP: 5	♣ K5	♣ A9864				
Contract: 3N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K2				2NT
Vul: NS	♥ AQ65	♥ KJ102	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ 1076	♦ AKQ9	Pass	6♥	AP	
South HCP: 21	♣ Q75	♣ AJ10	1. Stayman			
Contract: 6♥ S						

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ Q1075	♠ A986		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ6	♥ 43	Pass	3NT <sup>2</sup>	Pass	6♠
North HCP: 20	♦ K3	♦ AJ95	AP			
South HCP: 12	♣ AQJ	♣ K97	1. Stayman			
Contract: 6♠ S			2. both majors			

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 433	♠ KQ7	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: Both	♦ AQJ7	You bid first.
HCP: 20	♣ K6	
Board: 434	♠ J92	West Doubles Pass if possible.
Dealer: N	♥ J973	
Vul: EW	♦ KQ10	Partner bids first.
HCP: 12	♣ KQ3	
Board: 435	♠ KQ103	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ Q42	You bid first.
HCP: 20	♣ AK2	
Board: 436	♠ J87	The opponents are silent.
Dealer: N	♥ 954	
Vul: None	♦ 107	Partner bids first.
HCP: 5	♣ A9864	
Board: 437	♠ K2	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: NS	♦ AKQ9	You bid first.
HCP: 21	♣ AJ10	
Board: 438	♠ A986	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ AJ95	Partner bids first.
HCP: 12	♣ K97	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ KQ7				2NT
Vul: Both	♥ Q73	♥ AJ106	Pass	5NT	Pass	6NT
North HCP: 13	♦ K103	♦ AQJ7	AP			
South HCP: 20	♣ A1095	♣ K6				
Contract: 6N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J92		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ4	♥ J973	Pass	3♦	Pass	5NT
North HCP: 21	♦ A652	♦ KQ10	Pass	7NT	Pass	Pass
South HCP: 12	♣ A1086	♣ KQ3	X	AP		
Contract: 7NX N			1. Stayman			

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ J842	♠ KQ103				2NT
Vul: Both	♥ K76	♥ AQ2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ AKJ10	♦ Q42	Pass	6♠	AP	
South HCP: 20	♣ 108	♣ AK2	1. Stayman			
Contract: 6♠ S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J87				
Vul: None	♥ AKQJ	♥ 954		2NT	Pass	3NT
North HCP: 20	♦ AJ983	♦ 107	AP			
South HCP: 5	♣ K5	♣ A9864				
Contract: 3N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K2				2NT
Vul: NS	♥ AQ65	♥ KJ102	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ 1076	♦ AKQ9	Pass	6♥	AP	
South HCP: 21	♣ Q75	♣ AJ10	1. Stayman			
Contract: 6♥ S						

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ Q1075	♠ A986		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ6	♥ 43	Pass	3NT <sup>2</sup>	Pass	6♠
North HCP: 20	♦ K3	♦ AJ95	AP			
South HCP: 12	♣ AQJ	♣ K97	1. Stayman			
Contract: 6♠ S			2. both majors			

## North hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 439	♠ A862	The opponents are silent.
Dealer: S	♥ K932	
Vul: EW	♦ 87	Partner bids first.
HCP: 12	♣ KQ4	

Board: 440	♠ AK8	The opponents are silent.
Dealer: N	♥ AK43	
Vul: None	♦ K1042	You bid first.
HCP: 20	♣ K9	

Board: 441	♠ A872	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ 9652	Partner bids first.
HCP: 12	♣ Q85	

Board: 442	♠ KQJ7	East Bids 3♣ if possible.
Dealer: N	♥ AK42	
Vul: EW	♦ KQ	You bid first.
HCP: 21	♣ K84	

Board: 443	♠ 752	The opponents are silent.
Dealer: S	♥ K1053	
Vul: Both	♦ J106	Partner bids first.
HCP: 4	♣ 876	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ A862	♠ KQ3				2NT
Vul: EW	♥ K932	♥ AJ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 87	♦ AQ6	Pass	5NT	Pass	6NT
South HCP: 20	♣ KQ4	♣ A1093	AP			
Contract: 6N S			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J3		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK43	♥ QJ109	Pass	3♥	Pass	4♥
North HCP: 20	♦ K1042	♦ Q865	AP			
South HCP: 10	♣ K9	♣ A104	1. Stayman			
Contract: 4♥ N						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ A872	♠ KQJ6				2NT
Vul: NS	♥ AQ	♥ 94	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ 9652	♦ AK4	Pass	6♣	AP	
South HCP: 20	♣ Q85	♣ AK32	1. Stayman			
Contract: 6♠ S						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 1032		2NT	3♣	X
Vul: EW	♥ AK42	♥ QJ3	Pass	3♥	AP	
North HCP: 21	♦ KQ	♦ 1093				
South HCP: 4	♣ K84	♣ J1075				
Contract: 3♥ N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQ				2NT
Vul: Both	♥ K1053	♥ J62	AP			
North HCP: 4	♦ J106	♦ AKQ5				
South HCP: 21	♣ 876	♣ AJ94				
Contract: 2N S						

## South hands (Practice Page)

### Responding to 2NT with a balanced hand

Board: 439	♠ KQ3	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ AQ6	You bid first.
HCP: 20	♣ A1093	

Board: 440	♠ J3	The opponents are silent.
Dealer: N	♥ QJ109	
Vul: None	♦ Q865	Partner bids first.
HCP: 10	♣ A104	

Board: 441	♠ KQJ6	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ AK32	

Board: 442	♠ 1032	East Bids 3♣ if possible.
Dealer: N	♥ QJ3	
Vul: EW	♦ 1093	Partner bids first.
HCP: 4	♣ J1075	

Board: 443	♠ AQ	The opponents are silent.
Dealer: S	♥ J62	
Vul: Both	♦ AKQ5	You bid first.
HCP: 21	♣ AJ94	

## Responding to 2NT with a balanced hand Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ A862	♠ KQ3				2NT
Vul: EW	♥ K932	♥ AJ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 87	♦ AQ6	Pass	5NT	Pass	6NT
South HCP: 20	♣ KQ4	♣ A1093	AP			
Contract: 6N S			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J3		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK43	♥ QJ109	Pass	3♥	Pass	4♥
North HCP: 20	♦ K1042	♦ Q865	AP			
South HCP: 10	♣ K9	♣ A104	1. Stayman			
Contract: 4♥ N						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ A872	♠ KQJ6				2NT
Vul: NS	♥ AQ	♥ 94	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ 9652	♦ AK4	Pass	6♣	AP	
South HCP: 20	♣ Q85	♣ AK32	1. Stayman			
Contract: 6♠ S						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 1032		2NT	3♣	X
Vul: EW	♥ AK42	♥ QJ3	Pass	3♥	AP	
North HCP: 21	♦ KQ	♦ 1093				
South HCP: 4	♣ K84	♣ J1075				
Contract: 3♥ N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQ				2NT
Vul: Both	♥ K1053	♥ J62	AP			
North HCP: 4	♦ J106	♦ AKQ5				
South HCP: 21	♣ 876	♣ AJ94				
Contract: 2N S						