

## North hands (Practice Page)

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

Board: 1	♠ 7	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ QJ	Partner bids first.
HCP: 12	♣ AJ109742	
Board: 2	♠ A8	West Doubles 7NT if possible.
Dealer: N	♥ KJ74	
Vul: NS	♦ AKJ64	You bid first.
HCP: 20	♣ A4	
Board: 3	♠ 843	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ KQ87652	Partner bids first.
HCP: 8	♣ —	
Board: 4	♠ AJ6	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ AQJ98	
Board: 5	♠ 2	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: Both	♦ KJ87653	Partner bids first.
HCP: 9	♣ 5	
Board: 6	♠ AK53	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: None	♦ 74	You bid first.
HCP: 21	♣ KJ3	

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

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

North:  
♠ 7  
♥ KJ2  
♦ QJ  
♣ AJ109742

South:  
♠ A43  
♥ A103  
♦ AK43  
♣ KQ3

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

1. Gerber, for N

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 7NX N

North:  
♠ A8  
♥ KJ74  
♦ AKJ64  
♣ A4

South:  
♠ 6  
♥ A6532  
♦ 5  
♣ KQ9872

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	7NT
X	AP		

1. Super acceptance after NT  
2. Blackwood 0314, for ♥

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

North:  
♠ 843  
♥ QJ2  
♦ KQ87652  
♣ —

South:  
♠ AKJ  
♥ A984  
♦ A109  
♣ A54

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 4  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♦ N

North:  
♠ AJ6  
♥ QJ6  
♦ AJ  
♣ AQJ98

South:  
♠ Q5  
♥ A875  
♦ KQ10865  
♣ 6

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

1. Stayman

Board: 5  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 2  
♥ AJ107  
♦ KJ87653  
♣ 5

South:  
♠ KQ93  
♥ KQ9  
♦ A42  
♣ AQ10

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

1. Stayman

Board: 6

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK53

♥ AKQJ

♦ 74

♣ KJ3

South:

♠ 8

♥ 107

♦ K109632

♣ A972

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

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

Board: 2	♠ 6	West Doubles 7NT if possible.
Dealer: N	♥ A6532	
Vul: NS	♦ 5	Partner bids first.
HCP: 9	♣ KQ9872	

Board: 3	♠ AKJ	The opponents are silent.
Dealer: S	♥ A984	
Vul: Both	♦ A109	You bid first.
HCP: 20	♣ A54	

Board: 4	♠ Q5	The opponents are silent.
Dealer: N	♥ A875	
Vul: NS	♦ KQ10865	Partner bids first.
HCP: 11	♣ 6	

Board: 5	♠ KQ93	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ A42	You bid first.
HCP: 20	♣ AQ10	

Board: 6	♠ 8	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ K109632	Partner bids first.
HCP: 7	♣ A972	

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

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

North:  
♠ 7  
♥ KJ2  
♦ QJ  
♣ AJ109742

South:  
♠ A43  
♥ A103  
♦ AK43  
♣ KQ3

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

1. Gerber, for N

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 7NX N

North:  
♠ A8  
♥ KJ74  
♦ AKJ64  
♣ A4

South:  
♠ 6  
♥ A6532  
♦ 5  
♣ KQ9872

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	7NT
X	AP		

1. Super acceptance after NT  
2. Blackwood 0314, for ♥

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

North:  
♠ 843  
♥ QJ2  
♦ KQ87652  
♣ —

South:  
♠ AKJ  
♥ A984  
♦ A109  
♣ A54

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 4  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♦ N

North:  
♠ AJ6  
♥ QJ6  
♦ AJ  
♣ AQJ98

South:  
♠ Q5  
♥ A875  
♦ KQ10865  
♣ 6

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

1. Stayman

Board: 5  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 2  
♥ AJ107  
♦ KJ87653  
♣ 5

South:  
♠ KQ93  
♥ KQ9  
♦ A42  
♣ AQ10

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

1. Stayman

Board: 6

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK53

♥ AKQJ

♦ 74

♣ KJ3

South:

♠ 8

♥ 107

♦ K109632

♣ A972

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 7	♠ KJ64	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ K108754	Partner bids first.
HCP: 8	♣ J7	

Board: 8	♠ KJ2	The opponents are silent.
Dealer: N	♥ AK52	
Vul: Both	♦ AJ5	You bid first.
HCP: 20	♣ A43	

Board: 9	♠ Q53	The opponents are silent.
Dealer: S	♥ 105	
Vul: None	♦ J6	Partner bids first.
HCP: 9	♣ AQ10876	

Board: 10	♠ QJ82	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ AK62	You bid first.
HCP: 21	♣ A7	

Board: 11	♠ AJ	The opponents are silent.
Dealer: S	♥ J72	
Vul: Both	♦ J5	Partner bids first.
HCP: 13	♣ KQJ954	

Board: 12	♠ A3	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: None	♦ AQ104	You bid first.
HCP: 21	♣ AJ3	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ KJ64	♠ A97				2NT
Vul: EW	♥ 10	♥ AQ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ K108754	♦ A62	Pass	3NT	AP	
South HCP: 21	♣ J7	♣ AK4				
Contract: 3N S						1. Stayman

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 4		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK52	♥ QJ7	Pass	4NT	Pass	6♣
North HCP: 20	♦ AJ5	♦ KQ3	AP			
South HCP: 11	♣ A43	♣ K109652				
Contract: 6♣ S						1. Gerber, for N

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK2				2NT
Vul: None	♥ 105	♥ AQ97	Pass	3NT	AP	
North HCP: 9	♦ J6	♦ AQ9				
South HCP: 20	♣ AQ10876	♣ J32				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ 54		2NT	Pass	3NT
Vul: NS	♥ AK9	♥ QJ6	AP			
North HCP: 21	♦ AK62	♦ 93				
South HCP: 8	♣ A7	♣ KQ10954				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K542				2NT
Vul: Both	♥ J72	♥ AK65	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ J5	♦ AQ6	Pass	7NT	AP	
South HCP: 20	♣ KQJ954	♣ A7				
Contract: 7N S						1. Gerber, for N



Board: 12

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 6♦ S

North:

♠ A3

♥ AQ105

♦ AQ104

♣ AJ3

South:

♠ Q65

♥ 8

♦ KJ97632

♣ 85

West	North	East	South
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2NT	Pass	6♦
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AP

## South hands (Practice Page)

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

Board: 7	♠ A97	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: EW	♦ A62	You bid first.
HCP: 21	♣ AK4	

Board: 8	♠ 4	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 11	♣ K109652	

Board: 9	♠ AK2	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ J32	

Board: 10	♠ 54	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ 93	Partner bids first.
HCP: 8	♣ KQ10954	

Board: 11	♠ K542	The opponents are silent.
Dealer: S	♥ AK65	
Vul: Both	♦ AQ6	You bid first.
HCP: 20	♣ A7	

Board: 12	♠ Q65	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ KJ97632	Partner bids first.
HCP: 6	♣ 85	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ KJ64	♠ A97				2NT
Vul: EW	♥ 10	♥ AQ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ K108754	♦ A62	Pass	3NT	AP	
South HCP: 21	♣ J7	♣ AK4				
Contract: 3N S						1. Stayman

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 4		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK52	♥ QJ7	Pass	4NT	Pass	6♣
North HCP: 20	♦ AJ5	♦ KQ3	AP			
South HCP: 11	♣ A43	♣ K109652				
Contract: 6♣ S						1. Gerber, for N

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK2				2NT
Vul: None	♥ 105	♥ AQ97	Pass	3NT	AP	
North HCP: 9	♦ J6	♦ AQ9				
South HCP: 20	♣ AQ10876	♣ J32				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ 54		2NT	Pass	3NT
Vul: NS	♥ AK9	♥ QJ6	AP			
North HCP: 21	♦ AK62	♦ 93				
South HCP: 8	♣ A7	♣ KQ10954				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K542				2NT
Vul: Both	♥ J72	♥ AK65	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ J5	♦ AQ6	Pass	7NT	AP	
South HCP: 20	♣ KQJ954	♣ A7				
Contract: 7N S						1. Gerber, for N

Board: 12

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 6♦ S

North:

♠ A3

♥ AQ105

♦ AQ104

♣ AJ3

South:

♠ Q65

♥ 8

♦ KJ97632

♣ 85

West	North	East	South
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	2NT	Pass	6♦
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AP

## North hands (Practice Page)

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

Board: 13      ♠ 75      The opponents are silent.  
Dealer: S      ♥ 7  
Vul: NS      ♦ K42      Partner bids first.  
HCP: 10      ♣ AQJ9765

Board: 14      ♠ K8      The opponents are silent.  
Dealer: N      ♥ AJ64  
Vul: EW      ♦ AKJ2      You bid first.  
HCP: 20      ♣ A92

Board: 15      ♠ AJ      The opponents are silent.  
Dealer: S      ♥ J75  
Vul: None      ♦ QJ1087532      Partner bids first.  
HCP: 9      ♣ —

Board: 16      ♠ AK107      The opponents are silent.  
Dealer: N      ♥ 72  
Vul: NS      ♦ AK8      You bid first.  
HCP: 21      ♣ AK92

Board: 17      ♠ 84      West Bids XA♠♠ if possible.  
Dealer: S      ♥ AK75  
Vul: EW      ♦ A      Partner bids first.  
HCP: 13      ♣ Q98632

Board: 18      ♠ KQ      The opponents are silent.  
Dealer: N      ♥ AJ10  
Vul: Both      ♦ AKQJ8      You bid first.  
HCP: 20      ♣ 1084

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

Board: 13  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 21  
Contract: 6♣ N

North:  
♠ 75  
♥ 7  
♦ K42  
♣ AQJ9765

South:  
♠ AK9  
♥ AK93  
♦ A95  
♣ K32

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

1. Gerber, for N

Board: 14  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ K8  
♥ AJ64  
♦ AKJ2  
♣ A92

South:  
♠ AJ  
♥ 832  
♦ 95  
♣ QJ6543

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 15  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 21  
Contract: 6♦ N

North:  
♠ AJ  
♥ J75  
♦ QJ1087532  
♣ —

South:  
♠ Q65  
♥ K3  
♦ AK4  
♣ AKQ72

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 16  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 8  
Contract: 4♠ N

North:  
♠ AK107  
♥ 72  
♦ AK8  
♣ AK92

South:  
♠ 9865  
♥ AJ10  
♦ —  
♣ QJ8653

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

1. Stayman

Board: 17  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 20  
Contract: 7NX S

North:  
♠ 84  
♥ AK75  
♦ A  
♣ Q98632

South:  
♠ AKJ  
♥ Q10  
♦ KQ1086  
♣ AJ4

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	7NT	Pass	Pass
XA♠♠	AP		

1. Stayman

Board: 18

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6♣ S

North:

♠ KQ

♥ AJ10

♦ AKQJ8

♣ 1084

South:

♠ 53

♥ Q86

♦ 102

♣ AKQJ53

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

1. Gerber, for N

## South hands (Practice Page)

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

Board: 13	♠ AK9	The opponents are silent.
Dealer: S	♥ AK93	
Vul: NS	♦ A95	You bid first.
HCP: 21	♣ K32	
Board: 14	♠ AJ	The opponents are silent.
Dealer: N	♥ 832	
Vul: EW	♦ 95	Partner bids first.
HCP: 8	♣ QJ6543	
Board: 15	♠ Q65	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AK4	You bid first.
HCP: 21	♣ AKQ72	
Board: 16	♠ 9865	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ QJ8653	
Board: 17	♠ AKJ	West Bids XA♠♠ if possible.
Dealer: S	♥ Q10	
Vul: EW	♦ KQ1086	You bid first.
HCP: 20	♣ AJ4	
Board: 18	♠ 53	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ 102	Partner bids first.
HCP: 12	♣ AKQJ53	



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

Board: 13  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ 75  
 ♥ 7  
 ♦ K42  
 ♣ AQJ9765

South:  
 ♠ AK9  
 ♥ AK93  
 ♦ A95  
 ♣ K32

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

1. Gerber, for N

Board: 14  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ K8  
 ♥ AJ64  
 ♦ AKJ2  
 ♣ A92

South:  
 ♠ AJ  
 ♥ 832  
 ♦ 95  
 ♣ QJ6543

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 15  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 21  
 Contract: 6♦ N

North:  
 ♠ AJ  
 ♥ J75  
 ♦ QJ1087532  
 ♣ —

South:  
 ♠ Q65  
 ♥ K3  
 ♦ AK4  
 ♣ AKQ72

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 16  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 8  
 Contract: 4♠ N

North:  
 ♠ AK107  
 ♥ 72  
 ♦ AK8  
 ♣ AK92

South:  
 ♠ 9865  
 ♥ AJ10  
 ♦ —  
 ♣ QJ8653

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

1. Stayman

Board: 17  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 20  
 Contract: 7NX S

North:  
 ♠ 84  
 ♥ AK75  
 ♦ A  
 ♣ Q98632

South:  
 ♠ AKJ  
 ♥ Q10  
 ♦ KQ1086  
 ♣ AJ4

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	7NT	Pass	Pass
XA♠♠	AP		

1. Stayman

Board: 18

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6♣ S

North:

♠ KQ

♥ AJ10

♦ AKQJ8

♣ 1084

South:

♠ 53

♥ Q86

♦ 102

♣ AKQJ53

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

1. Gerber, for N

## North hands (Practice Page)

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

Board: 19	♠ AQ2	The opponents are silent.
Dealer: S	♥ Q64	
Vul: NS	♦ Q	Partner bids first.
HCP: 11	♣ J106543	

Board: 20	♠ AKJ3	East Bids 4♥ if possible.
Dealer: N	♥ AQ102	
Vul: EW	♦ A64	You bid first.
HCP: 21	♣ K2	

Board: 21	♠ Q97	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 876543	Partner bids first.
HCP: 10	♣ AKJ9	

Board: 22	♠ AK	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ 862	You bid first.
HCP: 20	♣ AQ743	

Board: 23	♠ AJ10643	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ A97632	Partner bids first.
HCP: 9	♣ —	

Board: 24	♠ AJ108	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ AK98	You bid first.
HCP: 20	♣ A4	

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

Board: 19  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♣ N

North:  
♠ AQ2  
♥ Q64  
♦ Q  
♣ J106543

South:  
♠ J98  
♥ K82  
♦ AKJ8  
♣ AKQ

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

1. Gerber, for N

Board: 20  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 9  
Contract: 6♦ S

North:  
♠ AKJ3  
♥ AQ102  
♦ A64  
♣ K2

South:  
♠ 7654  
♥ K  
♦ KQJ852  
♣ 93

West	North	East	South
	2NT	4♥	6♦
AP			

Board: 21  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ Q97  
♥ —  
♦ 876543  
♣ AKJ9

South:  
♠ A86  
♥ AK42  
♦ AKQ  
♣ 874

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 22  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK  
♥ AK2  
♦ 862  
♣ AQ743

South:  
♠ 653  
♥ Q83  
♦ AKJ743  
♣ K

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

1. Gerber, for N

Board: 23  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 7♦ N

North:  
♠ AJ10643  
♥ 7  
♦ A97632  
♣ —

South:  
♠ K52  
♥ A4  
♦ KQJ84  
♣ AQJ

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	5♣ <sup>2</sup>	Pass	5♠
Pass	5NT	Pass	6♠
Pass	7♦	AP	

1. Texas  
2. Exclusion, for ♠

Board: 24

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AJ108

♥ A108

♦ AK98

♣ A4

South:

♠ 432

♥ K

♦ 763

♣ KQJ1072

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 19	♠ J98	The opponents are silent.
Dealer: S	♥ K82	
Vul: NS	♦ AKJ8	You bid first.
HCP: 21	♣ AKQ	

Board: 20	♠ 7654	East Bids 4♥ if possible.
Dealer: N	♥ K	
Vul: EW	♦ KQJ852	Partner bids first.
HCP: 9	♣ 93	

Board: 21	♠ A86	The opponents are silent.
Dealer: S	♥ AK42	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ 874	

Board: 22	♠ 653	The opponents are silent.
Dealer: N	♥ Q83	
Vul: None	♦ AKJ743	Partner bids first.
HCP: 13	♣ K	

Board: 23	♠ K52	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQJ84	You bid first.
HCP: 20	♣ AQJ	

Board: 24	♠ 432	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ 763	Partner bids first.
HCP: 9	♣ KQJ1072	

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

Board: 19  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♣ N

North:  
♠ AQ2  
♥ Q64  
♦ Q  
♣ J106543

South:  
♠ J98  
♥ K82  
♦ AKJ8  
♣ AKQ

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

1. Gerber, for N

Board: 20  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 9  
Contract: 6♦ S

North:  
♠ AKJ3  
♥ AQ102  
♦ A64  
♣ K2

South:  
♠ 7654  
♥ K  
♦ KQJ852  
♣ 93

West	North	East	South
	2NT	4♥	6♦
AP			

Board: 21  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ Q97  
♥ —  
♦ 876543  
♣ AKJ9

South:  
♠ A86  
♥ AK42  
♦ AKQ  
♣ 874

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 22  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK  
♥ AK2  
♦ 862  
♣ AQ743

South:  
♠ 653  
♥ Q83  
♦ AKJ743  
♣ K

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

1. Gerber, for N

Board: 23  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 7♦ N

North:  
♠ AJ10643  
♥ 7  
♦ A97632  
♣ —

South:  
♠ K52  
♥ A4  
♦ KQJ84  
♣ AQJ

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	5♣ <sup>2</sup>	Pass	5♠
Pass	5NT	Pass	6♠
Pass	7♦	AP	

1. Texas  
2. Exclusion, for ♠

Board: 24

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AJ108

♥ A108

♦ AK98

♣ A4

South:

♠ 432

♥ K

♦ 763

♣ KQJ1072

West	North	East	South
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	2NT	Pass	3NT
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AP



## North hands (Practice Page)

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

Board: 25	♠ 1063	The opponents are silent.
Dealer: S	♥ 532	
Vul: None	♦ 10	Partner bids first.
HCP: 8	♣ AKJ1052	

Board: 26	♠ KJ86	The opponents are silent.
Dealer: N	♥ 8754	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ AK	

Board: 27	♠ —	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ Q652	Partner bids first.
HCP: 8	♣ Q98762	

Board: 28	♠ AJ76	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ J10	You bid first.
HCP: 21	♣ AKQJ5	

Board: 29	♠ 103	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ 942	Partner bids first.
HCP: 8	♣ A108753	

Board: 30	♠ K432	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ A5	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AK94				2NT
Vul: None	♥ 532	♥ KQJ6				
North HCP: 8	♦ 10	♦ AQ6	Pass	6♣	AP	
South HCP: 21	♣ AKJ1052	♣ Q6				
Contract: 6♣ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ 1093		2NT	Pass	3NT
Vul: NS	♥ 8754	♥ AQ2				
North HCP: 20	♦ AKQ	♦ J97652	AP			
South HCP: 9	♣ AK	♣ Q				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ54				2NT
Vul: Both	♥ A83	♥ K74				
North HCP: 8	♦ Q652	♦ AK	Pass	6♣	AP	
South HCP: 20	♣ Q98762	♣ AJ103				
Contract: 6♣ N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ 103		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ	♥ 1032	Pass	4NT	Pass	6♦
North HCP: 21	♦ J10	♦ AKQ764	AP			
South HCP: 9	♣ AKQJ5	♣ 73				
Contract: 6♦ S			1. Gerber, for N			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK85				2NT
Vul: NS	♥ A5	♥ KQ98				
North HCP: 8	♦ 942	♦ KQ3	Pass	3NT	AP	
South HCP: 20	♣ A108753	♣ QJ				
Contract: 3N S						

Board: 30

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ K432

♥ AJ93

♦ AKJ

♣ A5

South:

♠ AJ

♥ K64

♦ 65

♣ Q98764

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 25	♠ AK94	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ Q6	

Board: 26	♠ 1093	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ J97652	Partner bids first.
HCP: 9	♣ Q	

Board: 27	♠ KQ54	The opponents are silent.
Dealer: S	♥ K74	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AJ103	

Board: 28	♠ 103	The opponents are silent.
Dealer: N	♥ 1032	
Vul: None	♦ AKQ764	Partner bids first.
HCP: 9	♣ 73	

Board: 29	♠ AK85	The opponents are silent.
Dealer: S	♥ KQ98	
Vul: NS	♦ KQ3	You bid first.
HCP: 20	♣ QJ	

Board: 30	♠ AJ	The opponents are silent.
Dealer: N	♥ K64	
Vul: EW	♦ 65	Partner bids first.
HCP: 10	♣ Q98764	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AK94				2NT
Vul: None	♥ 532	♥ KQJ6				
North HCP: 8	♦ 10	♦ AQ6	Pass	6♣	AP	
South HCP: 21	♣ AKJ1052	♣ Q6				
Contract: 6♣ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ 1093		2NT	Pass	3NT
Vul: NS	♥ 8754	♥ AQ2				
North HCP: 20	♦ AKQ	♦ J97652	AP			
South HCP: 9	♣ AK	♣ Q				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ54				2NT
Vul: Both	♥ A83	♥ K74				
North HCP: 8	♦ Q652	♦ AK	Pass	6♣	AP	
South HCP: 20	♣ Q98762	♣ AJ103				
Contract: 6♣ N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ 103		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ	♥ 1032	Pass	4NT	Pass	6♦
North HCP: 21	♦ J10	♦ AKQ764	AP			
South HCP: 9	♣ AKQJ5	♣ 73				
Contract: 6♦ S			1. Gerber, for N			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK85				2NT
Vul: NS	♥ A5	♥ KQ98				
North HCP: 8	♦ 942	♦ KQ3	Pass	3NT	AP	
South HCP: 20	♣ A108753	♣ QJ				
Contract: 3N S						

Board: 30

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ K432

♥ AJ93

♦ AKJ

♣ A5

South:

♠ AJ

♥ K64

♦ 65

♣ Q98764

West	North	East	South
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	2NT	Pass	3NT
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AP

## North hands (Practice Page)

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

Board: 31	♠ A	The opponents are silent.
Dealer: S	♥ 1063	
Vul: None	♦ Q6	Partner bids first.
HCP: 8	♣ Q1096542	
Board: 32	♠ AK	West Doubles 3♣ if possible.
Dealer: N	♥ AQ102	
Vul: NS	♦ 105	You bid first.
HCP: 20	♣ AQJ86	
Board: 33	♠ —	The opponents are silent.
Dealer: S	♥ QJ432	
Vul: EW	♦ J7	Partner bids first.
HCP: 9	♣ KQ10872	
Board: 34	♠ Q653	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ KJ8	
Board: 35	♠ 75	The opponents are silent.
Dealer: S	♥ 8632	
Vul: NS	♦ KJ10742	Partner bids first.
HCP: 8	♣ A	
Board: 36	♠ AJ3	The opponents are silent.
Dealer: N	♥ AJ54	
Vul: EW	♦ AKQ9	You bid first.
HCP: 21	♣ Q8	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 84				2NT
Vul: None	♥ 1063	♥ AQ5				
North HCP: 8	♦ Q6	♦ AK95	Pass	6♣	AP	
South HCP: 20	♣ Q1096542	♣ AK87				
Contract: 6♣ N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q1073		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ102	♥ 3	X	3♥	Pass	3NT
North HCP: 20	♦ 105	♦ AQJ9432	AP			
South HCP: 9	♣ AQJ86	♣ 4	1. Stayman			
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ QJ				2NT
Vul: EW	♥ QJ432	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 9	♦ J7	♦ AQ943	Pass	6♣	AP	
South HCP: 20	♣ KQ10872	♣ A96				
Contract: 6♣ N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ 98				
Vul: Both	♥ AK9	♥ 10		2NT	Pass	6♦
North HCP: 20	♦ AK5	♦ QJ96432	AP			
South HCP: 7	♣ KJ8	♣ A52				
Contract: 6♦ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQ8				2NT
Vul: NS	♥ 8632	♥ AQJ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ KJ10742	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ A	♣ Q543	1. Stayman			
Contract: 6♦ N						



Board: 36

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AJ3

♥ AJ54

♦ AKQ9

♣ Q8

South:

♠ 106

♥ K3

♦ J87632

♣ A103

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 31	♠ 84	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ AK95	You bid first.
HCP: 20	♣ AK87	

Board: 32	♠ Q1073	West Doubles 3♣ if possible.
Dealer: N	♥ 3	
Vul: NS	♦ AQJ9432	Partner bids first.
HCP: 9	♣ 4	

Board: 33	♠ QJ	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ AQ943	You bid first.
HCP: 20	♣ A96	

Board: 34	♠ 98	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ QJ96432	Partner bids first.
HCP: 7	♣ A52	

Board: 35	♠ AQ8	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ Q543	

Board: 36	♠ 106	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ J87632	Partner bids first.
HCP: 8	♣ A103	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 84				2NT
Vul: None	♥ 1063	♥ AQ5				
North HCP: 8	♦ Q6	♦ AK95	Pass	6♣	AP	
South HCP: 20	♣ Q1096542	♣ AK87				
Contract: 6♣ N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q1073		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ102	♥ 3	X	3♥	Pass	3NT
North HCP: 20	♦ 105	♦ AQJ9432	AP			
South HCP: 9	♣ AQJ86	♣ 4	1. Stayman			
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ QJ				2NT
Vul: EW	♥ QJ432	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 9	♦ J7	♦ AQ943	Pass	6♣	AP	
South HCP: 20	♣ KQ10872	♣ A96				
Contract: 6♣ N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ 98				
Vul: Both	♥ AK9	♥ 10		2NT	Pass	6♦
North HCP: 20	♦ AK5	♦ QJ96432	AP			
South HCP: 7	♣ KJ8	♣ A52				
Contract: 6♦ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQ8				2NT
Vul: NS	♥ 8632	♥ AQJ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ KJ10742	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ A	♣ Q543	1. Stayman			
Contract: 6♦ N						

Board: 36

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AJ3

♥ AJ54

♦ AKQ9

♣ Q8

South:

♠ 106

♥ K3

♦ J87632

♣ A103

West	North	East	South
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	2NT	Pass	3NT
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AP

## North hands (Practice Page)

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

Board: 37	♠ A10	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ J97654	Partner bids first.
HCP: 9	♣ 732	

Board: 38	♠ AQ2	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AQ73	You bid first.
HCP: 21	♣ A972	

Board: 39	♠ Q	The opponents are silent.
Dealer: S	♥ Q103	
Vul: EW	♦ KJ9753	Partner bids first.
HCP: 11	♣ K92	

Board: 40	♠ AKJ9	The opponents are silent.
Dealer: N	♥ A84	
Vul: Both	♦ A54	You bid first.
HCP: 21	♣ KQ4	

Board: 41	♠ A5	The opponents are silent.
Dealer: S	♥ J76	
Vul: NS	♦ 82	Partner bids first.
HCP: 8	♣ QJ10864	

Board: 42	♠ AKQ3	The opponents are silent.
Dealer: N	♥ A62	
Vul: Both	♦ AK87	You bid first.
HCP: 20	♣ 53	

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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KQJ7				2NT
Vul: Both	♥ A6	♥ KJ3				
North HCP: 9	♦ J97654	♦ AQ102	Pass	3NT	AP	
South HCP: 20	♣ 732	♣ A10				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 6		2NT	Pass	3♦
Vul: None	♥ AJ	♥ K8632				
North HCP: 21	♦ AQ73	♦ 9	Pass	3♥	Pass	6♣
South HCP: 6	♣ A972	♣ QJ10865	AP			
Contract: 6♣ S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K654				2NT
Vul: EW	♥ Q103	♥ AK8				
North HCP: 11	♦ KJ9753	♦ AQ2	Pass	6♦	AP	
South HCP: 20	♣ K92	♣ A74				
Contract: 6♦ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 10		2NT	Pass	3NT
Vul: Both	♥ A84	♥ 6				
North HCP: 21	♦ A54	♦ KQJ98732	AP			
South HCP: 6	♣ KQ4	♣ 983				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ K74				2NT
Vul: NS	♥ J76	♥ AQ10				
North HCP: 8	♦ 82	♦ KQ4	Pass	3NT	AP	
South HCP: 21	♣ QJ10864	♣ AK32				
Contract: 3N S						

Board: 42

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AKQ3

♥ A62

♦ AK87

♣ 53

South:

♠ 98

♥ K9

♦ 942

♣ AJ7642

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 37	♠ KQJ7	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ AQ102	You bid first.
HCP: 20	♣ A10	

Board: 38	♠ 6	The opponents are silent.
Dealer: N	♥ K8632	
Vul: None	♦ 9	Partner bids first.
HCP: 6	♣ QJ10865	

Board: 39	♠ K654	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ A74	

Board: 40	♠ 10	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ KQJ98732	Partner bids first.
HCP: 6	♣ 983	

Board: 41	♠ K74	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ KQ4	You bid first.
HCP: 21	♣ AK32	

Board: 42	♠ 98	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ 942	Partner bids first.
HCP: 8	♣ AJ7642	



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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KQJ7				2NT
Vul: Both	♥ A6	♥ KJ3				
North HCP: 9	♦ J97654	♦ AQ102	Pass	3NT	AP	
South HCP: 20	♣ 732	♣ A10				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 6		2NT	Pass	3♦
Vul: None	♥ AJ	♥ K8632				
North HCP: 21	♦ AQ73	♦ 9	Pass	3♥	Pass	6♣
South HCP: 6	♣ A972	♣ QJ10865	AP			
Contract: 6♣ S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K654				2NT
Vul: EW	♥ Q103	♥ AK8				
North HCP: 11	♦ KJ9753	♦ AQ2	Pass	6♦	AP	
South HCP: 20	♣ K92	♣ A74				
Contract: 6♦ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 10		2NT	Pass	3NT
Vul: Both	♥ A84	♥ 6				
North HCP: 21	♦ A54	♦ KQJ98732	AP			
South HCP: 6	♣ KQ4	♣ 983				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ K74				2NT
Vul: NS	♥ J76	♥ AQ10				
North HCP: 8	♦ 82	♦ KQ4	Pass	3NT	AP	
South HCP: 21	♣ QJ10864	♣ AK32				
Contract: 3N S						

Board: 42

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AKQ3

♥ A62

♦ AK87

♣ 53

South:

♠ 98

♥ K9

♦ 942

♣ AJ7642

West	North	East	South
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	2NT	Pass	3NT
--	-----	------	-----

AP

## North hands (Practice Page)

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

Board: 43	♠ 3	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ QJ962	Partner bids first.
HCP: 6	♣ QJ109632	

Board: 44	♠ AQ73	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ 1075	

Board: 45	♠ Q32	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ K108753	Partner bids first.
HCP: 11	♣ AQ	

Board: 46	♠ AQ95	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: None	♦ J7	You bid first.
HCP: 20	♣ AKQ	

Board: 47	♠ 4	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AK97432	Partner bids first.
HCP: 7	♣ 9843	

Board: 48	♠ A53	The opponents are silent.
Dealer: N	♥ A52	
Vul: EW	♦ AKJ74	You bid first.
HCP: 20	♣ A7	

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

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQJ7				2NT
Vul: None	♥ —	♥ KJ7				
North HCP: 6	♦ QJ962	♦ K105	Pass	3NT	AP	
South HCP: 20	♣ QJ109632	♣ AK4				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 94		2NT	Pass	3♦
Vul: NS	♥ A7	♥ K9832	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQJ	♦ —	AP			
South HCP: 9	♣ 1075	♣ KQJ983				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ K6				2NT
Vul: EW	♥ 62	♥ AKQ7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ K108753	♦ AQ	Pass	6NT	AP	
South HCP: 21	♣ AQ	♣ K10953	1. Gerber, for N			
Contract: 6N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 8		2NT	Pass	3NT
Vul: None	♥ KJ86	♥ 43				
North HCP: 20	♦ J7	♦ AK10942	AP			
South HCP: 8	♣ AKQ	♣ J963				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ				2NT
Vul: NS	♥ 8	♥ AK65				
North HCP: 7	♦ AK97432	♦ 105	Pass	6♦	AP	
South HCP: 20	♣ 9843	♣ AKJ106				
Contract: 6♦ N						

Board: 48

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ A53

♥ A52

♦ AKJ74

♣ A7

South:

♠ Q42

♥ KQ

♦ 2

♣ QJ109864

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

1. Gerber, for N

## South hands (Practice Page)

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

Board: 43	♠ KQJ7	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ K105	You bid first.
HCP: 20	♣ AK4	

Board: 44	♠ 94	The opponents are silent.
Dealer: N	♥ K9832	
Vul: NS	♦ —	Partner bids first.
HCP: 9	♣ KQJ983	

Board: 45	♠ K6	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ K10953	

Board: 46	♠ 8	The opponents are silent.
Dealer: N	♥ 43	
Vul: None	♦ AK10942	Partner bids first.
HCP: 8	♣ J963	

Board: 47	♠ AJ	The opponents are silent.
Dealer: S	♥ AK65	
Vul: NS	♦ 105	You bid first.
HCP: 20	♣ AKJ106	

Board: 48	♠ Q42	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ 2	Partner bids first.
HCP: 10	♣ QJ109864	

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

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQJ7				2NT
Vul: None	♥ —	♥ KJ7				
North HCP: 6	♦ QJ962	♦ K105	Pass	3NT	AP	
South HCP: 20	♣ QJ109632	♣ AK4				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 94		2NT	Pass	3♦
Vul: NS	♥ A7	♥ K9832				
North HCP: 20	♦ AKQJ	♦ —	Pass	3♥	Pass	3NT
South HCP: 9	♣ 1075	♣ KQJ983	AP			
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ K6				2NT
Vul: EW	♥ 62	♥ AKQ7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ K108753	♦ AQ	Pass	6NT	AP	
South HCP: 21	♣ AQ	♣ K10953	1. Gerber, for N			
Contract: 6N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 8				
Vul: None	♥ KJ86	♥ 43		2NT	Pass	3NT
North HCP: 20	♦ J7	♦ AK10942	AP			
South HCP: 8	♣ AKQ	♣ J963				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ				2NT
Vul: NS	♥ 8	♥ AK65				
North HCP: 7	♦ AK97432	♦ 105	Pass	6♦	AP	
South HCP: 20	♣ 9843	♣ AKJ106				
Contract: 6♦ N						

Board: 48

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ A53

♥ A52

♦ AKJ74

♣ A7

South:

♠ Q42

♥ KQ

♦ 2

♣ QJ109864

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

1. Gerber, for N



## North hands (Practice Page)

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

Board: 49	♠ 964	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ J6	Partner bids first.
HCP: 11	♣ AQ8765	

Board: 50	♠ A976	The opponents are silent.
Dealer: N	♥ K63	
Vul: NS	♦ AKQ10	You bid first.
HCP: 20	♣ A2	

Board: 51	♠ 94	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ AJ97	Partner bids first.
HCP: 11	♣ KQJ1097	

Board: 52	♠ AQ95	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ AK1062	You bid first.
HCP: 20	♣ 102	

Board: 53	♠ 972	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AK7	Partner bids first.
HCP: 12	♣ QJ10742	

Board: 54	♠ AQ94	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: EW	♦ J9	You bid first.
HCP: 20	♣ AQ8	

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AKQ				2NT
Vul: Both	♥ A7	♥ KQJ8	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J6	♦ K84	Pass	4NT	AP	
South HCP: 21	♣ AQ8765	♣ K103				
Contract: 4N S			1. Gerber, for N			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ A976	♠ K		2NT	Pass	3♦
Vul: NS	♥ K63	♥ Q10842	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ10	♦ 3	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 8	♣ A2	♣ QJ9653	Pass	5♦	Pass	6♥
Contract: 6♥ N			AP			
			1. Blackwood 0314, for ♥			

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK7				2NT
Vul: EW	♥ 10	♥ AK72	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AJ97	♦ Q65	Pass	7♣	AP	
South HCP: 20	♣ KQJ1097	♣ A65				
Contract: 7♣ N			1. Gerber, for N			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ K8		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AK	♥ 108	Pass	6NT	AP	
North HCP: 20	♦ AK1062	♦ Q53				
South HCP: 11	♣ 102	♣ KQJ875	1. Quantitative 4NT			
Contract: 6N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AKQ				2NT
Vul: None	♥ Q	♥ AJ75	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AK7	♦ QJ52	Pass	6NT	AP	
South HCP: 21	♣ QJ10742	♣ A3				
Contract: 6N S			1. Gerber, for N			

Board: 54

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AQ94

♥ AQJ6

♦ J9

♣ AQ8

South:

♠ KJ8

♥ 1095

♦ AQ7543

♣ J

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

AP

1. Gerber, for N

## South hands (Practice Page)

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

Board: 49	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: Both	♦ K84	You bid first.
HCP: 21	♣ K103	

Board: 50	♠ K	The opponents are silent.
Dealer: N	♥ Q10842	
Vul: NS	♦ 3	Partner bids first.
HCP: 8	♣ QJ9653	

Board: 51	♠ AK7	The opponents are silent.
Dealer: S	♥ AK72	
Vul: EW	♦ Q65	You bid first.
HCP: 20	♣ A65	

Board: 52	♠ K8	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ Q53	Partner bids first.
HCP: 11	♣ KQJ875	

Board: 53	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: None	♦ QJ52	You bid first.
HCP: 21	♣ A3	

Board: 54	♠ KJ8	The opponents are silent.
Dealer: N	♥ 1095	
Vul: EW	♦ AQ7543	Partner bids first.
HCP: 11	♣ J	

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AKQ				2NT
Vul: Both	♥ A7	♥ KQJ8	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J6	♦ K84	Pass	4NT	AP	
South HCP: 21	♣ AQ8765	♣ K103				
Contract: 4N S			1. Gerber, for N			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ A976	♠ K		2NT	Pass	3♦
Vul: NS	♥ K63	♥ Q10842	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ10	♦ 3	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 8	♣ A2	♣ QJ9653	Pass	5♦	Pass	6♥
Contract: 6♥ N			AP			
			1. Blackwood 0314, for ♥			

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK7				2NT
Vul: EW	♥ 10	♥ AK72	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AJ97	♦ Q65	Pass	7♣	AP	
South HCP: 20	♣ KQJ1097	♣ A65				
Contract: 7♣ N			1. Gerber, for N			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ K8		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AK	♥ 108	Pass	6NT	AP	
North HCP: 20	♦ AK1062	♦ Q53				
South HCP: 11	♣ 102	♣ KQJ875	1. Quantitative 4NT			
Contract: 6N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AKQ				2NT
Vul: None	♥ Q	♥ AJ75	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AK7	♦ QJ52	Pass	6NT	AP	
South HCP: 21	♣ QJ10742	♣ A3				
Contract: 6N S			1. Gerber, for N			

Board: 54

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AQ94

♥ AQJ6

♦ J9

♣ AQ8

South:

♠ KJ8

♥ 1095

♦ AQ7543

♣ J

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

AP

1. Gerber, for N

## North hands (Practice Page)

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

Board: 55	♠ AQ8	The opponents are silent.
Dealer: S	♥ 10953	
Vul: Both	♦ Q97652	Partner bids first.
HCP: 8	♣ —	
Board: 56	♠ A32	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ KQ106	You bid first.
HCP: 20	♣ K94	
Board: 57	♠ 7	The opponents are silent.
Dealer: S	♥ KJ76	
Vul: NS	♦ AQ6532	Partner bids first.
HCP: 13	♣ K4	
Board: 58	♠ A87	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: None	♦ A8	You bid first.
HCP: 20	♣ AK954	
Board: 59	♠ 108	East Doubles 7NT if possible.
Dealer: S	♥ —	
Vul: NS	♦ AK108543	Partner bids first.
HCP: 11	♣ A643	
Board: 60	♠ AQ9	West Doubles 6♠ if possible.
Dealer: N	♥ QJ	
Vul: EW	♦ AQJ2	You bid first.
HCP: 20	♣ A872	





Board: 60  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 6♠X N

North:  
♠ AQ9  
♥ QJ  
♦ AQJ2  
♣ A872

South:  
♠ KJ543  
♥ 4  
♦ K98754  
♣ 10

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

1. Blackwood 0314, for ♠

## South hands (Practice Page)

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

Board: 55	♠ KJ102	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ A43	You bid first.
HCP: 20	♣ KQ8	
Board: 56	♠ KQ109	The opponents are silent.
Dealer: N	♥ 1076	
Vul: None	♦ —	Partner bids first.
HCP: 12	♣ AQJ1053	
Board: 57	♠ AQ105	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ KJ97	You bid first.
HCP: 20	♣ AQ10	
Board: 58	♠ K96	The opponents are silent.
Dealer: N	♥ K76	
Vul: None	♦ KJ10963	Partner bids first.
HCP: 10	♣ 10	
Board: 59	♠ AQ6	East Doubles 7NT if possible.
Dealer: S	♥ AQ10	
Vul: NS	♦ QJ72	You bid first.
HCP: 20	♣ KQ10	
Board: 60	♠ KJ543	West Doubles 6♠ if possible.
Dealer: N	♥ 4	
Vul: EW	♦ K98754	Partner bids first.
HCP: 7	♣ 10	



Board: 60  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 6♠X N

North:  
♠ AQ9  
♥ QJ  
♦ AQJ2  
♣ A872

South:  
♠ KJ543  
♥ 4  
♦ K98754  
♣ 10

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	3NT
Pass	4♠	Pass	4NT <sup>1</sup>
Pass	5♣	Pass	6♠
X	AP		
1. Blackwood 0314, for ♠			

## North hands (Practice Page)

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

Board: 61	♠ J	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ K75432	Partner bids first.
HCP: 10	♣ Q95	

Board: 62	♠ AK94	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ AK1042	You bid first.
HCP: 21	♣ AJ	

Board: 63	♠ QJ	The opponents are silent.
Dealer: S	♥ 54	
Vul: EW	♦ KJ9742	Partner bids first.
HCP: 8	♣ J52	

Board: 64	♠ A102	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ AK8	You bid first.
HCP: 20	♣ Q643	

Board: 65	♠ 2	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ J73	Partner bids first.
HCP: 10	♣ K107542	

Board: 66	♠ AK95	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: EW	♦ A86	You bid first.
HCP: 20	♣ AQ2	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ42				2NT
Vul: None	♥ KJ3	♥ A6				
North HCP: 10	♦ K75432	♦ QJ9	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ AK73				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ 10		2NT	Pass	3♦
Vul: NS	♥ Q7	♥ AJ842				
North HCP: 21	♦ AK1042	♦ J	Pass	3♥	Pass	3NT
South HCP: 9	♣ AJ	♣ K97543	AP			
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK76				2NT
Vul: EW	♥ 54	♥ AK9				
North HCP: 8	♦ KJ9742	♦ 106	Pass	3NT	AP	
South HCP: 20	♣ J52	♣ AQ86				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ7		2NT	Pass	3NT
Vul: Both	♥ AK9	♥ 52				
North HCP: 20	♦ AK8	♦ 92	AP			
South HCP: 9	♣ Q643	♣ A109852				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K4				2NT
Vul: NS	♥ AQ4	♥ K3				
North HCP: 10	♦ J73	♦ AK1095	Pass	6♣	AP	
South HCP: 20	♣ K107542	♣ AQJ8				
Contract: 6♣ N						

Board: 66

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ AK95

♥ QJ3

♦ A86

♣ AQ2

South:

♠ —

♥ AK98

♦ QJ9752

♣ 1073

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

## South hands (Practice Page)

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

Board: 61	♠ AQ42	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ QJ9	You bid first.
HCP: 20	♣ AK73	

Board: 62	♠ 10	The opponents are silent.
Dealer: N	♥ AJ842	
Vul: NS	♦ J	Partner bids first.
HCP: 9	♣ K97543	

Board: 63	♠ AK76	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ 106	You bid first.
HCP: 20	♣ AQ86	

Board: 64	♠ KQ7	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ 92	Partner bids first.
HCP: 9	♣ A109852	

Board: 65	♠ K4	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ AK1095	You bid first.
HCP: 20	♣ AQJ8	

Board: 66	♠ —	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ QJ9752	Partner bids first.
HCP: 10	♣ 1073	



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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ42				2NT
Vul: None	♥ KJ3	♥ A6				
North HCP: 10	♦ K75432	♦ QJ9	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ AK73				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ 10		2NT	Pass	3♦
Vul: NS	♥ Q7	♥ AJ842				
North HCP: 21	♦ AK1042	♦ J	Pass	3♥	Pass	3NT
South HCP: 9	♣ AJ	♣ K97543	AP			
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK76				2NT
Vul: EW	♥ 54	♥ AK9				
North HCP: 8	♦ KJ9742	♦ 106	Pass	3NT	AP	
South HCP: 20	♣ J52	♣ AQ86				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ7		2NT	Pass	3NT
Vul: Both	♥ AK9	♥ 52				
North HCP: 20	♦ AK8	♦ 92	AP			
South HCP: 9	♣ Q643	♣ A109852				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K4				2NT
Vul: NS	♥ AQ4	♥ K3				
North HCP: 10	♦ J73	♦ AK1095	Pass	6♣	AP	
South HCP: 20	♣ K107542	♣ AQJ8				
Contract: 6♣ N						

Board: 66

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ AK95

♥ QJ3

♦ A86

♣ AQ2

South:

♠ —

♥ AK98

♦ QJ9752

♣ 1073

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

AP

1. Stayman

## North hands (Practice Page)

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

Board: 67	♠ J	West Doubles 4♠ if possible.
Dealer: S	♥ J	
Vul: Both	♦ 1063	Partner bids first.
HCP: 11	♣ AKQ109643	

Board: 68	♠ KQ108	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ AJ102	You bid first.
HCP: 20	♣ AQ2	

Board: 69	♠ K4	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ AQJ1043	Partner bids first.
HCP: 11	♣ J105	

Board: 70	♠ A4	The opponents are silent.
Dealer: N	♥ A843	
Vul: Both	♦ AKQ94	You bid first.
HCP: 20	♣ K9	

Board: 71	♠ AJ9	The opponents are silent.
Dealer: S	♥ 1062	
Vul: None	♦ 3	Partner bids first.
HCP: 8	♣ QJ9732	

Board: 72	♠ AQJ2	The opponents are silent.
Dealer: N	♥ J82	
Vul: NS	♦ AQJ10	You bid first.
HCP: 20	♣ AJ	

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

Board: 67  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6♣ N

North:  
♠ J  
♥ J  
♦ 1063  
♣ AKQ109643

South:  
♠ Q76  
♥ AK6  
♦ AKQJ  
♣ J75

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

1. Gerber, for N

Board: 68  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ KQ108  
♥ A5  
♦ AJ102  
♣ AQ2

South:  
♠ AJ  
♥ 76  
♦ 974  
♣ K97643

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 69  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ K4  
♥ 109  
♦ AQJ1043  
♣ J105

South:  
♠ AQ103  
♥ A873  
♦ K2  
♣ AK4

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

1. Quantitative 4NT

Board: 70  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♣ S

North:  
♠ A4  
♥ A843  
♦ AKQ94  
♣ K9

South:  
♠ 3  
♥ K72  
♦ 1072  
♣ AQJ754

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 71  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ AJ9  
♥ 1062  
♦ 3  
♣ QJ9732

South:  
♠ KQ32  
♥ AKQ  
♦ QJ74  
♣ A6

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 72

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AQJ2

♥ J82

♦ AQJ10

♣ AJ

South:

♠ 10653

♥ KQ

♦ K97532

♣ 2

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♠	Pass	4♠
------	----	------	----

AP

1. Stayman

## South hands (Practice Page)

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

Board: 67	♠ Q76	West Doubles 4♠ if possible.
Dealer: S	♥ AK6	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ J75	

Board: 68	♠ AJ	The opponents are silent.
Dealer: N	♥ 76	
Vul: None	♦ 974	Partner bids first.
HCP: 8	♣ K97643	

Board: 69	♠ AQ103	The opponents are silent.
Dealer: S	♥ A873	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ AK4	

Board: 70	♠ 3	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ 1072	Partner bids first.
HCP: 10	♣ AQJ754	

Board: 71	♠ KQ32	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ QJ74	You bid first.
HCP: 21	♣ A6	

Board: 72	♠ 10653	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ K97532	Partner bids first.
HCP: 8	♣ 2	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ Q76				2NT
Vul: Both	♥ J	♥ AK6	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 1063	♦ AKQJ	X	6♣	AP	
South HCP: 20	♣ AKQ109643	♣ J75				
Contract: 6♣ N			1. Gerber, for N			

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ108	♠ AJ				
Vul: None	♥ A5	♥ 76		2NT	Pass	3NT
North HCP: 20	♦ AJ102	♦ 974	AP			
South HCP: 8	♣ AQ2	♣ K97643				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AQ103				2NT
Vul: EW	♥ 109	♥ A873	Pass	4NT <sup>1</sup>	AP	
North HCP: 11	♦ AQJ1043	♦ K2	1. Quantitative 4NT			
South HCP: 20	♣ J105	♣ AK4				
Contract: 4N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 3				
Vul: Both	♥ A843	♥ K72		2NT	Pass	6♣
North HCP: 20	♦ AKQ94	♦ 1072	AP			
South HCP: 10	♣ K9	♣ AQJ754				
Contract: 6♣ S						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ KQ32				2NT
Vul: None	♥ 1062	♥ AKQ	Pass	3NT	AP	
North HCP: 8	♦ 3	♦ QJ74				
South HCP: 21	♣ QJ9732	♣ A6				
Contract: 3N S						

Board: 72

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AQJ2

♥ J82

♦ AQJ10

♣ AJ

South:

♠ 10653

♥ KQ

♦ K97532

♣ 2

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

AP

1. Stayman



## North hands (Practice Page)

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

Board: 73	♠ K5	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ J85	Partner bids first.
HCP: 9	♣ KQ10752	
Board: 74	♠ AK7	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ A7	You bid first.
HCP: 20	♣ AKQ73	
Board: 75	♠ 10	The opponents are silent.
Dealer: S	♥ K9864	
Vul: NS	♦ Q1087653	Partner bids first.
HCP: 5	♣ —	
Board: 76	♠ K93	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: None	♦ KQ2	You bid first.
HCP: 20	♣ AK3	
Board: 77	♠ J2	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ Q65	Partner bids first.
HCP: 10	♣ KQJ874	
Board: 78	♠ A64	West Bids 5♣ if possible.
Dealer: N	♥ AQ9	
Vul: EW	♦ AQJ2	You bid first.
HCP: 21	♣ A108	

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

Board: 73

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ K5

♥ 83

♦ J85

♣ KQ10752

South:

♠ AQJ3

♥ AK

♦ K94

♣ A643

West North East South

2NT

Pass 3NT AP

Board: 74

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK7

♥ 832

♦ A7

♣ AKQ73

South:

♠ QJ63

♥ Q64

♦ Q108542

♣ —

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 75

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ 10

♥ K9864

♦ Q1087653

♣ —

South:

♠ A9

♥ QJ

♦ AK94

♣ AQJ106

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

Board: 76

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ K93

♥ KQ98

♦ KQ2

♣ AK3

South:

♠ AJ108

♥ 74

♦ AJ98653

♣ —

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 77

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ J2

♥ J6

♦ Q65

♣ KQJ874

South:

♠ AQ7

♥ AQ83

♦ AJ32

♣ A6

West North East South

2NT

Pass 3NT AP

Board: 78

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 5♣X W

North:

♠ A64

♥ AQ9

♦ AQJ2

♣ A108

South:

♠ J10

♥ K874

♦ K1098765

♣ —

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

5♣	X	AP	
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1. Stayman

## South hands (Practice Page)

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

Board: 73	♠ AQJ3	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ K94	You bid first.
HCP: 21	♣ A643	

Board: 74	♠ QJ63	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ Q108542	Partner bids first.
HCP: 7	♣ —	

Board: 75	♠ A9	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ AK94	You bid first.
HCP: 21	♣ AQJ106	

Board: 76	♠ AJ108	The opponents are silent.
Dealer: N	♥ 74	
Vul: None	♦ AJ98653	Partner bids first.
HCP: 10	♣ —	

Board: 77	♠ AQ7	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: NS	♦ AJ32	You bid first.
HCP: 21	♣ A6	

Board: 78	♠ J10	West Bids 5♣ if possible.
Dealer: N	♥ K874	
Vul: EW	♦ K1098765	Partner bids first.
HCP: 7	♣ —	

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

Board: 73

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ K5

♥ 83

♦ J85

♣ KQ10752

South:

♠ AQJ3

♥ AK

♦ K94

♣ A643

West North East South

2NT

Pass 3NT AP

Board: 74

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK7

♥ 832

♦ A7

♣ AKQ73

South:

♠ QJ63

♥ Q64

♦ Q108542

♣ —

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 75

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ 10

♥ K9864

♦ Q1087653

♣ —

South:

♠ A9

♥ QJ

♦ AK94

♣ AQJ106

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

Board: 76

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ K93

♥ KQ98

♦ KQ2

♣ AK3

South:

♠ AJ108

♥ 74

♦ AJ98653

♣ —

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 77

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ J2

♥ J6

♦ Q65

♣ KQJ874

South:

♠ AQ7

♥ AQ83

♦ AJ32

♣ A6

West North East South

2NT

Pass 3NT AP

Board: 78

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 5♣X W

North:

♠ A64

♥ AQ9

♦ AQJ2

♣ A108

South:

♠ J10

♥ K874

♦ K1098765

♣ —

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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5♣	X	AP	
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1. Stayman

## North hands (Practice Page)

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

Board: 79	♠ 103	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ K5	Partner bids first.
HCP: 9	♣ KQJ10972	

Board: 80	♠ AKQ2	The opponents are silent.
Dealer: N	♥ AQ93	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ J52	

Board: 81	♠ 7	The opponents are silent.
Dealer: S	♥ K84	
Vul: EW	♦ A876543	Partner bids first.
HCP: 7	♣ 43	

Board: 82	♠ K932	West Doubles 4♣ if possible.
Dealer: N	♥ AK94	
Vul: None	♦ KQ10	You bid first.
HCP: 20	♣ KQ	

Board: 83	♠ J10	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ Q6	Partner bids first.
HCP: 11	♣ QJ10984	

Board: 84	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ Q1072	

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

Board: 79

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 103

♥ 75

♦ K5

♣ KQJ10972

South:

♠ AK

♥ KQJ

♦ AQJ72

♣ 653

West North East South

2NT

Pass 3NT AP

Board: 80

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ AKQ2

♥ AQ93

♦ A5

♣ J52

South:

♠ —

♥ 6

♦ KJ107642

♣ AQ1076

West North East South

2NT Pass 4♠<sup>1</sup>

Pass 5♣ Pass 6♦

AP

1. Minors

Board: 81

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 6♦ N

North:

♠ 7

♥ K84

♦ A876543

♣ 43

South:

♠ AK82

♥ A5

♦ QJ92

♣ AQ9

West North East South

2NT

Pass 6♦ AP

Board: 82

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ K932

♥ AK94

♦ KQ10

♣ KQ

South:

♠ AQ8

♥ Q3

♦ A95432

♣ 42

West North East South

2NT Pass 4♣<sup>1</sup>

X Pass Pass 4NT

AP

1. Gerber, for N

Board: 83

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ J10

♥ KQ6

♦ Q6

♣ QJ10984

South:

♠ AK94

♥ AJ102

♦ A85

♣ A3

West North East South

2NT

Pass 4NT<sup>1</sup> AP

1. Quantitative 4NT



Board: 84

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AQJ4

♥ AJ

♦ AQ7

♣ Q1072

South:

♠ 2

♥ 64

♦ K942

♣ AJ8543

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

AP

## South hands (Practice Page)

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

Board: 79	♠ AK	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ AQJ72	You bid first.
HCP: 20	♣ 653	

Board: 80	♠ —	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ KJ107642	Partner bids first.
HCP: 10	♣ AQ1076	

Board: 81	♠ AK82	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ QJ92	You bid first.
HCP: 20	♣ AQ9	

Board: 82	♠ AQ8	West Doubles 4♣ if possible.
Dealer: N	♥ Q3	
Vul: None	♦ A95432	Partner bids first.
HCP: 12	♣ 42	

Board: 83	♠ AK94	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: Both	♦ A85	You bid first.
HCP: 20	♣ A3	

Board: 84	♠ 2	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ K942	Partner bids first.
HCP: 8	♣ AJ8543	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK				2NT
Vul: Both	♥ 75	♥ KQJ				
North HCP: 9	♦ K5	♦ AQJ72	Pass	3NT	AP	
South HCP: 20	♣ KQJ10972	♣ 653				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ —		2NT	Pass	4♠ <sup>1</sup>
Vul: NS	♥ AQ93	♥ 6	Pass	5♣	Pass	6♦
North HCP: 20	♦ A5	♦ KJ107642	AP			
South HCP: 10	♣ J52	♣ AQ1076	1. Minors			
Contract: 6♦ S						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK82				2NT
Vul: EW	♥ K84	♥ A5				
North HCP: 7	♦ A876543	♦ QJ92	Pass	6♦	AP	
South HCP: 20	♣ 43	♣ AQ9				
Contract: 6♦ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K932	♠ AQ8		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK94	♥ Q3	X	Pass	Pass	4NT
North HCP: 20	♦ KQ10	♦ A95432	AP			
South HCP: 12	♣ KQ	♣ 42	1. Gerber, for N			
Contract: 4N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AK94				2NT
Vul: Both	♥ KQ6	♥ AJ102				
North HCP: 11	♦ Q6	♦ A85	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ QJ10984	♣ A3	1. Quantitative 4NT			
Contract: 4N S						

Board: 84

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AQJ4

♥ AJ

♦ AQ7

♣ Q1072

South:

♠ 2

♥ 64

♦ K942

♣ AJ8543

West	North	East	South
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2NT	Pass	6♣
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AP

## North hands (Practice Page)

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

Board: 85	♠ J6	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ QJ7653	Partner bids first.
HCP: 8	♣ Q1052	

Board: 86	♠ AK83	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ K742	

Board: 87	♠ K9753	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ —	Partner bids first.
HCP: 9	♣ AQ98762	

Board: 88	♠ AKJ7	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ J3	You bid first.
HCP: 20	♣ A982	

Board: 89	♠ 74	The opponents are silent.
Dealer: S	♥ 542	
Vul: EW	♦ KQ10954	Partner bids first.
HCP: 8	♣ K2	

Board: 90	♠ AKQ2	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: None	♦ AKJ6	You bid first.
HCP: 20	♣ 73	

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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ A1082				2NT
Vul: NS	♥ Q	♥ K863				
North HCP: 8	♦ QJ7653	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ Q1052	♣ AK4				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ 9		2NT	Pass	3NT
Vul: Both	♥ Q4	♥ 73				
North HCP: 21	♦ AKQ	♦ J532	AP			
South HCP: 7	♣ K742	♣ AQ9853				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ K9753	♠ A6				2NT
Vul: None	♥ 7	♥ AKQ3	Pass	3♥	Pass	3♠
North HCP: 9	♦ —	♦ A964	Pass	3NT	AP	
South HCP: 20	♣ AQ98762	♣ K103				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 102		2NT	Pass	3♦
Vul: NS	♥ AQJ	♥ K10975				
North HCP: 20	♦ J3	♦ KQ9642	Pass	3♥	Pass	3NT
South HCP: 8	♣ A982	♣ —	Pass	4♥	AP	
Contract: 4♥ N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AJ6				2NT
Vul: EW	♥ 542	♥ AK6				
North HCP: 8	♦ KQ10954	♦ A876	Pass	3NT	AP	
South HCP: 20	♣ K2	♣ A98				
Contract: 3N S						

Board: 90

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AKQ2

♥ QJ4

♦ AKJ6

♣ 73

South:

♠ 83

♥ AK

♦ 107

♣ KQJ10942

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

1. Gerber, for N

## South hands (Practice Page)

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

Board: 85	♠ A1082	The opponents are silent.
Dealer: S	♥ K863	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ AK4	

Board: 86	♠ 9	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ J532	Partner bids first.
HCP: 7	♣ AQ9853	

Board: 87	♠ A6	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ A964	You bid first.
HCP: 20	♣ K103	

Board: 88	♠ 102	The opponents are silent.
Dealer: N	♥ K10975	
Vul: NS	♦ KQ9642	Partner bids first.
HCP: 8	♣ —	

Board: 89	♠ AJ6	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ A876	You bid first.
HCP: 20	♣ A98	

Board: 90	♠ 83	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 107	Partner bids first.
HCP: 13	♣ KQJ10942	



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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ A1082				2NT
Vul: NS	♥ Q	♥ K863				
North HCP: 8	♦ QJ7653	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ Q1052	♣ AK4				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ 9		2NT	Pass	3NT
Vul: Both	♥ Q4	♥ 73				
North HCP: 21	♦ AKQ	♦ J532	AP			
South HCP: 7	♣ K742	♣ AQ9853				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ K9753	♠ A6				2NT
Vul: None	♥ 7	♥ AKQ3	Pass	3♥	Pass	3♠
North HCP: 9	♦ —	♦ A964	Pass	3NT	AP	
South HCP: 20	♣ AQ98762	♣ K103				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 102		2NT	Pass	3♦
Vul: NS	♥ AQJ	♥ K10975				
North HCP: 20	♦ J3	♦ KQ9642	Pass	3♥	Pass	3NT
South HCP: 8	♣ A982	♣ —	Pass	4♥	AP	
Contract: 4♥ N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AJ6				2NT
Vul: EW	♥ 542	♥ AK6				
North HCP: 8	♦ KQ10954	♦ A876	Pass	3NT	AP	
South HCP: 20	♣ K2	♣ A98				
Contract: 3N S						

Board: 90

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AKQ2

♥ QJ4

♦ AKJ6

♣ 73

South:

♠ 83

♥ AK

♦ 107

♣ KQJ10942

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

1. Gerber, for N

## North hands (Practice Page)

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

Board: 91	♠ 7	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ A42	Partner bids first.
HCP: 12	♣ KJ108654	

Board: 92	♠ AQJ	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ KQJ8	You bid first.
HCP: 21	♣ KJ2	

Board: 93	♠ K7	The opponents are silent.
Dealer: S	♥ 1093	
Vul: Both	♦ KQ9852	Partner bids first.
HCP: 8	♣ 52	

Board: 94	♠ AK3	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ KQ42	You bid first.
HCP: 21	♣ 1065	

Board: 95	♠ Q10	The opponents are silent.
Dealer: S	♥ J98	
Vul: EW	♦ K7	Partner bids first.
HCP: 9	♣ QJ10986	

Board: 96	♠ QJ	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ AKQ42	You bid first.
HCP: 20	♣ A32	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK8				2NT
Vul: NS	♥ A7	♥ KQ54	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A42	♦ KQ6	Pass	7NT	AP	
South HCP: 21	♣ KJ108654	♣ A92	1. Gerber, for N			
Contract: 7N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 9853		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ4	♥ A	Pass	3♦	Pass	4♣
North HCP: 21	♦ KQJ8	♦ 4	Pass	5♣	Pass	6♣
South HCP: 8	♣ KJ2	♣ A987543	AP			
Contract: 6♣ S			1. Stayman			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQ8				2NT
Vul: Both	♥ 1093	♥ AK42	Pass	3NT	AP	
North HCP: 8	♦ KQ9852	♦ 76				
South HCP: 20	♣ 52	♣ AK98				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 9		2NT	Pass	3NT
Vul: NS	♥ AKQ	♥ 765	AP			
North HCP: 21	♦ KQ42	♦ 965				
South HCP: 7	♣ 1065	♣ AQJ432				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K3				2NT
Vul: EW	♥ J98	♥ AK10	Pass	3NT	AP	
North HCP: 9	♦ K7	♦ AQJ98				
South HCP: 21	♣ QJ10986	♣ A32				
Contract: 3N S						

Board: 96

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♣ S

North:

♠ QJ

♥ KJ4

♦ AKQ42

♣ A32

South:

♠ AK1096

♥ 2

♦ 10

♣ KQJ1076

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♣
AP			

## South hands (Practice Page)

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

Board: 91	♠ AK8	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: NS	♦ KQ6	You bid first.
HCP: 21	♣ A92	

Board: 92	♠ 9853	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ 4	Partner bids first.
HCP: 8	♣ A987543	

Board: 93	♠ AQ8	The opponents are silent.
Dealer: S	♥ AK42	
Vul: Both	♦ 76	You bid first.
HCP: 20	♣ AK98	

Board: 94	♠ 9	The opponents are silent.
Dealer: N	♥ 765	
Vul: NS	♦ 965	Partner bids first.
HCP: 7	♣ AQJ432	

Board: 95	♠ K3	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ AQJ98	You bid first.
HCP: 21	♣ A32	

Board: 96	♠ AK1096	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ 10	Partner bids first.
HCP: 13	♣ KQJ1076	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK8				2NT
Vul: NS	♥ A7	♥ KQ54	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A42	♦ KQ6	Pass	7NT	AP	
South HCP: 21	♣ KJ108654	♣ A92				
Contract: 7N S			1. Gerber, for N			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 9853		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ4	♥ A	Pass	3♦	Pass	4♣
North HCP: 21	♦ KQJ8	♦ 4	Pass	5♣	Pass	6♣
South HCP: 8	♣ KJ2	♣ A987543	AP			
Contract: 6♣ S			1. Stayman			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQ8				2NT
Vul: Both	♥ 1093	♥ AK42	Pass	3NT	AP	
North HCP: 8	♦ KQ9852	♦ 76				
South HCP: 20	♣ 52	♣ AK98				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 9		2NT	Pass	3NT
Vul: NS	♥ AKQ	♥ 765	AP			
North HCP: 21	♦ KQ42	♦ 965				
South HCP: 7	♣ 1065	♣ AQJ432				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K3				2NT
Vul: EW	♥ J98	♥ AK10	Pass	3NT	AP	
North HCP: 9	♦ K7	♦ AQJ98				
South HCP: 21	♣ QJ10986	♣ A32				
Contract: 3N S						

Board: 96

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♣ S

North:

♠ QJ

♥ KJ4

♦ AKQ42

♣ A32

South:

♠ AK1096

♥ 2

♦ 10

♣ KQJ1076

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♣
AP			



## North hands (Practice Page)

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

Board: 97	♠ 93	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ J107	Partner bids first.
HCP: 10	♣ AKJ7543	

Board: 98	♠ AQ8	The opponents are silent.
Dealer: N	♥ J732	
Vul: EW	♦ AQ43	You bid first.
HCP: 20	♣ AK	

Board: 99	♠ J4	The opponents are silent.
Dealer: S	♥ 872	
Vul: Both	♦ K8	Partner bids first.
HCP: 10	♣ AQ7642	

Board: 100	♠ AK104	The opponents are silent.
Dealer: N	♥ AJ54	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ A73	

Board: 101	♠ 73	The opponents are silent.
Dealer: S	♥ K107	
Vul: NS	♦ 105	Partner bids first.
HCP: 8	♣ AJ10652	

Board: 102	♠ Q762	The opponents are silent.
Dealer: N	♥ AK96	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ AK5	

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

Board: 97  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ 93  
 ♥ J  
 ♦ J107  
 ♣ AKJ7543

South:  
 ♠ AK  
 ♥ AK94  
 ♦ KQ32  
 ♣ Q109

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 98  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♣ S

North:  
 ♠ AQ8  
 ♥ J732  
 ♦ AQ43  
 ♣ AK

South:  
 ♠ K1052  
 ♥ KQ  
 ♦ 6  
 ♣ Q107653

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	4♣
Pass	5♣	Pass	6♣
AP			
1. Stayman			

Board: 99  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J4  
 ♥ 872  
 ♦ K8  
 ♣ AQ7642

South:  
 ♠ AQ87  
 ♥ AKJ5  
 ♦ Q7  
 ♣ KJ9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 100  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 6♦ S

North:  
 ♠ AK104  
 ♥ AJ54  
 ♦ AJ  
 ♣ A73

South:  
 ♠ —  
 ♥ K1073  
 ♦ Q97653  
 ♣ QJ10

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	6♦
AP			
1. Stayman			
2. both majors			

Board: 101  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 73  
 ♥ K107  
 ♦ 105  
 ♣ AJ10652

South:  
 ♠ AK5  
 ♥ A84  
 ♦ KJ93  
 ♣ KQ9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 102

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ Q762

♥ AK96

♦ A3

♣ AK5

South:

♠ A8

♥ 2

♦ KJ10987

♣ J432

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 97	♠ AK	The opponents are silent.
Dealer: S	♥ AK94	
Vul: None	♦ KQ32	You bid first.
HCP: 21	♣ Q109	

Board: 98	♠ K1052	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ 6	Partner bids first.
HCP: 10	♣ Q107653	

Board: 99	♠ AQ87	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ KJ9	

Board: 100	♠ —	The opponents are silent.
Dealer: N	♥ K1073	
Vul: None	♦ Q97653	Partner bids first.
HCP: 8	♣ QJ10	

Board: 101	♠ AK5	The opponents are silent.
Dealer: S	♥ A84	
Vul: NS	♦ KJ93	You bid first.
HCP: 20	♣ KQ9	

Board: 102	♠ A8	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ KJ10987	Partner bids first.
HCP: 9	♣ J432	

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

Board: 97  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ 93  
 ♥ J  
 ♦ J107  
 ♣ AKJ7543

South:  
 ♠ AK  
 ♥ AK94  
 ♦ KQ32  
 ♣ Q109

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 98  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♣ S

North:  
 ♠ AQ8  
 ♥ J732  
 ♦ AQ43  
 ♣ AK

South:  
 ♠ K1052  
 ♥ KQ  
 ♦ 6  
 ♣ Q107653

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	4♣
Pass	5♣	Pass	6♣
AP			
1. Stayman			

Board: 99  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J4  
 ♥ 872  
 ♦ K8  
 ♣ AQ7642

South:  
 ♠ AQ87  
 ♥ AKJ5  
 ♦ Q7  
 ♣ KJ9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 100  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 6♦ S

North:  
 ♠ AK104  
 ♥ AJ54  
 ♦ AJ  
 ♣ A73

South:  
 ♠ —  
 ♥ K1073  
 ♦ Q97653  
 ♣ QJ10

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	6♦
AP			
1. Stayman			
2. both majors			

Board: 101  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 73  
 ♥ K107  
 ♦ 105  
 ♣ AJ10652

South:  
 ♠ AK5  
 ♥ A84  
 ♦ KJ93  
 ♣ KQ9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 102

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ Q762

♥ AK96

♦ A3

♣ AK5

South:

♠ A8

♥ 2

♦ KJ10987

♣ J432

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 103	♠ A9	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ AQ8632	Partner bids first.
HCP: 12	♣ Q7	
Board: 104	♠ AK103	The opponents are silent.
Dealer: N	♥ A954	
Vul: NS	♦ AJ2	You bid first.
HCP: 20	♣ A6	
Board: 105	♠ 54	The opponents are silent.
Dealer: S	♥ 1092	
Vul: EW	♦ AJ9543	Partner bids first.
HCP: 9	♣ A5	
Board: 106	♠ AJ43	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: None	♦ Q5	You bid first.
HCP: 21	♣ AK7	
Board: 107	♠ KQJ105	West Bids XA♠♠ if possible.
Dealer: S	♥ —	
Vul: NS	♦ A98762	Partner bids first.
HCP: 11	♣ J6	
Board: 108	♠ AQ86	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ A654	

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ KJ2				2NT
Vul: None	♥ 964	♥ AJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AQ8632	♦ K4	Pass	6NT	AP	
South HCP: 20	♣ Q7	♣ AKJ52				
Contract: 6N S						

1. Gerber, for N

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ Q8		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ A954	♥ Q87	Pass	4♦	Pass	7NT
North HCP: 20	♦ AJ2	♦ KQ	AP			
South HCP: 14	♣ A6	♣ KQ9873				
Contract: 7N N						

1. Gerber, for N

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AKJ3				2NT
Vul: EW	♥ 1092	♥ AK64	Pass	6♦	AP	
North HCP: 9	♦ AJ9543	♦ KQ8				
South HCP: 20	♣ A5	♣ 64				
Contract: 6♦ N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 10		2NT	Pass	6♦
Vul: None	♥ AQJ9	♥ 105	AP			
North HCP: 21	♦ Q5	♦ AKJ10874				
South HCP: 8	♣ AK7	♣ 1032				
Contract: 6♦ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KQJ105	♠ A832	Pass	3♥	Pass	4♠ <sup>1</sup>
Vul: NS	♥ —	♥ Q105	Pass	5♥ <sup>2</sup>	Pass	6♣
North HCP: 11	♦ A98762	♦ KQ	Pass	7♠	Pass	Pass
South HCP: 20	♣ J6	♣ AKQ10	XA♠♠	AP		
Contract: 7♠X S						

1. Super acceptance after NT  
2. Exclusion, for ♠



Board: 108

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ86

♥ AK4

♦ K2

♣ A654

South:

♠ J

♥ 653

♦ J97

♣ KQJ1073

West	North	East	South
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	2NT	Pass	3NT
--	-----	------	-----

AP

## South hands (Practice Page)

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

Board: 103	♠ KJ2	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ K4	You bid first.
HCP: 20	♣ AKJ52	

Board: 104	♠ Q8	The opponents are silent.
Dealer: N	♥ Q87	
Vul: NS	♦ KQ	Partner bids first.
HCP: 14	♣ KQ9873	

Board: 105	♠ AKJ3	The opponents are silent.
Dealer: S	♥ AK64	
Vul: EW	♦ KQ8	You bid first.
HCP: 20	♣ 64	

Board: 106	♠ 10	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ AKJ10874	Partner bids first.
HCP: 8	♣ 1032	

Board: 107	♠ A832	West Bids XA♠♠ if possible.
Dealer: S	♥ Q105	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AKQ10	

Board: 108	♠ J	The opponents are silent.
Dealer: N	♥ 653	
Vul: EW	♦ J97	Partner bids first.
HCP: 8	♣ KQJ1073	

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ KJ2				2NT
Vul: None	♥ 964	♥ AJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AQ8632	♦ K4	Pass	6NT	AP	
South HCP: 20	♣ Q7	♣ AKJ52				
Contract: 6N S						

1. Gerber, for N

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ Q8		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ A954	♥ Q87	Pass	4♦	Pass	7NT
North HCP: 20	♦ AJ2	♦ KQ	AP			
South HCP: 14	♣ A6	♣ KQ9873				
Contract: 7N N						

1. Gerber, for N

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AKJ3				2NT
Vul: EW	♥ 1092	♥ AK64	Pass	6♦	AP	
North HCP: 9	♦ AJ9543	♦ KQ8				
South HCP: 20	♣ A5	♣ 64				
Contract: 6♦ N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 10		2NT	Pass	6♦
Vul: None	♥ AQJ9	♥ 105	AP			
North HCP: 21	♦ Q5	♦ AKJ10874				
South HCP: 8	♣ AK7	♣ 1032				
Contract: 6♦ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KQJ105	♠ A832	Pass	3♥	Pass	4♠ <sup>1</sup>
Vul: NS	♥ —	♥ Q105	Pass	5♥ <sup>2</sup>	Pass	6♣
North HCP: 11	♦ A98762	♦ KQ	Pass	7♠	Pass	Pass
South HCP: 20	♣ J6	♣ AKQ10	XA♠♠	AP		
Contract: 7♠X S						

1. Super acceptance after NT  
2. Exclusion, for ♠

Board: 108

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ86

♥ AK4

♦ K2

♣ A654

South:

♠ J

♥ 653

♦ J97

♣ KQJ1073

West	North	East	South
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	2NT	Pass	3NT
--	-----	------	-----

AP

## North hands (Practice Page)

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

Board: 109	♠ 7	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ AJ86532	Partner bids first.
HCP: 8	♣ K74	
Board: 110	♠ AQ3	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ A8543	You bid first.
HCP: 20	♣ AK8	
Board: 111	♠ 984	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ KJ10982	Partner bids first.
HCP: 8	♣ Q	
Board: 112	♠ KQ109	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ AJ63	You bid first.
HCP: 20	♣ AK8	
Board: 113	♠ A54	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ Q	Partner bids first.
HCP: 13	♣ A109865	
Board: 114	♠ AJ42	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ AK972	

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

Board: 109

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 6♦ N

North:

♠ 7

♥ 87

♦ AJ86532

♣ K74

South:

♠ KJ106

♥ AK10

♦ K4

♣ AQJ8

West North East South

2NT

Pass 6♦ AP

Board: 110

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AQ3

♥ K2

♦ A8543

♣ AK8

South:

♠ 82

♥ A84

♦ KJ

♣ Q109743

West North East South

2NT Pass 3NT

AP

Board: 111

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ 984

♥ Q108

♦ KJ10982

♣ Q

South:

♠ AQ76

♥ AK

♦ AQ63

♣ J107

West North East South

2NT

Pass 6♦ AP

Board: 112

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ KQ109

♥ K4

♦ AJ63

♣ AK8

South:

♠ J86

♥ A86

♦ 4

♣ QJ9542

West North East South

2NT Pass 3NT

AP

Board: 113

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6♣ N

North:

♠ A54

♥ K43

♦ Q

♣ A109865

South:

♠ QJ9

♥ AQ7

♦ AJ74

♣ KQJ

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 114

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AJ42

♥ K5

♦ AQ

♣ AK972

South:

♠ K6

♥ 842

♦ KJ8643

♣ J8

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 109	♠ KJ106	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ K4	You bid first.
HCP: 21	♣ AQJ8	

Board: 110	♠ 82	The opponents are silent.
Dealer: N	♥ A84	
Vul: NS	♦ KJ	Partner bids first.
HCP: 10	♣ Q109743	

Board: 111	♠ AQ76	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ AQ63	You bid first.
HCP: 20	♣ J107	

Board: 112	♠ J86	The opponents are silent.
Dealer: N	♥ A86	
Vul: Both	♦ 4	Partner bids first.
HCP: 8	♣ QJ9542	

Board: 113	♠ QJ9	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ AJ74	You bid first.
HCP: 20	♣ KQJ	

Board: 114	♠ K6	The opponents are silent.
Dealer: N	♥ 842	
Vul: EW	♦ KJ8643	Partner bids first.
HCP: 8	♣ J8	



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

Board: 109

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 6♦ N

North:

♠ 7

♥ 87

♦ AJ86532

♣ K74

South:

♠ KJ106

♥ AK10

♦ K4

♣ AQJ8

West North East South

2NT

Pass 6♦ AP

Board: 110

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AQ3

♥ K2

♦ A8543

♣ AK8

South:

♠ 82

♥ A84

♦ KJ

♣ Q109743

West North East South

2NT Pass 3NT

AP

Board: 111

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ 984

♥ Q108

♦ KJ10982

♣ Q

South:

♠ AQ76

♥ AK

♦ AQ63

♣ J107

West North East South

2NT

Pass 6♦ AP

Board: 112

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ KQ109

♥ K4

♦ AJ63

♣ AK8

South:

♠ J86

♥ A86

♦ 4

♣ QJ9542

West North East South

2NT Pass 3NT

AP

Board: 113

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6♣ N

North:

♠ A54

♥ K43

♦ Q

♣ A109865

South:

♠ QJ9

♥ AQ7

♦ AJ74

♣ KQJ

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 114

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AJ42

♥ K5

♦ AQ

♣ AK972

South:

♠ K6

♥ 842

♦ KJ8643

♣ J8

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 115	♠ AQ875	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ 4	Partner bids first.
HCP: 9	♣ K97543	

Board: 116	♠ A643	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ A106	You bid first.
HCP: 21	♣ AJ	

Board: 117	♠ AQ	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ Q92	Partner bids first.
HCP: 12	♣ KJ9863	

Board: 118	♠ AK62	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ KJ3	You bid first.
HCP: 20	♣ A92	

Board: 119	♠ 93	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AK109732	Partner bids first.
HCP: 7	♣ 875	

Board: 120	♠ KJ7	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ AKQ43	You bid first.
HCP: 20	♣ 54	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AQ875	♠ KJ				2NT
Vul: Both	♥ 8	♥ AQ62	Pass	3♥	Pass	3♠
North HCP: 9	♦ 4	♦ A10972	Pass	3NT	AP	
South HCP: 20	♣ K97543	♣ AQ				
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ A643	♠ K9				
Vul: NS	♥ AKJ5	♥ 92		2NT	Pass	3NT
North HCP: 21	♦ A106	♦ QJ2	AP			
South HCP: 9	♣ AJ	♣ K108653				
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K853				2NT
Vul: Both	♥ 92	♥ AK43	Pass	6♣	AP	
North HCP: 12	♦ Q92	♦ AK7				
South HCP: 21	♣ KJ9863	♣ A5				
Contract: 6♣ N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 97		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ4	♥ AJ107	Pass	3♠	Pass	4♦
North HCP: 20	♦ KJ3	♦ A109652	Pass	5♦	Pass	6♦
South HCP: 9	♣ A92	♣ 4	AP			
Contract: 6♦ S			1. Stayman			

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK10				2NT
Vul: NS	♥ 8	♥ AJ6	Pass	6♦	AP	
North HCP: 7	♦ AK109732	♦ QJ64				
South HCP: 21	♣ 875	♣ AQ3				
Contract: 6♦ N						

Board: 120

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ KJ7

♥ AK4

♦ AKQ43

♣ 54

South:

♠ 32

♥ 7

♦ 1086

♣ AKQ8762

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

AP

1. Gerber, for N

## South hands (Practice Page)

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

Board: 115	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: Both	♦ A10972	You bid first.
HCP: 20	♣ AQ	

Board: 116	♠ K9	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ QJ2	Partner bids first.
HCP: 9	♣ K108653	

Board: 117	♠ K853	The opponents are silent.
Dealer: S	♥ AK43	
Vul: Both	♦ AK7	You bid first.
HCP: 21	♣ A5	

Board: 118	♠ 97	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: None	♦ A109652	Partner bids first.
HCP: 9	♣ 4	

Board: 119	♠ AK10	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ QJ64	You bid first.
HCP: 21	♣ AQ3	

Board: 120	♠ 32	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ 1086	Partner bids first.
HCP: 9	♣ AKQ8762	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AQ875	♠ KJ				2NT
Vul: Both	♥ 8	♥ AQ62	Pass	3♥	Pass	3♠
North HCP: 9	♦ 4	♦ A10972	Pass	3NT	AP	
South HCP: 20	♣ K97543	♣ AQ				
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ A643	♠ K9				
Vul: NS	♥ AKJ5	♥ 92		2NT	Pass	3NT
North HCP: 21	♦ A106	♦ QJ2	AP			
South HCP: 9	♣ AJ	♣ K108653				
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K853				2NT
Vul: Both	♥ 92	♥ AK43	Pass	6♣	AP	
North HCP: 12	♦ Q92	♦ AK7				
South HCP: 21	♣ KJ9863	♣ A5				
Contract: 6♣ N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 97		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ4	♥ AJ107	Pass	3♠	Pass	4♦
North HCP: 20	♦ KJ3	♦ A109652	Pass	5♦	Pass	6♦
South HCP: 9	♣ A92	♣ 4	AP			
Contract: 6♦ S			1. Stayman			

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK10				2NT
Vul: NS	♥ 8	♥ AJ6	Pass	6♦	AP	
North HCP: 7	♦ AK109732	♦ QJ64				
South HCP: 21	♣ 875	♣ AQ3				
Contract: 6♦ N						

Board: 120

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ KJ7

♥ AK4

♦ AKQ43

♣ 54

South:

♠ 32

♥ 7

♦ 1086

♣ AKQ8762

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

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

AP

1. Gerber, for N



## North hands (Practice Page)

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

Board: 121	♠ J986	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ AJ10876	Partner bids first.
HCP: 7	♣ J5	

Board: 122	♠ AJ72	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ AJ64	You bid first.
HCP: 20	♣ K8	

Board: 123	♠ 8	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ AJ10742	Partner bids first.
HCP: 11	♣ K1032	

Board: 124	♠ AKJ7	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: Both	♦ A64	You bid first.
HCP: 21	♣ A3	

Board: 125	♠ KJ2	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ Q4	Partner bids first.
HCP: 15	♣ AQJ1064	

Board: 126	♠ AJ63	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ AQ53	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J986	♠ A32				2NT
Vul: None	♥ 10	♥ AKJ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ AJ10876	♦ KQ	Pass	3NT	AP	
South HCP: 21	♣ J5	♣ A872				
Contract: 3N S						1. Stayman

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ K4				
Vul: NS	♥ AK10	♥ QJ5		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AJ64	♦ KQ9732	AP			
South HCP: 11	♣ K8	♣ 43				
Contract: 4N N						1. Quantitative 4NT

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KJ42				2NT
Vul: EW	♥ K2	♥ AQ97				
North HCP: 11	♦ AJ10742	♦ K6	Pass	6♦	AP	
South HCP: 20	♣ K1032	♣ AQJ				
Contract: 6♦ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 4				
Vul: Both	♥ KQ104	♥ 732		2NT	Pass	3NT
North HCP: 21	♦ A64	♦ Q5	AP			
South HCP: 6	♣ A3	♣ KJ109875				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ Q3				2NT
Vul: NS	♥ Q10	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ Q4	♦ AK973	Pass	6NT	AP	
South HCP: 20	♣ AQJ1064	♣ K98				
Contract: 6N S						1. Gerber, for N

Board: 126

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AJ63

♥ K3

♦ AQ2

♣ AQ53

South:

♠ Q

♥ A852

♦ J98653

♣ J9

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

## South hands (Practice Page)

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

Board: 121	♠ A32	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: None	♦ KQ	You bid first.
HCP: 21	♣ A872	

Board: 122	♠ K4	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: NS	♦ KQ9732	Partner bids first.
HCP: 11	♣ 43	

Board: 123	♠ KJ42	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: EW	♦ K6	You bid first.
HCP: 20	♣ AQJ	

Board: 124	♠ 4	The opponents are silent.
Dealer: N	♥ 732	
Vul: Both	♦ Q5	Partner bids first.
HCP: 6	♣ KJ109875	

Board: 125	♠ Q3	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ AK973	You bid first.
HCP: 20	♣ K98	

Board: 126	♠ Q	The opponents are silent.
Dealer: N	♥ A852	
Vul: EW	♦ J98653	Partner bids first.
HCP: 8	♣ J9	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J986	♠ A32				2NT
Vul: None	♥ 10	♥ AKJ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ AJ10876	♦ KQ	Pass	3NT	AP	
South HCP: 21	♣ J5	♣ A872				
Contract: 3N S						1. Stayman

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ K4				
Vul: NS	♥ AK10	♥ QJ5		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AJ64	♦ KQ9732	AP			
South HCP: 11	♣ K8	♣ 43				
Contract: 4N N						1. Quantitative 4NT

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KJ42				2NT
Vul: EW	♥ K2	♥ AQ97				
North HCP: 11	♦ AJ10742	♦ K6	Pass	6♦	AP	
South HCP: 20	♣ K1032	♣ AQJ				
Contract: 6♦ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 4				
Vul: Both	♥ KQ104	♥ 732		2NT	Pass	3NT
North HCP: 21	♦ A64	♦ Q5	AP			
South HCP: 6	♣ A3	♣ KJ109875				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ Q3				2NT
Vul: NS	♥ Q10	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ Q4	♦ AK973	Pass	6NT	AP	
South HCP: 20	♣ AQJ1064	♣ K98				
Contract: 6N S						1. Gerber, for N

Board: 126

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AJ63

♥ K3

♦ AQ2

♣ AQ53

South:

♠ Q

♥ A852

♦ J98653

♣ J9

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

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

Board: 127	♠ J	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ J109864	Partner bids first.
HCP: 9	♣ 754	

Board: 128	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q862	
Vul: None	♦ AJ94	You bid first.
HCP: 20	♣ A3	

Board: 129	♠ AQ105	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ Q96542	Partner bids first.
HCP: 13	♣ KQ8	

Board: 130	♠ K76	The opponents are silent.
Dealer: N	♥ AK107	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ AQ9	

Board: 131	♠ 6	The opponents are silent.
Dealer: S	♥ QJ63	
Vul: NS	♦ AJ8543	Partner bids first.
HCP: 11	♣ K6	

Board: 132	♠ AKJ8	The opponents are silent.
Dealer: N	♥ A103	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ A96	

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

Board: 127

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ J

♥ AK10

♦ J109864

♣ 754

South:

♠ AKQ5

♥ J53

♦ AK5

♣ QJ10

West North East South

2NT

Pass 6♦ AP

Board: 128

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AKQ

♥ Q862

♦ AJ94

♣ A3

South:

♠ 72

♥ AK10

♦ 65

♣ K109742

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6NT

AP

1. Gerber, for N

Board: 129

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ AQ105

♥ —

♦ Q96542

♣ KQ8

South:

♠ K3

♥ AKJ10

♦ A73

♣ AJ106

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT AP

1. Stayman

Board: 130

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K76

♥ AK107

♦ A62

♣ AQ9

South:

♠ A4

♥ 53

♦ KJ9843

♣ 1075

West North East South

2NT Pass 3NT

AP

Board: 131

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ 6

♥ QJ63

♦ AJ8543

♣ K6

South:

♠ AQ9

♥ AK84

♦ KQ97

♣ Q8

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4NT<sup>2</sup> AP

1. Stayman

2. Quantitative 4NT



Board: 132

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKJ8

♥ A103

♦ KQ8

♣ A96

South:

♠ 92

♥ 9

♦ AJ92

♣ KJ10832

West	North	East	South
	2NT	Pass	6♣
AP			

## South hands (Practice Page)

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

Board: 127	♠ AKQ5	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ QJ10	

Board: 128	♠ 72	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ 65	Partner bids first.
HCP: 10	♣ K109742	

Board: 129	♠ K3	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: Both	♦ A73	You bid first.
HCP: 20	♣ AJ106	

Board: 130	♠ A4	The opponents are silent.
Dealer: N	♥ 53	
Vul: None	♦ KJ9843	Partner bids first.
HCP: 8	♣ 1075	

Board: 131	♠ AQ9	The opponents are silent.
Dealer: S	♥ AK84	
Vul: NS	♦ KQ97	You bid first.
HCP: 20	♣ Q8	

Board: 132	♠ 92	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ AJ92	Partner bids first.
HCP: 9	♣ KJ10832	

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

Board: 127

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ J

♥ AK10

♦ J109864

♣ 754

South:

♠ AKQ5

♥ J53

♦ AK5

♣ QJ10

West North East South

2NT

Pass 6♦ AP

Board: 128

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AKQ

♥ Q862

♦ AJ94

♣ A3

South:

♠ 72

♥ AK10

♦ 65

♣ K109742

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6NT

AP

1. Gerber, for N

Board: 129

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ AQ105

♥ —

♦ Q96542

♣ KQ8

South:

♠ K3

♥ AKJ10

♦ A73

♣ AJ106

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT AP

1. Stayman

Board: 130

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K76

♥ AK107

♦ A62

♣ AQ9

South:

♠ A4

♥ 53

♦ KJ9843

♣ 1075

West North East South

2NT Pass 3NT

AP

Board: 131

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ 6

♥ QJ63

♦ AJ8543

♣ K6

South:

♠ AQ9

♥ AK84

♦ KQ97

♣ Q8

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4NT<sup>2</sup> AP

1. Stayman

2. Quantitative 4NT

Board: 132

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKJ8

♥ A103

♦ KQ8

♣ A96

South:

♠ 92

♥ 9

♦ AJ92

♣ KJ10832

West	North	East	South
	2NT	Pass	6♣
AP			

## North hands (Practice Page)

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

Board: 133	♠ J	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ J	Partner bids first.
HCP: 9	♣ KQJ1087654	
Board: 134	♠ A10	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: NS	♦ AK543	You bid first.
HCP: 20	♣ A8	
Board: 135	♠ J2	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ 875	Partner bids first.
HCP: 10	♣ KQJ1065	
Board: 136	♠ KQ3	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ AK84	
Board: 137	♠ K4	The opponents are silent.
Dealer: S	♥ A962	
Vul: NS	♦ K109743	Partner bids first.
HCP: 10	♣ 4	
Board: 138	♠ AK109	West Doubles 3♦ if possible.
Dealer: N	♥ AQ107	
Vul: EW	♦ AQ4	You bid first.
HCP: 21	♣ Q6	

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

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K32				2NT
Vul: None	♥ J6	♥ KQ75	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ J	♦ AKQ5	Pass	4NT	AP	
South HCP: 21	♣ KQJ1087654	♣ A3	1. Gerber, for N			
Contract: 4N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 76				
Vul: NS	♥ AJ108	♥ Q2		2NT	Pass	3NT
North HCP: 20	♦ AK543	♦ 108	AP			
South HCP: 8	♣ A8	♣ KQJ10732				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AKQ4				2NT
Vul: EW	♥ K7	♥ Q92	Pass	3NT	AP	
North HCP: 10	♦ 875	♦ KQ3				
South HCP: 20	♣ KQJ1065	♣ A32				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ7				
Vul: None	♥ KJ106	♥ Q		2NT	Pass	6♦
North HCP: 20	♦ A9	♦ Q87654	AP			
South HCP: 10	♣ AK84	♣ J53				
Contract: 6♦ S						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ A106				2NT
Vul: NS	♥ A962	♥ QJ83	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K109743	♦ AQJ	Pass	6♥	AP	
South HCP: 20	♣ 4	♣ AQ7	1. Stayman			
Contract: 6♥ S						

Board: 138

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AK109

♥ AQ107

♦ AQ4

♣ Q6

South:

♠ 2

♥ J9532

♦ —

♣ AJ98543

West	North	East	South
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	2NT	Pass	3♦
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X	4♥ <sup>1</sup>	AP	
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1. Super acceptance after NT

## South hands (Practice Page)

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

Board: 133	♠ K32	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: None	♦ AKQ5	You bid first.
HCP: 21	♣ A3	
Board: 134	♠ 76	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ 108	Partner bids first.
HCP: 8	♣ KQJ10732	
Board: 135	♠ AKQ4	The opponents are silent.
Dealer: S	♥ Q92	
Vul: EW	♦ KQ3	You bid first.
HCP: 20	♣ A32	
Board: 136	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ Q87654	Partner bids first.
HCP: 10	♣ J53	
Board: 137	♠ A106	The opponents are silent.
Dealer: S	♥ QJ83	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ AQ7	
Board: 138	♠ 2	West Doubles 3♦ if possible.
Dealer: N	♥ J9532	
Vul: EW	♦ —	Partner bids first.
HCP: 6	♣ AJ98543	



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

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K32				2NT
Vul: None	♥ J6	♥ KQ75	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ J	♦ AKQ5	Pass	4NT	AP	
South HCP: 21	♣ KQJ1087654	♣ A3	1. Gerber, for N			
Contract: 4N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 76				
Vul: NS	♥ AJ108	♥ Q2		2NT	Pass	3NT
North HCP: 20	♦ AK543	♦ 108	AP			
South HCP: 8	♣ A8	♣ KQJ10732				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AKQ4				2NT
Vul: EW	♥ K7	♥ Q92	Pass	3NT	AP	
North HCP: 10	♦ 875	♦ KQ3				
South HCP: 20	♣ KQJ1065	♣ A32				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ7				
Vul: None	♥ KJ106	♥ Q		2NT	Pass	6♦
North HCP: 20	♦ A9	♦ Q87654	AP			
South HCP: 10	♣ AK84	♣ J53				
Contract: 6♦ S						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ A106				2NT
Vul: NS	♥ A962	♥ QJ83	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K109743	♦ AQJ	Pass	6♥	AP	
South HCP: 20	♣ 4	♣ AQ7	1. Stayman			
Contract: 6♥ S						

Board: 138

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AK109

♥ AQ107

♦ AQ4

♣ Q6

South:

♠ 2

♥ J9532

♦ —

♣ AJ98543

West	North	East	South
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	2NT	Pass	3♦
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X	4♥ <sup>1</sup>	AP	
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1. Super acceptance after NT

## North hands (Practice Page)

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

Board: 139	♠ A6532	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ AQ10942	Partner bids first.
HCP: 10	♣ 5	

Board: 140	♠ AK3	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: NS	♦ KJ76	You bid first.
HCP: 21	♣ K7	

Board: 141	♠ 1083	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ Q109632	Partner bids first.
HCP: 7	♣ A4	

Board: 142	♠ A876	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ AJ3	

Board: 143	♠ KJ52	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ 32	Partner bids first.
HCP: 14	♣ AKQ643	

Board: 144	♠ AQ9	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ AJ3	You bid first.
HCP: 20	♣ AJ942	

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

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ A6532	♠ Q94				2NT
Vul: Both	♥ 10	♥ AK87	Pass	3♥	Pass	3♠
North HCP: 10	♦ AQ10942	♦ K53	Pass	6NT	AP	
South HCP: 20	♣ 5	♣ AKJ				
Contract: 6N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 8		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQJ2	♥ 1074	Pass	4♠	Pass	6♣
North HCP: 21	♦ KJ76	♦ AQ2	AP			
South HCP: 11	♣ K7	♣ AJ10863	1. Gerber, for N			
Contract: 6♣ S						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AK92				2NT
Vul: EW	♥ J9	♥ AK87	Pass	3NT	AP	
North HCP: 7	♦ Q109632	♦ AK5				
South HCP: 21	♣ A4	♣ 93				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ A876	♠ 32		2NT	Pass	3NT
Vul: Both	♥ A108	♥ —	AP			
North HCP: 20	♦ AK3	♦ Q108542				
South HCP: 7	♣ AJ3	♣ KQ942				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ A109				2NT
Vul: None	♥ J	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ 32	♦ AKQ5	Pass	4♣	Pass	5♣
South HCP: 21	♣ AKQ643	♣ J95	Pass	6♣	AP	
Contract: 6♣ N			1. Stayman			

Board: 144

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♦ N

North:

♠ AQ9

♥ A4

♦ AJ3

♣ AJ942

South:

♠ 8

♥ 7652

♦ KQ10965

♣ K8

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

Pass	5♦	Pass	6♦
------	----	------	----

AP

1. Stayman

## South hands (Practice Page)

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

Board: 139	♠ Q94	The opponents are silent.
Dealer: S	♥ AK87	
Vul: Both	♦ K53	You bid first.
HCP: 20	♣ AKJ	

Board: 140	♠ 8	The opponents are silent.
Dealer: N	♥ 1074	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 11	♣ AJ10863	

Board: 141	♠ AK92	The opponents are silent.
Dealer: S	♥ AK87	
Vul: EW	♦ AK5	You bid first.
HCP: 21	♣ 93	

Board: 142	♠ 32	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ Q108542	Partner bids first.
HCP: 7	♣ KQ942	

Board: 143	♠ A109	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ AKQ5	You bid first.
HCP: 21	♣ J95	

Board: 144	♠ 8	The opponents are silent.
Dealer: N	♥ 7652	
Vul: EW	♦ KQ10965	Partner bids first.
HCP: 8	♣ K8	

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

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ A6532	♠ Q94				2NT
Vul: Both	♥ 10	♥ AK87	Pass	3♥	Pass	3♠
North HCP: 10	♦ AQ10942	♦ K53	Pass	6NT	AP	
South HCP: 20	♣ 5	♣ AKJ				
Contract: 6N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 8		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQJ2	♥ 1074	Pass	4♠	Pass	6♣
North HCP: 21	♦ KJ76	♦ AQ2	AP			
South HCP: 11	♣ K7	♣ AJ10863	1. Gerber, for N			
Contract: 6♣ S						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AK92				2NT
Vul: EW	♥ J9	♥ AK87	Pass	3NT	AP	
North HCP: 7	♦ Q109632	♦ AK5				
South HCP: 21	♣ A4	♣ 93				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ A876	♠ 32		2NT	Pass	3NT
Vul: Both	♥ A108	♥ —	AP			
North HCP: 20	♦ AK3	♦ Q108542				
South HCP: 7	♣ AJ3	♣ KQ942				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ A109				2NT
Vul: None	♥ J	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ 32	♦ AKQ5	Pass	4♣	Pass	5♣
South HCP: 21	♣ AKQ643	♣ J95	Pass	6♣	AP	
Contract: 6♣ N			1. Stayman			

Board: 144

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♦ N

North:

♠ AQ9

♥ A4

♦ AJ3

♣ AJ942

South:

♠ 8

♥ 7652

♦ KQ10965

♣ K8

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

Pass	5♦	Pass	6♦
------	----	------	----

AP

1. Stayman



## North hands (Practice Page)

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

Board: 145	♠ 43	West Doubles 4♠ if possible.
Dealer: S	♥ 86	
Vul: Both	♦ AQ9652	Partner bids first.
HCP: 10	♣ A86	

Board: 146	♠ KQ2	East Bids XA♠♠ if possible.
Dealer: N	♥ A6	
Vul: None	♦ A95	You bid first.
HCP: 20	♣ AQJ64	

Board: 147	♠ J3	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ K108	Partner bids first.
HCP: 9	♣ Q98762	

Board: 148	♠ K43	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ KQ1097	

Board: 149	♠ 7	The opponents are silent.
Dealer: S	♥ K1072	
Vul: None	♦ KQ8654	Partner bids first.
HCP: 10	♣ Q4	

Board: 150	♠ AK75	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ QJ	You bid first.
HCP: 21	♣ AK873	

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

Board: 145

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ 43

♥ 86

♦ AQ9652

♣ A86

South:

♠ A865

♥ AK103

♦ K4

♣ KQJ

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

X 6♦ AP

1. Gerber, for N

Board: 146

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7NX N

North:

♠ KQ2

♥ A6

♦ A95

♣ AQJ64

South:

♠ A7

♥ Q3

♦ KQJ10762

♣ K10

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 7NT

Pass Pass XA♠♠ AP

1. Gerber, for N

Board: 147

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ J3

♥ K4

♦ K108

♣ Q98762

South:

♠ Q2

♥ AJ98

♦ AJ3

♣ AKJ4

West North East South

2NT

Pass 3NT AP

Board: 148

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ K43

♥ AJ

♦ AK9

♣ KQ1097

South:

♠ 7

♥ K10842

♦ Q107653

♣ A

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♦

AP

Board: 149

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♥ N

North:

♠ 7

♥ K1072

♦ KQ8654

♣ Q4

South:

♠ A1083

♥ A963

♦ AJ

♣ AK2

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 6♥ AP

1. Stayman

2. both majors

Board: 150

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AK75

♥ A10

♦ QJ

♣ AK873

South:

♠ 84

♥ K87

♦ A10

♣ QJ10962

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 145	♠ A865	West Doubles 4♠ if possible.
Dealer: S	♥ AK103	
Vul: Both	♦ K4	You bid first.
HCP: 20	♣ KQJ	

Board: 146	♠ A7	East Bids XA♠♠ if possible.
Dealer: N	♥ Q3	
Vul: None	♦ KQJ10762	Partner bids first.
HCP: 15	♣ K10	

Board: 147	♠ Q2	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: NS	♦ AJ3	You bid first.
HCP: 20	♣ AKJ4	

Board: 148	♠ 7	The opponents are silent.
Dealer: N	♥ K10842	
Vul: Both	♦ Q107653	Partner bids first.
HCP: 9	♣ A	

Board: 149	♠ A1083	The opponents are silent.
Dealer: S	♥ A963	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AK2	

Board: 150	♠ 84	The opponents are silent.
Dealer: N	♥ K87	
Vul: NS	♦ A10	Partner bids first.
HCP: 10	♣ QJ10962	

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

Board: 145

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ 43

♥ 86

♦ AQ9652

♣ A86

South:

♠ A865

♥ AK103

♦ K4

♣ KQJ

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

X 6♦ AP

1. Gerber, for N

Board: 146

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7NX N

North:

♠ KQ2

♥ A6

♦ A95

♣ AQJ64

South:

♠ A7

♥ Q3

♦ KQJ10762

♣ K10

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 7NT

Pass Pass XA♠♠ AP

1. Gerber, for N

Board: 147

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ J3

♥ K4

♦ K108

♣ Q98762

South:

♠ Q2

♥ AJ98

♦ AJ3

♣ AKJ4

West North East South

2NT

Pass 3NT AP

Board: 148

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ K43

♥ AJ

♦ AK9

♣ KQ1097

South:

♠ 7

♥ K10842

♦ Q107653

♣ A

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♦

AP

Board: 149

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♥ N

North:

♠ 7

♥ K1072

♦ KQ8654

♣ Q4

South:

♠ A1083

♥ A963

♦ AJ

♣ AK2

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 6♥ AP

1. Stayman

2. both majors

Board: 150

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AK75

♥ A10

♦ QJ

♣ AK873

South:

♠ 84

♥ K87

♦ A10

♣ QJ10962

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 151	♠ 543	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ K98752	Partner bids first.
HCP: 8	♣ KQ10	

Board: 152	♠ KQ	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ KJ9	You bid first.
HCP: 20	♣ KQJ62	

Board: 153	♠ A6	The opponents are silent.
Dealer: S	♥ 6543	
Vul: NS	♦ AKQ10863	Partner bids first.
HCP: 13	♣ —	

Board: 154	♠ AJ4	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ AQJ84	You bid first.
HCP: 20	♣ KQ	

Board: 155	♠ AQ	East Doubles 3♣ if possible.
Dealer: S	♥ 9653	West Bids XA♠♠ if possible.
Vul: Both	♦ K109876	
HCP: 9	♣ 8	Partner bids first.

Board: 156	♠ KJ10	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ AK1032	

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

Board: 151

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 543

♥ 4

♦ K98752

♣ KQ10

South:

♠ AK2

♥ A1065

♦ A6

♣ AJ52

West North East South

2NT

Pass 3NT AP

Board: 152

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ KQ

♥ KQ4

♦ KJ9

♣ KQJ62

South:

♠ AJ8

♥ 96

♦ AQ5432

♣ 84

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦ Pass 6NT

AP

1. Gerber, for N

Board: 153

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 7N S

North:

♠ A6

♥ 6543

♦ AKQ10863

♣ —

South:

♠ K1032

♥ AQ10

♦ J2

♣ AKQJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 7NT AP

1. Stayman

Board: 154

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ AJ4

♥ K92

♦ AQJ84

♣ KQ

South:

♠ K6

♥ A83

♦ K3

♣ J109742

West North East South

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

AP

1. Quantitative 4NT

Board: 155

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♥X N

North:

♠ AQ

♥ 9653

♦ K109876

♣ 8

South:

♠ K1042

♥ AKQ4

♦ QJ

♣ AJ10

West North East South

2NT

Pass 3♣<sup>1</sup> X 3NT<sup>2</sup>

Pass 6♥ Pass Pass

XA♠♠ AP

1. Stayman

2. both majors



Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♦ S

North:

♠ KJ10

♥ K3

♦ AQ2

♣ AK1032

South:

♠ AQ8

♥ Q106

♦ KJ108765

♣ —

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

AP

1. Gerber, for N

## South hands (Practice Page)

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

Board: 151	♠ AK2	The opponents are silent.
Dealer: S	♥ A1065	
Vul: EW	♦ A6	You bid first.
HCP: 20	♣ AJ52	

Board: 152	♠ AJ8	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ AQ5432	Partner bids first.
HCP: 11	♣ 84	

Board: 153	♠ K1032	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ J2	You bid first.
HCP: 20	♣ AKQJ	

Board: 154	♠ K6	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ K3	Partner bids first.
HCP: 11	♣ J109742	

Board: 155	♠ K1042	East Doubles 3♣ if possible.
Dealer: S	♥ AKQ4	West Bids XA♠♠ if possible.
Vul: Both	♦ QJ	
HCP: 20	♣ AJ10	You bid first.

Board: 156	♠ AQ8	The opponents are silent.
Dealer: N	♥ Q106	
Vul: NS	♦ KJ108765	Partner bids first.
HCP: 12	♣ —	

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

Board: 151

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 543

♥ 4

♦ K98752

♣ KQ10

South:

♠ AK2

♥ A1065

♦ A6

♣ AJ52

West North East South

2NT

Pass 3NT AP

Board: 152

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ KQ

♥ KQ4

♦ KJ9

♣ KQJ62

South:

♠ AJ8

♥ 96

♦ AQ5432

♣ 84

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦ Pass 6NT

AP

1. Gerber, for N

Board: 153

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 7N S

North:

♠ A6

♥ 6543

♦ AKQ10863

♣ —

South:

♠ K1032

♥ AQ10

♦ J2

♣ AKQJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 7NT AP

1. Stayman

Board: 154

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ AJ4

♥ K92

♦ AQJ84

♣ KQ

South:

♠ K6

♥ A83

♦ K3

♣ J109742

West North East South

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

AP

1. Quantitative 4NT

Board: 155

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♥X N

North:

♠ AQ

♥ 9653

♦ K109876

♣ 8

South:

♠ K1042

♥ AKQ4

♦ QJ

♣ AJ10

West North East South

2NT

Pass 3♣<sup>1</sup> X 3NT<sup>2</sup>

Pass 6♥ Pass Pass

XA♠♠ AP

1. Stayman

2. both majors

Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♦ S

North:

♠ KJ10

♥ K3

♦ AQ2

♣ AK1032

South:

♠ AQ8

♥ Q106

♦ KJ108765

♣ —

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

AP

1. Gerber, for N

## North hands (Practice Page)

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

Board: 157	♠ J854	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AQ9	Partner bids first.
HCP: 11	♣ KJ10964	

Board: 158	♠ AK2	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ A1082	You bid first.
HCP: 20	♣ KQ4	

Board: 159	♠ 10	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ QJ93	Partner bids first.
HCP: 9	♣ A98652	

Board: 160	♠ A1082	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ KJ4	

Board: 161	♠ 75	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: Both	♦ 7	Partner bids first.
HCP: 8	♣ Q97654	

Board: 162	♠ AK54	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ AK105	You bid first.
HCP: 21	♣ A9	

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

Board: 157  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 7♣ N

North:  
♠ J854  
♥ —  
♦ AQ9  
♣ KJ10964

South:  
♠ KQ2  
♥ AK2  
♦ KJ1043  
♣ A5

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4♣	Pass	4♦
Pass	4NT <sup>2</sup>	Pass	5♣
Pass	7♣	AP	

1. Stayman  
2. Blackwood 0314, for ♦

Board: 158  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♠ N

North:  
♠ AK2  
♥ A102  
♦ A1082  
♣ KQ4

South:  
♠ Q7653  
♥ K  
♦ K  
♣ 876532

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4♠
AP			

Board: 159  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ 10  
♥ Q5  
♦ QJ93  
♣ A98652

South:  
♠ K843  
♥ AK2  
♦ AK76  
♣ K4

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 160  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 6♦ S

North:  
♠ A1082  
♥ AKJ9  
♦ A8  
♣ KJ4

South:  
♠ 964  
♥ —  
♦ KQ107542  
♣ A86

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 161  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 75  
♥ AQ72  
♦ 7  
♣ Q97654

South:  
♠ AKQ9  
♥ KJ  
♦ K102  
♣ KJ32

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

1. Stayman

Board: 162

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK54

♥ K83

♦ AK105

♣ A9

South:

♠ Q2

♥ 92

♦ QJ86432

♣ Q10

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

	2NT	Pass	3NT
--	-----	------	-----

AP

## South hands (Practice Page)

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

Board: 157	♠ KQ2	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ KJ1043	You bid first.
HCP: 20	♣ A5	

Board: 158	♠ Q7653	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ K	Partner bids first.
HCP: 8	♣ 876532	

Board: 159	♠ K843	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ AK76	You bid first.
HCP: 20	♣ K4	

Board: 160	♠ 964	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ KQ107542	Partner bids first.
HCP: 9	♣ A86	

Board: 161	♠ AKQ9	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ K102	You bid first.
HCP: 20	♣ KJ32	

Board: 162	♠ Q2	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ QJ86432	Partner bids first.
HCP: 7	♣ Q10	



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

Board: 157  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 7♣ N

North:  
♠ J854  
♥ —  
♦ AQ9  
♣ KJ10964

South:  
♠ KQ2  
♥ AK2  
♦ KJ1043  
♣ A5

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4♣	Pass	4♦
Pass	4NT <sup>2</sup>	Pass	5♣
Pass	7♣	AP	

1. Stayman
2. Blackwood 0314, for ♦

Board: 158  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♠ N

North:  
♠ AK2  
♥ A102  
♦ A1082  
♣ KQ4

South:  
♠ Q7653  
♥ K  
♦ K  
♣ 876532

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4♠
AP			

Board: 159  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ 10  
♥ Q5  
♦ QJ93  
♣ A98652

South:  
♠ K843  
♥ AK2  
♦ AK76  
♣ K4

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 160  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 6♦ S

North:  
♠ A1082  
♥ AKJ9  
♦ A8  
♣ KJ4

South:  
♠ 964  
♥ —  
♦ KQ107542  
♣ A86

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 161  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 75  
♥ AQ72  
♦ 7  
♣ Q97654

South:  
♠ AKQ9  
♥ KJ  
♦ K102  
♣ KJ32

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

1. Stayman

Board: 162

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK54

♥ K83

♦ AK105

♣ A9

South:

♠ Q2

♥ 92

♦ QJ86432

♣ Q10

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 163	♠ K854	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ J98652	Partner bids first.
HCP: 8	♣ 104	

Board: 164	♠ AQ6	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ AK1094	You bid first.
HCP: 21	♣ AJ6	

Board: 165	♠ AQ62	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ 6	Partner bids first.
HCP: 11	♣ K76543	

Board: 166	♠ AQ95	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AK42	You bid first.
HCP: 21	♣ A105	

Board: 167	♠ 104	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ J65	Partner bids first.
HCP: 11	♣ AKQJ964	

Board: 168	♠ AQ8	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ KJ10	You bid first.
HCP: 20	♣ AK75	

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

Board: 163  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 21  
Contract: 6♦ S

North:  
♠ K854  
♥ A  
♦ J98652  
♣ 104

South:  
♠ AJ10  
♥ QJ5  
♦ AKQ4  
♣ A83

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

1. Stayman

Board: 164  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 6♣ S

North:  
♠ AQ6  
♥ K8  
♦ AK1094  
♣ AJ6

South:  
♠ K72  
♥ 6  
♦ 875  
♣ KQ10974

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 165  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6♣ N

North:  
♠ AQ62  
♥ Q4  
♦ 6  
♣ K76543

South:  
♠ K5  
♥ A95  
♦ AK852  
♣ AQ2

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

1. Stayman

Board: 166  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 7  
Contract: 3N N

North:  
♠ AQ95  
♥ A8  
♦ AK42  
♣ A105

South:  
♠ K32  
♥ Q74  
♦ 9  
♣ Q97642

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 167  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 104  
♥ 4  
♦ J65  
♣ AKQJ964

South:  
♠ AKQ9  
♥ AKJ3  
♦ K97  
♣ 102

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

1. Gerber, for N

Board: 168

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AQ8

♥ K94

♦ KJ10

♣ AK75

South:

♠ KJ6

♥ 3

♦ A42

♣ QJ10842

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

1. Gerber, for N

## South hands (Practice Page)

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

Board: 163	♠ AJ10	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: NS	♦ AKQ4	You bid first.
HCP: 21	♣ A83	

Board: 164	♠ K72	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 875	Partner bids first.
HCP: 8	♣ KQ10974	

Board: 165	♠ K5	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ AK852	You bid first.
HCP: 20	♣ AQ2	

Board: 166	♠ K32	The opponents are silent.
Dealer: N	♥ Q74	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ Q97642	

Board: 167	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ K97	You bid first.
HCP: 20	♣ 102	

Board: 168	♠ KJ6	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ A42	Partner bids first.
HCP: 11	♣ QJ10842	

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

Board: 163  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 21  
Contract: 6♦ S

North:  
♠ K854  
♥ A  
♦ J98652  
♣ 104

South:  
♠ AJ10  
♥ QJ5  
♦ AKQ4  
♣ A83

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

1. Stayman

Board: 164  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 6♣ S

North:  
♠ AQ6  
♥ K8  
♦ AK1094  
♣ AJ6

South:  
♠ K72  
♥ 6  
♦ 875  
♣ KQ10974

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 165  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6♣ N

North:  
♠ AQ62  
♥ Q4  
♦ 6  
♣ K76543

South:  
♠ K5  
♥ A95  
♦ AK852  
♣ AQ2

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

1. Stayman

Board: 166  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 7  
Contract: 3N N

North:  
♠ AQ95  
♥ A8  
♦ AK42  
♣ A105

South:  
♠ K32  
♥ Q74  
♦ 9  
♣ Q97642

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 167  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 104  
♥ 4  
♦ J65  
♣ AKQJ964

South:  
♠ AKQ9  
♥ AKJ3  
♦ K97  
♣ 102

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

1. Gerber, for N

Board: 168

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AQ8

♥ K94

♦ KJ10

♣ AK75

South:

♠ KJ6

♥ 3

♦ A42

♣ QJ10842

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

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

AP

1. Gerber, for N



## North hands (Practice Page)

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

Board: 169	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ 2	Partner bids first.
HCP: 13	♣ AJ10742	
Board: 170	♠ AJ92	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ KQJ8	You bid first.
HCP: 21	♣ A7	
Board: 171	♠ 53	The opponents are silent.
Dealer: S	♥ K1095	
Vul: NS	♦ 3	Partner bids first.
HCP: 10	♣ AQJ843	
Board: 172	♠ J6	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: EW	♦ Q3	You bid first.
HCP: 21	♣ AKQ42	
Board: 173	♠ 10	The opponents are silent.
Dealer: S	♥ J82	
Vul: Both	♦ KQ2	Partner bids first.
HCP: 12	♣ KQJ1087	
Board: 174	♠ A1092	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ AQ1053	You bid first.
HCP: 20	♣ AQ	

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

Board: 169  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 20  
Contract: 6♣ N

North:  
♠ AKJ6  
♥ 87  
♦ 2  
♣ AJ10742

South:  
♠ Q10  
♥ AJ42  
♦ AKJ10  
♣ KQ6

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

1. Stayman

Board: 170  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6♣ S

North:  
♠ AJ92  
♥ AQ10  
♦ KQJ8  
♣ A7

South:  
♠ 75  
♥ K54  
♦ A10  
♣ KJ10983

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 171  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 53  
♥ K1095  
♦ 3  
♣ AQJ843

South:  
♠ AQ10  
♥ AQ83  
♦ AKJ  
♣ 762

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

1. Stayman

Board: 172  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ J6  
♥ AKQ5  
♦ Q3  
♣ AKQ42

South:  
♠ 9  
♥ 10  
♦ KJ1098754  
♣ J87

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 173  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ 10  
♥ J82  
♦ KQ2  
♣ KQJ1087

South:  
♠ AJ  
♥ AQ96  
♦ AJ108  
♣ A64

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

1. Gerber, for N

Board: 174

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ A1092

♥ A5

♦ AQ1053

♣ AQ

South:

♠ 85

♥ 1092

♦ K4

♣ KJ7542

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 169	♠ Q10	The opponents are silent.
Dealer: S	♥ AJ42	
Vul: EW	♦ AKJ10	You bid first.
HCP: 20	♣ KQ6	

Board: 170	♠ 75	The opponents are silent.
Dealer: N	♥ K54	
Vul: Both	♦ A10	Partner bids first.
HCP: 11	♣ KJ10983	

Board: 171	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ 762	

Board: 172	♠ 9	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ KJ1098754	Partner bids first.
HCP: 5	♣ J87	

Board: 173	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: Both	♦ AJ108	You bid first.
HCP: 20	♣ A64	

Board: 174	♠ 85	The opponents are silent.
Dealer: N	♥ 1092	
Vul: None	♦ K4	Partner bids first.
HCP: 7	♣ KJ7542	

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

Board: 169  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 20  
Contract: 6♣ N

North:  
♠ AKJ6  
♥ 87  
♦ 2  
♣ AJ10742

South:  
♠ Q10  
♥ AJ42  
♦ AKJ10  
♣ KQ6

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

1. Stayman

Board: 170  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6♣ S

North:  
♠ AJ92  
♥ AQ10  
♦ KQJ8  
♣ A7

South:  
♠ 75  
♥ K54  
♦ A10  
♣ KJ10983

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 171  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 53  
♥ K1095  
♦ 3  
♣ AQJ843

South:  
♠ AQ10  
♥ AQ83  
♦ AKJ  
♣ 762

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

1. Stayman

Board: 172  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ J6  
♥ AKQ5  
♦ Q3  
♣ AKQ42

South:  
♠ 9  
♥ 10  
♦ KJ1098754  
♣ J87

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 173  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ 10  
♥ J82  
♦ KQ2  
♣ KQJ1087

South:  
♠ AJ  
♥ AQ96  
♦ AJ108  
♣ A64

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

1. Gerber, for N

Board: 174

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ A1092

♥ A5

♦ AQ1053

♣ AQ

South:

♠ 85

♥ 1092

♦ K4

♣ KJ7542

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 175	♠ —	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: Both	♦ 875432	Partner bids first.
HCP: 8	♣ K96	

Board: 176	♠ Q6	The opponents are silent.
Dealer: N	♥ AK82	
Vul: NS	♦ AK3	You bid first.
HCP: 21	♣ KQ96	

Board: 177	♠ 5432	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ KQ9842	Partner bids first.
HCP: 12	♣ AQ	

Board: 178	♠ AJ	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ AQJ9	You bid first.
HCP: 20	♣ A10875	

Board: 179	♠ K9	The opponents are silent.
Dealer: S	♥ K42	
Vul: NS	♦ A109853	Partner bids first.
HCP: 10	♣ 87	

Board: 180	♠ A8	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ A543	You bid first.
HCP: 21	♣ AKQJ4	

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

Board: 175  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 21  
Contract: 6♦ N

North:  
♠ —  
♥ KQ65  
♦ 875432  
♣ K96

South:  
♠ AJ64  
♥ AJ4  
♦ KQ9  
♣ AQ2

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

1. Stayman

Board: 176  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 7  
Contract: 6♦ S

North:  
♠ Q6  
♥ AK82  
♦ AK3  
♣ KQ96

South:  
♠ 4  
♥ Q  
♦ J1098654  
♣ A873

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 177  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 7♦ N

North:  
♠ 5432  
♥ J  
♦ KQ9842  
♣ AQ

South:  
♠ AKJ10  
♥ AK3  
♦ A10  
♣ J1097

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	7♦	AP	

1. Stayman

Board: 178  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 3N N

North:  
♠ AJ  
♥ A6  
♦ AQJ9  
♣ A10875

South:  
♠ —  
♥ K83  
♦ 1086543  
♣ KQJ6

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 179  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ K9  
♥ K42  
♦ A109853  
♣ 87

South:  
♠ AQ54  
♥ A85  
♦ KQ62  
♣ AJ

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

1. Gerber, for N



Board: 180

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♦ N

North:

♠ A8

♥ K5

♦ A543

♣ AKQJ4

South:

♠ Q954

♥ J3

♦ KQJ1076

♣ 6

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

## South hands (Practice Page)

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

Board: 175	♠ AJ64	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ KQ9	You bid first.
HCP: 21	♣ AQ2	

Board: 176	♠ 4	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ J1098654	Partner bids first.
HCP: 7	♣ A873	

Board: 177	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ A10	You bid first.
HCP: 20	♣ J1097	

Board: 178	♠ —	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ 1086543	Partner bids first.
HCP: 9	♣ KQJ6	

Board: 179	♠ AQ54	The opponents are silent.
Dealer: S	♥ A85	
Vul: NS	♦ KQ62	You bid first.
HCP: 20	♣ AJ	

Board: 180	♠ Q954	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ KQJ1076	Partner bids first.
HCP: 9	♣ 6	

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

Board: 175  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 21  
 Contract: 6♦ N

North:  
 ♠ —  
 ♥ KQ65  
 ♦ 875432  
 ♣ K96

South:  
 ♠ AJ64  
 ♥ AJ4  
 ♦ KQ9  
 ♣ AQ2

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

1. Stayman

Board: 176  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 7  
 Contract: 6♦ S

North:  
 ♠ Q6  
 ♥ AK82  
 ♦ AK3  
 ♣ KQ96

South:  
 ♠ 4  
 ♥ Q  
 ♦ J1098654  
 ♣ A873

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 177  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 20  
 Contract: 7♦ N

North:  
 ♠ 5432  
 ♥ J  
 ♦ KQ9842  
 ♣ AQ

South:  
 ♠ AKJ10  
 ♥ AK3  
 ♦ A10  
 ♣ J1097

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	7♦	AP	

1. Stayman

Board: 178  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ AJ  
 ♥ A6  
 ♦ AQJ9  
 ♣ A10875

South:  
 ♠ —  
 ♥ K83  
 ♦ 1086543  
 ♣ KQJ6

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 179  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ K9  
 ♥ K42  
 ♦ A109853  
 ♣ 87

South:  
 ♠ AQ54  
 ♥ A85  
 ♦ KQ62  
 ♣ AJ

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

1. Gerber, for N

Board: 180

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♦ N

North:

♠ A8

♥ K5

♦ A543

♣ AKQJ4

South:

♠ Q954

♥ J3

♦ KQJ1076

♣ 6

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

## North hands (Practice Page)

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

Board: 181	♠ 5	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: None	♦ Q2	Partner bids first.
HCP: 10	♣ QJ9762	

Board: 182	♠ A6	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ Q72	You bid first.
HCP: 20	♣ AK976	

Board: 183	♠ 10	The opponents are silent.
Dealer: S	♥ 10432	
Vul: EW	♦ AJ10542	Partner bids first.
HCP: 7	♣ Q8	

Board: 184	♠ AJ5	The opponents are silent.
Dealer: N	♥ AK85	
Vul: Both	♦ J109	You bid first.
HCP: 20	♣ AK3	

Board: 185	♠ 107	The opponents are silent.
Dealer: S	♥ J76	
Vul: NS	♦ KJ10643	Partner bids first.
HCP: 8	♣ K10	

Board: 186	♠ A9	The opponents are silent.
Dealer: N	♥ AK84	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ K952	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKQ10				2NT
Vul: None	♥ KQ96	♥ A85	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10	♦ Q2	♦ AJ86	Pass	3NT	AP	
South HCP: 21	♣ QJ9762	♣ K4	1. Stayman			
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J				
Vul: NS	♥ AK3	♥ Q9		2NT	Pass	3NT
North HCP: 20	♦ Q72	♦ KJ109853	AP			
South HCP: 9	♣ AK976	♣ Q108				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK				2NT
Vul: EW	♥ 10432	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ AJ10542	♦ KQ76	Pass	3NT	AP	
South HCP: 20	♣ Q8	♣ K9743	1. Stayman			
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 10		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK85	♥ QJ106	Pass	3♥	Pass	6♥
North HCP: 20	♦ J109	♦ K4	AP			
South HCP: 9	♣ AK3	♣ QJ8652	1. Stayman			
Contract: 6♥ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KQ5				
Vul: NS	♥ J76	♥ AKQ				2NT
North HCP: 8	♦ KJ10643	♦ AQ92	Pass	3NT	AP	
South HCP: 21	♣ K10	♣ J43				
Contract: 3N S						

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ A9

♥ AK84

♦ AQ8

♣ K952

South:

♠ 1032

♥ 3

♦ K109763

♣ AQ10

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

2NT	Pass	3NT
-----	------	-----

AP

## South hands (Practice Page)

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

Board: 181	♠ AKQ10	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ AJ86	You bid first.
HCP: 21	♣ K4	

Board: 182	♠ J	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ KJ109853	Partner bids first.
HCP: 9	♣ Q108	

Board: 183	♠ AK	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ KQ76	You bid first.
HCP: 20	♣ K9743	

Board: 184	♠ 10	The opponents are silent.
Dealer: N	♥ QJ106	
Vul: Both	♦ K4	Partner bids first.
HCP: 9	♣ QJ8652	

Board: 185	♠ KQ5	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ AQ92	You bid first.
HCP: 21	♣ J43	

Board: 186	♠ 1032	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ K109763	Partner bids first.
HCP: 9	♣ AQ10	



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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKQ10				2NT
Vul: None	♥ KQ96	♥ A85	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10	♦ Q2	♦ AJ86	Pass	3NT	AP	
South HCP: 21	♣ QJ9762	♣ K4	1. Stayman			
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J				
Vul: NS	♥ AK3	♥ Q9		2NT	Pass	3NT
North HCP: 20	♦ Q72	♦ KJ109853	AP			
South HCP: 9	♣ AK976	♣ Q108				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK				2NT
Vul: EW	♥ 10432	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ AJ10542	♦ KQ76	Pass	3NT	AP	
South HCP: 20	♣ Q8	♣ K9743	1. Stayman			
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 10		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK85	♥ QJ106	Pass	3♥	Pass	6♥
North HCP: 20	♦ J109	♦ K4	AP			
South HCP: 9	♣ AK3	♣ QJ8652	1. Stayman			
Contract: 6♥ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KQ5				
Vul: NS	♥ J76	♥ AKQ				2NT
North HCP: 8	♦ KJ10643	♦ AQ92	Pass	3NT	AP	
South HCP: 21	♣ K10	♣ J43				
Contract: 3N S						

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ A9

♥ AK84

♦ AQ8

♣ K952

South:

♠ 1032

♥ 3

♦ K109763

♣ AQ10

West	North	East	South
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	2NT	Pass	3NT
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AP

## North hands (Practice Page)

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

Board: 187	♠ 6	The opponents are silent.
Dealer: S	♥ K92	
Vul: Both	♦ 962	Partner bids first.
HCP: 7	♣ A108654	

Board: 188	♠ A105	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: None	♦ KQJ3	You bid first.
HCP: 20	♣ A8	

Board: 189	♠ J97	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ A5	Partner bids first.
HCP: 9	♣ KJ7642	

Board: 190	♠ KQ76	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ A65	You bid first.
HCP: 20	♣ KQJ	

Board: 191	♠ A2	The opponents are silent.
Dealer: S	♥ 1065	
Vul: None	♦ AQJ973	Partner bids first.
HCP: 11	♣ 54	

Board: 192	♠ J752	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ KQ42	You bid first.
HCP: 20	♣ AK8	

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK				2NT
Vul: Both	♥ K92	♥ J1043				
North HCP: 7	♦ 962	♦ AKQJ8	Pass	3NT	AP	
South HCP: 21	♣ A108654	♣ K7				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K3		2NT	Pass	6♣
Vul: None	♥ AQ98	♥ 5				
North HCP: 20	♦ KQJ3	♦ 942	AP			
South HCP: 8	♣ A8	♣ KQ109762				
Contract: 6♣ S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AKQ8				2NT
Vul: EW	♥ 105	♥ AKQ4				
North HCP: 9	♦ A5	♦ J9	Pass	6♣	AP	
South HCP: 21	♣ KJ7642	♣ Q95				
Contract: 6♣ N						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ 2		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ7	♥ K943	Pass	3♠	Pass	4♦
North HCP: 20	♦ A65	♦ KQJ972	Pass	5♦	Pass	6♦
South HCP: 9	♣ KQJ	♣ 94	AP			
Contract: 6♦ S			1. Stayman			

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQ6				2NT
Vul: None	♥ 1065	♥ AQJ8	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ AQJ973	♦ K62	Pass	4NT	AP	
South HCP: 20	♣ 54	♣ KQ6	1. Gerber, for N			
Contract: 4N S						

Board: 192

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ J752

♥ AK

♦ KQ42

♣ AK8

South:

♠ Q10

♥ J4

♦ A85

♣ Q105432

West	North	East	South
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2NT	Pass	3NT
-----	------	-----

AP

## South hands (Practice Page)

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

Board: 187	♠ AK	The opponents are silent.
Dealer: S	♥ J1043	
Vul: Both	♦ AKQJ8	You bid first.
HCP: 21	♣ K7	

Board: 188	♠ K3	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ 942	Partner bids first.
HCP: 8	♣ KQ109762	

Board: 189	♠ AKQ8	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: EW	♦ J9	You bid first.
HCP: 21	♣ Q95	

Board: 190	♠ 2	The opponents are silent.
Dealer: N	♥ K943	
Vul: Both	♦ KQJ972	Partner bids first.
HCP: 9	♣ 94	

Board: 191	♠ KQ6	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: None	♦ K62	You bid first.
HCP: 20	♣ KQ6	

Board: 192	♠ Q10	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ A85	Partner bids first.
HCP: 9	♣ Q105432	

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

Board: 187

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 6

♥ K92

♦ 962

♣ A108654

South:

♠ AK

♥ J1043

♦ AKQJ8

♣ K7

West North East South

2NT

Pass 3NT AP

Board: 188

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ A105

♥ AQ98

♦ KQJ3

♣ A8

South:

♠ K3

♥ 5

♦ 942

♣ KQ109762

West North East South

2NT Pass 6♣

AP

Board: 189

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 6♣ N

North:

♠ J97

♥ 105

♦ A5

♣ KJ7642

South:

♠ AKQ8

♥ AKQ4

♦ J9

♣ Q95

West North East South

2NT

Pass 6♣ AP

Board: 190

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ KQ76

♥ AJ7

♦ A65

♣ KQJ

South:

♠ 2

♥ K943

♦ KQJ972

♣ 94

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 191

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ A2

♥ 1065

♦ AQJ973

♣ 54

South:

♠ KQ6

♥ AQJ8

♦ K62

♣ KQ6

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♥

Pass 4NT AP

1. Gerber, for N

Board: 192

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ J752

♥ AK

♦ KQ42

♣ AK8

South:

♠ Q10

♥ J4

♦ A85

♣ Q105432

West	North	East	South
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2NT	Pass	3NT
-----	------	-----

AP



## North hands (Practice Page)

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

Board: 193	♠ KQ63	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ 63	Partner bids first.
HCP: 9	♣ KJ10954	

Board: 194	♠ AK7	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ AKJ76	You bid first.
HCP: 21	♣ QJ8	

Board: 195	♠ K3	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ KJ9762	Partner bids first.
HCP: 10	♣ 53	

Board: 196	♠ AKQJ	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ 96	You bid first.
HCP: 20	♣ AKJ52	

Board: 197	♠ 6	The opponents are silent.
Dealer: S	♥ 975	
Vul: EW	♦ Q6	Partner bids first.
HCP: 9	♣ AK108653	

Board: 198	♠ AK7	The opponents are silent.
Dealer: N	♥ J754	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ KQJ7	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KQ63	♠ AJ92				2NT
Vul: Both	♥ 7	♥ A63	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 63	♦ AJ4	Pass	6♣	AP	
South HCP: 20	♣ KJ10954	♣ AQ2	1. Stayman			
Contract: 6♣ N						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ —		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K7	♥ A654	Pass	3♦	Pass	4♣
North HCP: 21	♦ AKJ76	♦ Q54	Pass	5♣	Pass	6♣
South HCP: 9	♣ QJ8	♣ K109432	AP			
Contract: 6♣ S			1. Stayman			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ Q105				2NT
Vul: NS	♥ K104	♥ A93	Pass	6♦	AP	
North HCP: 10	♦ KJ9762	♦ AQ				
South HCP: 20	♣ 53	♣ AKJ92				
Contract: 6♦ N						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 752		2NT	Pass	6♦
Vul: EW	♥ Q7	♥ 6	AP			
North HCP: 20	♦ 96	♦ AK87432				
South HCP: 7	♣ AKJ52	♣ 87				
Contract: 6♦ S						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ				2NT
Vul: EW	♥ 975	♥ KQ82	Pass	6♣	AP	
North HCP: 9	♦ Q6	♦ AJ103				
South HCP: 20	♣ AK108653	♣ J2				
Contract: 6♣ N						

Board: 198

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AK7

♥ J754

♦ AK

♣ KQJ7

South:

♠ Q965

♥ A9

♦ QJ107652

♣ —

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♥	Pass	3NT
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AP

1. Stayman

## South hands (Practice Page)

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

Board: 193	♠ AJ92	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ AJ4	You bid first.
HCP: 20	♣ AQ2	

Board: 194	♠ —	The opponents are silent.
Dealer: N	♥ A654	
Vul: None	♦ Q54	Partner bids first.
HCP: 9	♣ K109432	

Board: 195	♠ Q105	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ AKJ92	

Board: 196	♠ 752	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ AK87432	Partner bids first.
HCP: 7	♣ 87	

Board: 197	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: EW	♦ AJ103	You bid first.
HCP: 20	♣ J2	

Board: 198	♠ Q965	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ QJ107652	Partner bids first.
HCP: 9	♣ —	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KQ63	♠ AJ92				2NT
Vul: Both	♥ 7	♥ A63	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 63	♦ AJ4	Pass	6♣	AP	
South HCP: 20	♣ KJ10954	♣ AQ2	1. Stayman			
Contract: 6♣ N						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ —		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K7	♥ A654	Pass	3♦	Pass	4♣
North HCP: 21	♦ AKJ76	♦ Q54	Pass	5♣	Pass	6♣
South HCP: 9	♣ QJ8	♣ K109432	AP			
Contract: 6♣ S			1. Stayman			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ Q105				2NT
Vul: NS	♥ K104	♥ A93	Pass	6♦	AP	
North HCP: 10	♦ KJ9762	♦ AQ				
South HCP: 20	♣ 53	♣ AKJ92				
Contract: 6♦ N						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 752		2NT	Pass	6♦
Vul: EW	♥ Q7	♥ 6	AP			
North HCP: 20	♦ 96	♦ AK87432				
South HCP: 7	♣ AKJ52	♣ 87				
Contract: 6♦ S						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ				2NT
Vul: EW	♥ 975	♥ KQ82	Pass	6♣	AP	
North HCP: 9	♦ Q6	♦ AJ103				
South HCP: 20	♣ AK108653	♣ J2				
Contract: 6♣ N						

Board: 198

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AK7

♥ J754

♦ AK

♣ KQJ7

South:

♠ Q965

♥ A9

♦ QJ107652

♣ —

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♥	Pass	3NT
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AP

1. Stayman

## North hands (Practice Page)

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

Board: 199	♠ K2	The opponents are silent.
Dealer: S	♥ Q1073	
Vul: NS	♦ 6	Partner bids first.
HCP: 11	♣ AQ8765	

Board: 200	♠ QJ4	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ AK1042	You bid first.
HCP: 20	♣ Q4	

Board: 201	♠ A53	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ KQJ972	Partner bids first.
HCP: 11	♣ J5	

Board: 202	♠ 96	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ AKQ109	You bid first.
HCP: 20	♣ AQJ6	

Board: 203	♠ A85	The opponents are silent.
Dealer: S	♥ 1052	
Vul: None	♦ KJ10873	Partner bids first.
HCP: 10	♣ Q	

Board: 204	♠ AK6	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ A532	You bid first.
HCP: 20	♣ Q102	

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

Board: 199

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K2

♥ Q1073

♦ 6

♣ AQ8765

South:

♠ A5

♥ K962

♦ AKQJ7

♣ KJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 200

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ QJ4

♥ AKJ

♦ AK1042

♣ Q4

South:

♠ K53

♥ 64

♦ QJ

♣ KJ9865

West North East South

2NT Pass 6♣

AP

Board: 201

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ A53

♥ 102

♦ KQJ972

♣ J5

South:

♠ K4

♥ A9

♦ A853

♣ AKQ103

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6NT AP

1. Gerber, for N

Board: 202

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♣ S

North:

♠ 96

♥ A4

♦ AKQ109

♣ AQJ6

South:

♠ 72

♥ KJ53

♦ 8

♣ K97542

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4♣

Pass 5♣ Pass 6♣

AP

1. Stayman

Board: 203

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ A85

♥ 1052

♦ KJ10873

♣ Q

South:

♠ K4

♥ AQ4

♦ A62

♣ AK743

West North East South

2NT

Pass 6♦ AP



Board: 204

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 7N N

North:

♠ AK6

♥ AK9

♦ A532

♣ Q102

South:

♠ 7

♥ J5

♦ KQ84

♣ AK9876

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

AP

1. Gerber, for N

## South hands (Practice Page)

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

Board: 199	♠ A5	The opponents are silent.
Dealer: S	♥ K962	
Vul: NS	♦ AKQJ7	You bid first.
HCP: 21	♣ KJ	

Board: 200	♠ K53	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ QJ	Partner bids first.
HCP: 10	♣ KJ9865	

Board: 201	♠ K4	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ A853	You bid first.
HCP: 20	♣ AKQ103	

Board: 202	♠ 72	The opponents are silent.
Dealer: N	♥ KJ53	
Vul: None	♦ 8	Partner bids first.
HCP: 7	♣ K97542	

Board: 203	♠ K4	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ AK743	

Board: 204	♠ 7	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ KQ84	Partner bids first.
HCP: 13	♣ AK9876	

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

Board: 199

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K2

♥ Q1073

♦ 6

♣ AQ8765

South:

♠ A5

♥ K962

♦ AKQJ7

♣ KJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 200

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ QJ4

♥ AKJ

♦ AK1042

♣ Q4

South:

♠ K53

♥ 64

♦ QJ

♣ KJ9865

West North East South

2NT Pass 6♣

AP

Board: 201

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ A53

♥ 102

♦ KQJ972

♣ J5

South:

♠ K4

♥ A9

♦ A853

♣ AKQ103

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6NT AP

1. Gerber, for N

Board: 202

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♣ S

North:

♠ 96

♥ A4

♦ AKQ109

♣ AQJ6

South:

♠ 72

♥ KJ53

♦ 8

♣ K97542

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4♣

Pass 5♣ Pass 6♣

AP

1. Stayman

Board: 203

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ A85

♥ 1052

♦ KJ10873

♣ Q

South:

♠ K4

♥ AQ4

♦ A62

♣ AK743

West North East South

2NT

Pass 6♦ AP

Board: 204

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 7N N

North:

♠ AK6

♥ AK9

♦ A532

♣ Q102

South:

♠ 7

♥ J5

♦ KQ84

♣ AK9876

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

AP

1. Gerber, for N

## North hands (Practice Page)

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

Board: 205	♠ 63	The opponents are silent.
Dealer: S	♥ 843	
Vul: Both	♦ Q2	Partner bids first.
HCP: 9	♣ AQJ743	

Board: 206	♠ AQ65	The opponents are silent.
Dealer: N	♥ J872	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ KJ	

Board: 207	♠ AJ1064	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ 7	Partner bids first.
HCP: 10	♣ KJ8543	

Board: 208	♠ A32	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ AKJ2	You bid first.
HCP: 20	♣ J96	

Board: 209	♠ Q9	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ A98632	Partner bids first.
HCP: 8	♣ Q85	

Board: 210	♠ Q5	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ K108	You bid first.
HCP: 20	♣ AKQ43	

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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AQJ5				2NT
Vul: Both	♥ 843	♥ K9				
North HCP: 9	♦ Q2	♦ AK83	Pass	3NT	AP	
South HCP: 20	♣ AQJ743	♣ K86				
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ J98		2NT	Pass	3NT
Vul: None	♥ J872	♥ K10				
North HCP: 20	♦ AKQ	♦ 108	AP			
South HCP: 8	♣ KJ	♣ A109872				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AJ1064	♠ Q3				2NT
Vul: NS	♥ J	♥ AKQ6	Pass	3♥	Pass	3♠
North HCP: 10	♦ 7	♦ KJ85	Pass	6♣	AP	
South HCP: 21	♣ KJ8543	♣ AQ2				
Contract: 6♣ N						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ 7		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK2	♥ Q875	Pass	3♦	Pass	4♣
North HCP: 20	♦ AKJ2	♦ 74	Pass	5♣	Pass	6♣
South HCP: 11	♣ J96	♣ AKQ1073	AP			
Contract: 6♣ S			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AKJ10				2NT
Vul: None	♥ 96	♥ AQ8				
North HCP: 8	♦ A98632	♦ QJ10	Pass	3NT	AP	
South HCP: 20	♣ Q85	♣ K32				
Contract: 3N S						

Board: 210

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ Q5

♥ AQ7

♦ K108

♣ AKQ43

South:

♠ A86

♥ 10

♦ AJ9765

♣ 1076

West	North	East	South
	2NT	Pass	6♦
AP			

## South hands (Practice Page)

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

Board: 205	♠ AQJ5	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ K86	

Board: 206	♠ J98	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ 108	Partner bids first.
HCP: 8	♣ A109872	

Board: 207	♠ Q3	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: NS	♦ KJ85	You bid first.
HCP: 21	♣ AQ2	

Board: 208	♠ 7	The opponents are silent.
Dealer: N	♥ Q875	
Vul: EW	♦ 74	Partner bids first.
HCP: 11	♣ AKQ1073	

Board: 209	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: None	♦ QJ10	You bid first.
HCP: 20	♣ K32	

Board: 210	♠ A86	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ AJ9765	Partner bids first.
HCP: 9	♣ 1076	



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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AQJ5				2NT
Vul: Both	♥ 843	♥ K9				
North HCP: 9	♦ Q2	♦ AK83	Pass	3NT	AP	
South HCP: 20	♣ AQJ743	♣ K86				
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ J98				
Vul: None	♥ J872	♥ K10		2NT	Pass	3NT
North HCP: 20	♦ AKQ	♦ 108	AP			
South HCP: 8	♣ KJ	♣ A109872				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AJ1064	♠ Q3				2NT
Vul: NS	♥ J	♥ AKQ6	Pass	3♥	Pass	3♠
North HCP: 10	♦ 7	♦ KJ85	Pass	6♣	AP	
South HCP: 21	♣ KJ8543	♣ AQ2				
Contract: 6♣ N						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ 7		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK2	♥ Q875	Pass	3♦	Pass	4♣
North HCP: 20	♦ AKJ2	♦ 74	Pass	5♣	Pass	6♣
South HCP: 11	♣ J96	♣ AKQ1073	AP			
Contract: 6♣ S			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AKJ10				2NT
Vul: None	♥ 96	♥ AQ8				
North HCP: 8	♦ A98632	♦ QJ10	Pass	3NT	AP	
South HCP: 20	♣ Q85	♣ K32				
Contract: 3N S						

Board: 210

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ Q5

♥ AQ7

♦ K108

♣ AKQ43

South:

♠ A86

♥ 10

♦ AJ9765

♣ 1076

West	North	East	South
	2NT	Pass	6♦
AP			

## North hands (Practice Page)

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

Board: 211	♠ A7542	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ KQJ653	Partner bids first.
HCP: 10	♣ 10	
Board: 212	♠ KQ4	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: Both	♦ 63	You bid first.
HCP: 21	♣ AK64	
Board: 213	♠ 9865	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ KJ9864	Partner bids first.
HCP: 7	♣ —	
Board: 214	♠ AQ9	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ AKJ3	You bid first.
HCP: 21	♣ AJ96	
Board: 215	♠ 2	West Bids 3♠ if possible.
Dealer: S	♥ Q108764	East Bids 4♠ if possible.
Vul: None	♦ KQ9876	
HCP: 7	♣ —	Partner bids first.
Board: 216	♠ K6	The opponents are silent.
Dealer: N	♥ AK93	
Vul: EW	♦ AK1032	You bid first.
HCP: 20	♣ K3	

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

Board: 211

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 5♠ S

North:

♠ A7542

♥ 2

♦ KQJ653

♣ 10

South:

♠ QJ86

♥ AKJ8

♦ A2

♣ KQ3

West North East South

2NT

Pass 3♥ Pass 4♠<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♠

AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 212

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ KQ4

♥ AKQ3

♦ 63

♣ AK64

South:

♠ 1052

♥ 72

♦ KQ108542

♣ J

West North East South

2NT Pass 3NT

AP

Board: 213

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 9865

♥ K43

♦ KJ9864

♣ —

South:

♠ QJ4

♥ AQ

♦ A103

♣ AK642

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 214

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ9

♥ Q2

♦ AKJ3

♣ AJ96

South:

♠ 6

♥ AK9

♦ 974

♣ 1085432

West North East South

2NT Pass 3NT

AP

Board: 215

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 5♥ N

North:

♠ 2

♥ Q108764

♦ KQ9876

♣ —

South:

♠ AK

♥ AK9

♦ J1032

♣ KQ62

West North East South

2NT

3♠ 4♥ 4♠ 5♥

AP

Board: 216

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♣ S

North:

♠ K6

♥ AK93

♦ AK1032

♣ K3

South:

♠ AJ9

♥ 105

♦ 96

♣ AQJ1086

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

	2NT	Pass	4♣ <sup>1</sup>
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Pass	4♠	Pass	6♣
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AP

1. Gerber, for N

## South hands (Practice Page)

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

Board: 211	♠ QJ86	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ A2	You bid first.
HCP: 20	♣ KQ3	

Board: 212	♠ 1052	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ KQ108542	Partner bids first.
HCP: 6	♣ J	

Board: 213	♠ QJ4	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ A103	You bid first.
HCP: 20	♣ AK642	

Board: 214	♠ 6	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ 974	Partner bids first.
HCP: 7	♣ 1085432	

Board: 215	♠ AK	West Bids 3♠ if possible.
Dealer: S	♥ AK9	East Bids 4♠ if possible.
Vul: None	♦ J1032	
HCP: 20	♣ KQ62	You bid first.

Board: 216	♠ AJ9	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ 96	Partner bids first.
HCP: 12	♣ AQJ1086	

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

Board: 211

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 5♠ S

North:

♠ A7542

♥ 2

♦ KQJ653

♣ 10

South:

♠ QJ86

♥ AKJ8

♦ A2

♣ KQ3

West North East South

2NT

Pass 3♥ Pass 4♠<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♠

AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 212

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ KQ4

♥ AKQ3

♦ 63

♣ AK64

South:

♠ 1052

♥ 72

♦ KQ108542

♣ J

West North East South

2NT Pass 3NT

AP

Board: 213

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 9865

♥ K43

♦ KJ9864

♣ —

South:

♠ QJ4

♥ AQ

♦ A103

♣ AK642

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 214

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ9

♥ Q2

♦ AKJ3

♣ AJ96

South:

♠ 6

♥ AK9

♦ 974

♣ 1085432

West North East South

2NT Pass 3NT

AP

Board: 215

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 5♥ N

North:

♠ 2

♥ Q108764

♦ KQ9876

♣ —

South:

♠ AK

♥ AK9

♦ J1032

♣ KQ62

West North East South

2NT

3♠ 4♥ 4♠ 5♥

AP

Board: 216

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♣ S

North:

♠ K6

♥ AK93

♦ AK1032

♣ K3

South:

♠ AJ9

♥ 105

♦ 96

♣ AQJ1086

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

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

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

AP

1. Gerber, for N



## North hands (Practice Page)

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

Board: 217	♠ A943	The opponents are silent.
Dealer: S	♥ 65	
Vul: Both	♦ KQ9763	Partner bids first.
HCP: 9	♣ 9	

Board: 218	♠ AK	The opponents are silent.
Dealer: N	♥ A654	
Vul: None	♦ K5	You bid first.
HCP: 21	♣ AK964	

Board: 219	♠ 7	The opponents are silent.
Dealer: S	♥ J62	
Vul: NS	♦ AK3	Partner bids first.
HCP: 9	♣ J105432	

Board: 220	♠ AJ65	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ AKJ2	You bid first.
HCP: 20	♣ 104	

Board: 221	♠ J2	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ QJ109765	Partner bids first.
HCP: 7	♣ K109	

Board: 222	♠ J94	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: NS	♦ A3	You bid first.
HCP: 20	♣ AQJ5	

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

Board: 217  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♦ S

North:  
♠ A943  
♥ 65  
♦ KQ9763  
♣ 9

South:  
♠ KQ8  
♥ Q42  
♦ A42  
♣ AKQ6

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

1. Stayman

Board: 218  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 3N N

North:  
♠ AK  
♥ A654  
♦ K5  
♣ AK964

South:  
♠ Q2  
♥ 98  
♦ AJ8742  
♣ 832

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 219  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 7  
♥ J62  
♦ AK3  
♣ J105432

South:  
♠ KQ102  
♥ AKQ  
♦ Q1075  
♣ A7

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 220  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 12  
Contract: 7♣ S

North:  
♠ AJ65  
♥ AK7  
♦ AKJ2  
♣ 104

South:  
♠ Q108  
♥ 2  
♦ 873  
♣ AKQJ97

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

1. Gerber, for N

Board: 221  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 6♦ N

North:  
♠ J2  
♥ 7  
♦ QJ109765  
♣ K109

South:  
♠ A10  
♥ AK2  
♦ AK43  
♣ Q874

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 222

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J94

♥ AKJ4

♦ A3

♣ AQJ5

South:

♠ 82

♥ Q102

♦ KQJ8642

♣ 10

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 217	♠ KQ8	The opponents are silent.
Dealer: S	♥ Q42	
Vul: Both	♦ A42	You bid first.
HCP: 20	♣ AKQ6	

Board: 218	♠ Q2	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ AJ8742	Partner bids first.
HCP: 7	♣ 832	

Board: 219	♠ KQ102	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ Q1075	You bid first.
HCP: 20	♣ A7	

Board: 220	♠ Q108	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ 873	Partner bids first.
HCP: 12	♣ AKQJ97	

Board: 221	♠ A10	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ Q874	

Board: 222	♠ 82	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ KQJ8642	Partner bids first.
HCP: 8	♣ 10	

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

Board: 217  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♦ S

North:  
♠ A943  
♥ 65  
♦ KQ9763  
♣ 9

South:  
♠ KQ8  
♥ Q42  
♦ A42  
♣ AKQ6

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

1. Stayman

Board: 218  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 3N N

North:  
♠ AK  
♥ A654  
♦ K5  
♣ AK964

South:  
♠ Q2  
♥ 98  
♦ AJ8742  
♣ 832

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 219  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 7  
♥ J62  
♦ AK3  
♣ J105432

South:  
♠ KQ102  
♥ AKQ  
♦ Q1075  
♣ A7

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 220  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 12  
Contract: 7♣ S

North:  
♠ AJ65  
♥ AK7  
♦ AKJ2  
♣ 104

South:  
♠ Q108  
♥ 2  
♦ 873  
♣ AKQJ97

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

1. Gerber, for N

Board: 221  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 6♦ N

North:  
♠ J2  
♥ 7  
♦ QJ109765  
♣ K109

South:  
♠ A10  
♥ AK2  
♦ AK43  
♣ Q874

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 222

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J94

♥ AKJ4

♦ A3

♣ AQJ5

South:

♠ 82

♥ Q102

♦ KQJ8642

♣ 10

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 223	♠ KJ2	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ Q832	Partner bids first.
HCP: 10	♣ KJ8754	

Board: 224	♠ A95	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: None	♦ AQJ4	You bid first.
HCP: 21	♣ KJ	

Board: 225	♠ 8	The opponents are silent.
Dealer: S	♥ Q74	
Vul: NS	♦ 82	Partner bids first.
HCP: 6	♣ A1097542	

Board: 226	♠ AQ9	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ KJ8	

Board: 227	♠ A5	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ 10864	Partner bids first.
HCP: 7	♣ K87532	

Board: 228	♠ A9	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: NS	♦ A1072	You bid first.
HCP: 21	♣ K42	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ AQ9				2NT
Vul: EW	♥ —	♥ A3				
North HCP: 10	♦ Q832	♦ A1096	Pass	6♣	AP	
South HCP: 20	♣ KJ8754	♣ AQ62				
Contract: 6♣ N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ K7				
Vul: None	♥ KQJ2	♥ 975		2NT	Pass	3NT
North HCP: 21	♦ AQJ4	♦ 93	AP			
South HCP: 9	♣ KJ	♣ AQ9642				
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ74				2NT
Vul: NS	♥ Q74	♥ AKJ3				
North HCP: 6	♦ 82	♦ KJ5	Pass	3NT	AP	
South HCP: 21	♣ A1097542	♣ K6				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K43				
Vul: EW	♥ QJ32	♥ 10		2NT	Pass	6♣
North HCP: 21	♦ AKJ	♦ Q53	AP			
South HCP: 9	♣ KJ8	♣ A76542				
Contract: 6♣ S						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ QJ10				2NT
Vul: Both	♥ 5	♥ AKQ7				
North HCP: 7	♦ 10864	♦ A92	Pass	3NT	AP	
South HCP: 21	♣ K87532	♣ AJ10				
Contract: 3N S						



Board: 228

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ A9

♥ AKQJ

♦ A1072

♣ K42

South:

♠ J2

♥ 9

♦ Q653

♣ AQ10985

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 223	♠ AQ9	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ A1096	You bid first.
HCP: 20	♣ AQ62	

Board: 224	♠ K7	The opponents are silent.
Dealer: N	♥ 975	
Vul: None	♦ 93	Partner bids first.
HCP: 9	♣ AQ9642	

Board: 225	♠ AQ74	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: NS	♦ KJ5	You bid first.
HCP: 21	♣ K6	

Board: 226	♠ K43	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ Q53	Partner bids first.
HCP: 9	♣ A76542	

Board: 227	♠ QJ10	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ A92	You bid first.
HCP: 21	♣ AJ10	

Board: 228	♠ J2	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ Q653	Partner bids first.
HCP: 9	♣ AQ10985	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ AQ9				2NT
Vul: EW	♥ —	♥ A3				
North HCP: 10	♦ Q832	♦ A1096	Pass	6♣	AP	
South HCP: 20	♣ KJ8754	♣ AQ62				
Contract: 6♣ N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ K7				
Vul: None	♥ KQJ2	♥ 975		2NT	Pass	3NT
North HCP: 21	♦ AQJ4	♦ 93	AP			
South HCP: 9	♣ KJ	♣ AQ9642				
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ74				2NT
Vul: NS	♥ Q74	♥ AKJ3				
North HCP: 6	♦ 82	♦ KJ5	Pass	3NT	AP	
South HCP: 21	♣ A1097542	♣ K6				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K43				
Vul: EW	♥ QJ32	♥ 10		2NT	Pass	6♣
North HCP: 21	♦ AKJ	♦ Q53	AP			
South HCP: 9	♣ KJ8	♣ A76542				
Contract: 6♣ S						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ QJ10				2NT
Vul: Both	♥ 5	♥ AKQ7				
North HCP: 7	♦ 10864	♦ A92	Pass	3NT	AP	
South HCP: 21	♣ K87532	♣ AJ10				
Contract: 3N S						

Board: 228

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ A9

♥ AKQJ

♦ A1072

♣ K42

South:

♠ J2

♥ 9

♦ Q653

♣ AQ10985

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 229	♠ Q1095	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ 32	Partner bids first.
HCP: 9	♣ AQJ9875	

Board: 230	♠ KJ2	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ KQ5	You bid first.
HCP: 20	♣ A862	

Board: 231	♠ K1085	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ Q98742	

Board: 232	♠ AQ84	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ A83	You bid first.
HCP: 21	♣ AK64	

Board: 233	♠ 4	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ AKQ752	Partner bids first.
HCP: 12	♣ QJ1052	

Board: 234	♠ AK95	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ A743	You bid first.
HCP: 20	♣ 87	

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

Board: 229  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 6♣ N

North:  
♠ Q1095  
♥ —  
♦ 32  
♣ AQJ9875

South:  
♠ AK3  
♥ KJ94  
♦ AK76  
♣ K4

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

1. Stayman

Board: 230  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♣ S

North:  
♠ KJ2  
♥ AK9  
♦ KQ5  
♣ A862

South:  
♠ A8  
♥ J5  
♦ 1062  
♣ KQJ1074

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 231  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ K1085  
♥ AQ2  
♦ —  
♣ Q98742

South:  
♠ A7  
♥ KJ76  
♦ AKQ53  
♣ K3

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

1. Stayman  
2. Quantitative 4NT

Board: 232  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 14  
Contract: 6♠ N

North:  
♠ AQ84  
♥ A6  
♦ A83  
♣ AK64

South:  
♠ KJ93  
♥ Q  
♦ KQ10762  
♣ QJ

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	6♠
AP			

1. Stayman

Board: 233  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 21  
Contract: 6♦ N

North:  
♠ 4  
♥ 4  
♦ AKQ752  
♣ QJ1052

South:  
♠ AKQ5  
♥ AJ  
♦ 984  
♣ AK97

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

1. Minors

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ AK95

♥ AKQ

♦ A743

♣ 87

South:

♠ 1074

♥ 95

♦ K

♣ AKQ9642

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

1. Gerber, for N

## South hands (Practice Page)

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

Board: 229	♠ AK3	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: EW	♦ AK76	You bid first.
HCP: 21	♣ K4	

Board: 230	♠ A8	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ 1062	Partner bids first.
HCP: 11	♣ KQJ1074	

Board: 231	♠ A7	The opponents are silent.
Dealer: S	♥ KJ76	
Vul: None	♦ AKQ53	You bid first.
HCP: 20	♣ K3	

Board: 232	♠ KJ93	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ KQ10762	Partner bids first.
HCP: 14	♣ QJ	

Board: 233	♠ AKQ5	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ 984	You bid first.
HCP: 21	♣ AK97	

Board: 234	♠ 1074	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ K	Partner bids first.
HCP: 12	♣ AKQ9642	



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

Board: 229  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ Q1095  
 ♥ —  
 ♦ 32  
 ♣ AQJ9875

South:  
 ♠ AK3  
 ♥ KJ94  
 ♦ AK76  
 ♣ K4

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

1. Stayman

Board: 230  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♣ S

North:  
 ♠ KJ2  
 ♥ AK9  
 ♦ KQ5  
 ♣ A862

South:  
 ♠ A8  
 ♥ J5  
 ♦ 1062  
 ♣ KQJ1074

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 231  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ K1085  
 ♥ AQ2  
 ♦ —  
 ♣ Q98742

South:  
 ♠ A7  
 ♥ KJ76  
 ♦ AKQ53  
 ♣ K3

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

1. Stayman  
 2. Quantitative 4NT

Board: 232  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 14  
 Contract: 6♠ N

North:  
 ♠ AQ84  
 ♥ A6  
 ♦ A83  
 ♣ AK64

South:  
 ♠ KJ93  
 ♥ Q  
 ♦ KQ10762  
 ♣ QJ

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	6♠
AP			

1. Stayman

Board: 233  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 21  
 Contract: 6♦ N

North:  
 ♠ 4  
 ♥ 4  
 ♦ AKQ752  
 ♣ QJ1052

South:  
 ♠ AKQ5  
 ♥ AJ  
 ♦ 984  
 ♣ AK97

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

1. Minors

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ AK95

♥ AKQ

♦ A743

♣ 87

South:

♠ 1074

♥ 95

♦ K

♣ AKQ9642

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

1. Gerber, for N

## North hands (Practice Page)

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

Board: 235	♠ 74	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ QJ107	Partner bids first.
HCP: 8	♣ QJ7654	

Board: 236	♠ 86	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ A103	You bid first.
HCP: 20	♣ AKJ96	

Board: 237	♠ 962	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: None	♦ K96432	Partner bids first.
HCP: 7	♣ J	

Board: 238	♠ AK54	The opponents are silent.
Dealer: N	♥ AK94	
Vul: NS	♦ AJ7	You bid first.
HCP: 20	♣ J6	

Board: 239	♠ A53	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ 76	Partner bids first.
HCP: 8	♣ J97643	

Board: 240	♠ AK	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ A95	You bid first.
HCP: 20	♣ KJ1043	

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK32				2NT
Vul: NS	♥ Q	♥ A104				
North HCP: 8	♦ QJ107	♦ K5	Pass	6♣	AP	
South HCP: 21	♣ QJ7654	♣ AK103				
Contract: 6♣ N						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ A743		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKJ	♥ 92	Pass	3♦	Pass	4♦
North HCP: 20	♦ A103	♦ KJ9742	Pass	5♦	Pass	6♦
South HCP: 8	♣ AKJ96	♣ 4	AP			
Contract: 6♦ N			1. Stayman			

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ AK3				2NT
Vul: None	♥ QJ2	♥ A1073				
North HCP: 7	♦ K96432	♦ AQ75	Pass	3NT	AP	
South HCP: 21	♣ J	♣ A8				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q108		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK94	♥ 765	Pass	4NT	Pass	6NT
North HCP: 20	♦ AJ7	♦ 5	AP			
South HCP: 9	♣ J6	♣ AK8732	1. Gerber, for N			
Contract: 6N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ KJ72				2NT
Vul: EW	♥ K4	♥ AQJ3				
North HCP: 8	♦ 76	♦ A8	Pass	3NT	AP	
South HCP: 21	♣ J97643	♣ AQ2				
Contract: 3N S						

Board: 240

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AK

♥ KQ8

♦ A95

♣ KJ1043

South:

♠ 93

♥ 752

♦ K2

♣ AQ7652

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 235	♠ AK32	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ K5	You bid first.
HCP: 21	♣ AK103	

Board: 236	♠ A743	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ KJ9742	Partner bids first.
HCP: 8	♣ 4	

Board: 237	♠ AK3	The opponents are silent.
Dealer: S	♥ A1073	
Vul: None	♦ AQ75	You bid first.
HCP: 21	♣ A8	

Board: 238	♠ Q108	The opponents are silent.
Dealer: N	♥ 765	
Vul: NS	♦ 5	Partner bids first.
HCP: 9	♣ AK8732	

Board: 239	♠ KJ72	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: EW	♦ A8	You bid first.
HCP: 21	♣ AQ2	

Board: 240	♠ 93	The opponents are silent.
Dealer: N	♥ 752	
Vul: None	♦ K2	Partner bids first.
HCP: 9	♣ AQ7652	

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK32				2NT
Vul: NS	♥ Q	♥ A104				
North HCP: 8	♦ QJ107	♦ K5	Pass	6♣	AP	
South HCP: 21	♣ QJ7654	♣ AK103				
Contract: 6♣ N						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ A743		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKJ	♥ 92	Pass	3♦	Pass	4♦
North HCP: 20	♦ A103	♦ KJ9742	Pass	5♦	Pass	6♦
South HCP: 8	♣ AKJ96	♣ 4	AP			
Contract: 6♦ N			1. Stayman			

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ AK3				2NT
Vul: None	♥ QJ2	♥ A1073				
North HCP: 7	♦ K96432	♦ AQ75	Pass	3NT	AP	
South HCP: 21	♣ J	♣ A8				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q108		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK94	♥ 765	Pass	4NT	Pass	6NT
North HCP: 20	♦ AJ7	♦ 5	AP			
South HCP: 9	♣ J6	♣ AK8732	1. Gerber, for N			
Contract: 6N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ KJ72				2NT
Vul: EW	♥ K4	♥ AQJ3				
North HCP: 8	♦ 76	♦ A8	Pass	3NT	AP	
South HCP: 21	♣ J97643	♣ AQ2				
Contract: 3N S						

Board: 240

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AK

♥ KQ8

♦ A95

♣ KJ1043

South:

♠ 93

♥ 752

♦ K2

♣ AQ7652

West	North	East	South
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	2NT	Pass	3NT
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AP



## North hands (Practice Page)

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

Board: 241	♠ J76	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ J109843	Partner bids first.
HCP: 9	♣ A75	
Board: 242	♠ KQ	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ AK642	You bid first.
HCP: 20	♣ A63	
Board: 243	♠ A75	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ 863	Partner bids first.
HCP: 8	♣ KJ10832	
Board: 244	♠ K83	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ K10	You bid first.
HCP: 20	♣ AQJ104	
Board: 245	♠ Q	West Doubles 4♠ if possible.
Dealer: S	♥ J106	
Vul: Both	♦ AKJ642	Partner bids first.
HCP: 11	♣ 543	
Board: 246	♠ AKQ4	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ KJ83	You bid first.
HCP: 21	♣ A95	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AKQ2				2NT
Vul: EW	♥ K	♥ A1084				
North HCP: 9	♦ J109843	♦ A6	Pass	3NT	AP	
South HCP: 20	♣ A75	♣ K98				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A6		2NT	Pass	3♦
Vul: Both	♥ A64	♥ KQ532	Pass	3♥	Pass	6♣
North HCP: 20	♦ AK642	♦ —	AP			
South HCP: 13	♣ A63	♣ KJ10852				
Contract: 6♣ S						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ J106				2NT
Vul: NS	♥ 9	♥ AKQ5				
North HCP: 8	♦ 863	♦ A42	Pass	3NT	AP	
South HCP: 20	♣ KJ10832	♣ AQ5				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ J10		2NT	Pass	3NT
Vul: EW	♥ AQJ	♥ 87				
North HCP: 20	♦ K10	♦ AJ7643	AP			
South HCP: 9	♣ AQJ104	♣ K72				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K62				2NT
Vul: Both	♥ J106	♥ AQ52	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AKJ642	♦ Q7	X	6♦	AP	
South HCP: 20	♣ 543	♣ AKQ8				
Contract: 6♦ N						

1. Gerber, for N

Board: 246

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AKQ4

♥ A2

♦ KJ83

♣ A95

South:

♠ 108

♥ Q85

♦ AQ10742

♣ 106

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 241	♠ AKQ2	The opponents are silent.
Dealer: S	♥ A1084	
Vul: EW	♦ A6	You bid first.
HCP: 20	♣ K98	
Board: 242	♠ A6	The opponents are silent.
Dealer: N	♥ KQ532	
Vul: Both	♦ —	Partner bids first.
HCP: 13	♣ KJ10852	
Board: 243	♠ J106	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: NS	♦ A42	You bid first.
HCP: 20	♣ AQ5	
Board: 244	♠ J10	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ AJ7643	Partner bids first.
HCP: 9	♣ K72	
Board: 245	♠ K62	West Doubles 4♠ if possible.
Dealer: S	♥ AQ52	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AKQ8	
Board: 246	♠ 108	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ AQ10742	Partner bids first.
HCP: 8	♣ 106	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AKQ2				2NT
Vul: EW	♥ K	♥ A1084				
North HCP: 9	♦ J109843	♦ A6	Pass	3NT	AP	
South HCP: 20	♣ A75	♣ K98				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A6		2NT	Pass	3♦
Vul: Both	♥ A64	♥ KQ532	Pass	3♥	Pass	6♣
North HCP: 20	♦ AK642	♦ —	AP			
South HCP: 13	♣ A63	♣ KJ10852				
Contract: 6♣ S						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ J106				2NT
Vul: NS	♥ 9	♥ AKQ5				
North HCP: 8	♦ 863	♦ A42	Pass	3NT	AP	
South HCP: 20	♣ KJ10832	♣ AQ5				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ J10		2NT	Pass	3NT
Vul: EW	♥ AQJ	♥ 87				
North HCP: 20	♦ K10	♦ AJ7643	AP			
South HCP: 9	♣ AQJ104	♣ K72				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K62				2NT
Vul: Both	♥ J106	♥ AQ52	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AKJ642	♦ Q7	X	6♦	AP	
South HCP: 20	♣ 543	♣ AKQ8				
Contract: 6♦ N						

1. Gerber, for N

Board: 246

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AKQ4

♥ A2

♦ KJ83

♣ A95

South:

♠ 108

♥ Q85

♦ AQ10742

♣ 106

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 247	♠ K102	The opponents are silent.
Dealer: S	♥ K62	
Vul: EW	♦ AJ10952	Partner bids first.
HCP: 11	♣ 4	

Board: 248	♠ A952	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AK103	You bid first.
HCP: 21	♣ AQ2	

Board: 249	♠ 2	The opponents are silent.
Dealer: S	♥ A532	
Vul: NS	♦ 92	Partner bids first.
HCP: 9	♣ KQ10753	

Board: 250	♠ J76	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ AKQ8	You bid first.
HCP: 20	♣ Q102	

Board: 251	♠ K3	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ 10853	Partner bids first.
HCP: 10	♣ AK9752	

Board: 252	♠ KQ75	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ A72	

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

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQJ9				2NT
Vul: EW	♥ K62	♥ AJ7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AJ10952	♦ K3	Pass	4NT	AP	
South HCP: 20	♣ 4	♣ KQ97	1. Gerber, for N			
Contract: 4N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A952	♠ Q3		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A4	♥ Q973	Pass	3♠	Pass	4♣
North HCP: 21	♦ AK103	♦ Q	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 9	♣ AQ2	♣ K87543	Pass	6♣	AP	
Contract: 6♣ S			1. Stayman			
			2. Blackwood 0314, for ♣			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ86				2NT
Vul: NS	♥ A532	♥ KQ10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 92	♦ AJ3	Pass	4♣	Pass	5♣
South HCP: 20	♣ KQ10753	♣ AJ2	Pass	6♣	AP	
Contract: 6♣ N			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ A1094		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKJ	♥ 6	Pass	3♦	Pass	4♣
North HCP: 20	♦ AKQ8	♦ J2	Pass	5♣	Pass	6♣
South HCP: 10	♣ Q102	♣ AJ8643	AP			
Contract: 6♣ S			1. Stayman			

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A4				2NT
Vul: None	♥ 2	♥ KQJ9	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 10853	♦ AK72	Pass	6♣	AP	
South HCP: 20	♣ AK9752	♣ QJ3	1. Gerber, for N			
Contract: 6♣ N						



Board: 252  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 7♠ N

North:  
♠ KQ75  
♥ AQJ7  
♦ A2  
♣ A72

South:  
♠ AJ943  
♥ K8  
♦ QJ9743  
♣ —

West	North	East	South
	2NT	Pass	3♥
Pass	4♠ <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	5NT	Pass	6♣
Pass	6NT	Pass	7♠
AP			
1. Super acceptance after NT			
2. Exclusion, for ♠			

## South hands (Practice Page)

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

Board: 247	♠ AQJ9	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ KQ97	

Board: 248	♠ Q3	The opponents are silent.
Dealer: N	♥ Q973	
Vul: Both	♦ Q	Partner bids first.
HCP: 9	♣ K87543	

Board: 249	♠ AJ86	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ AJ3	You bid first.
HCP: 20	♣ AJ2	

Board: 250	♠ A1094	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ J2	Partner bids first.
HCP: 10	♣ AJ8643	

Board: 251	♠ A4	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ AK72	You bid first.
HCP: 20	♣ QJ3	

Board: 252	♠ AJ943	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ QJ9743	Partner bids first.
HCP: 11	♣ —	

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

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQJ9				2NT
Vul: EW	♥ K62	♥ AJ7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AJ10952	♦ K3	Pass	4NT	AP	
South HCP: 20	♣ 4	♣ KQ97	1. Gerber, for N			
Contract: 4N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A952	♠ Q3		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A4	♥ Q973	Pass	3♠	Pass	4♣
North HCP: 21	♦ AK103	♦ Q	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 9	♣ AQ2	♣ K87543	Pass	6♣	AP	
Contract: 6♣ S			1. Stayman			
			2. Blackwood 0314, for ♣			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ86				2NT
Vul: NS	♥ A532	♥ KQ10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 92	♦ AJ3	Pass	4♣	Pass	5♣
South HCP: 20	♣ KQ10753	♣ AJ2	Pass	6♣	AP	
Contract: 6♣ N			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ A1094		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKJ	♥ 6	Pass	3♦	Pass	4♣
North HCP: 20	♦ AKQ8	♦ J2	Pass	5♣	Pass	6♣
South HCP: 10	♣ Q102	♣ AJ8643	AP			
Contract: 6♣ S			1. Stayman			

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A4				2NT
Vul: None	♥ 2	♥ KQJ9	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 10853	♦ AK72	Pass	6♣	AP	
South HCP: 20	♣ AK9752	♣ QJ3	1. Gerber, for N			
Contract: 6♣ N						

Board: 252  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 7♠ N

North:  
♠ KQ75  
♥ AQJ7  
♦ A2  
♣ A72

South:  
♠ AJ943  
♥ K8  
♦ QJ9743  
♣ —

West	North	East	South
	2NT	Pass	3♥
Pass	4♠ <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	5NT	Pass	6♣
Pass	6NT	Pass	7♠
AP			
1. Super acceptance after NT			
2. Exclusion, for ♠			

## North hands (Practice Page)

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

Board: 253	♠ Q764	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ 72	Partner bids first.
HCP: 12	♣ KQJ1087	
Board: 254	♠ AKJ	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: None	♦ AQ853	You bid first.
HCP: 20	♣ Q6	
Board: 255	♠ 2	West Doubles 4♠ if possible.
Dealer: S	♥ AQ	
Vul: NS	♦ Q54	Partner bids first.
HCP: 11	♣ QJ109763	
Board: 256	♠ AKQ	The opponents are silent.
Dealer: N	♥ A972	
Vul: EW	♦ AK63	You bid first.
HCP: 20	♣ 65	
Board: 257	♠ K72	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ QJ10764	Partner bids first.
HCP: 8	♣ 32	
Board: 258	♠ KJ9	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: NS	♦ AKJ10	You bid first.
HCP: 20	♣ J9	

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

Board: 253

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ Q764

♥ A

♦ 72

♣ KQJ1087

South:

♠ AK85

♥ K83

♦ AQ106

♣ A6

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6♠ AP

1. Stayman

Board: 254

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AKJ

♥ KJ2

♦ AQ853

♣ Q6

South:

♠ Q1062

♥ Q109

♦ —

♣ AK10982

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4♣

Pass 4♦ Pass 4NT<sup>2</sup>

Pass 5♠ Pass 6♣

AP

1. Stayman

2. Blackwood 0314, for ♦

Board: 255

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ 2

♥ AQ

♦ Q54

♣ QJ109763

South:

♠ K983

♥ K87

♦ AKJ

♣ AK8

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

X 6NT AP

1. Gerber, for N

Board: 256

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AKQ

♥ A972

♦ AK63

♣ 65

South:

♠ 94

♥ Q86

♦ 97

♣ AKQ742

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6NT

AP

1. Gerber, for N

Board: 257

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K72

♥ Q8

♦ QJ10764

♣ 32

South:

♠ QJ

♥ AKJ4

♦ K2

♣ AQJ98

West North East South

2NT

Pass 3NT AP

Board: 258

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ KJ9

♥ AQJ10

♦ AKJ10

♣ J9

South:

♠ Q10

♥ 653

♦ 43

♣ AQ8632

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 253	♠ AK85	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ AQ106	You bid first.
HCP: 20	♣ A6	
Board: 254	♠ Q1062	The opponents are silent.
Dealer: N	♥ Q109	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ AK10982	
Board: 255	♠ K983	West Doubles 4♠ if possible.
Dealer: S	♥ K87	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ AK8	
Board: 256	♠ 94	The opponents are silent.
Dealer: N	♥ Q86	
Vul: EW	♦ 97	Partner bids first.
HCP: 11	♣ AKQ742	
Board: 257	♠ QJ	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: Both	♦ K2	You bid first.
HCP: 21	♣ AQJ98	
Board: 258	♠ Q10	The opponents are silent.
Dealer: N	♥ 653	
Vul: NS	♦ 43	Partner bids first.
HCP: 8	♣ AQ8632	



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

Board: 253

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ Q764

♥ A

♦ 72

♣ KQJ1087

South:

♠ AK85

♥ K83

♦ AQ106

♣ A6

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6♠ AP

1. Stayman

Board: 254

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AKJ

♥ KJ2

♦ AQ853

♣ Q6

South:

♠ Q1062

♥ Q109

♦ —

♣ AK10982

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4♣

Pass 4♦ Pass 4NT<sup>2</sup>

Pass 5♠ Pass 6♣

AP

1. Stayman

2. Blackwood 0314, for ♦

Board: 255

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ 2

♥ AQ

♦ Q54

♣ QJ109763

South:

♠ K983

♥ K87

♦ AKJ

♣ AK8

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

X 6NT AP

1. Gerber, for N

Board: 256

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AKQ

♥ A972

♦ AK63

♣ 65

South:

♠ 94

♥ Q86

♦ 97

♣ AKQ742

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6NT

AP

1. Gerber, for N

Board: 257

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K72

♥ Q8

♦ QJ10764

♣ 32

South:

♠ QJ

♥ AKJ4

♦ K2

♣ AQJ98

West North East South

2NT

Pass 3NT AP

Board: 258

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ KJ9

♥ AQJ10

♦ AKJ10

♣ J9

South:

♠ Q10

♥ 653

♦ 43

♣ AQ8632

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 259	♠ Q102	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ KQJ10764	Partner bids first.
HCP: 8	♣ 92	

Board: 260	♠ AKJ3	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ AQ98	You bid first.
HCP: 20	♣ A2	

Board: 261	♠ Q10	The opponents are silent.
Dealer: S	♥ 43	
Vul: None	♦ KJ1098743	Partner bids first.
HCP: 6	♣ 2	

Board: 262	♠ AJ105	The opponents are silent.
Dealer: N	♥ Q103	
Vul: EW	♦ AK6	You bid first.
HCP: 21	♣ AK8	

Board: 263	♠ A10	The opponents are silent.
Dealer: S	♥ 542	
Vul: NS	♦ 53	Partner bids first.
HCP: 9	♣ KQ9652	

Board: 264	♠ A64	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ A92	You bid first.
HCP: 20	♣ KQ76	

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

Board: 259

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ Q102

♥ 2

♦ KQJ10764

♣ 92

South:

♠ 643

♥ AKQ5

♦ A9

♣ AK86

West North East South

2NT

Pass 6♦ AP

Board: 260

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ AKJ3

♥ Q98

♦ AQ98

♣ A2

South:

♠ 104

♥ K52

♦ KJ107542

♣ K

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6♦

AP

1. Gerber, for N

Board: 261

Dealer: S

Vul: None

North HCP: 6

South HCP: 21

Contract: 6♦ N

North:

♠ Q10

♥ 43

♦ KJ1098743

♣ 2

South:

♠ AJ4

♥ Q875

♦ AQ5

♣ AKJ

West North East South

2NT

Pass 6♦ AP

Board: 262

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AJ105

♥ Q103

♦ AK6

♣ AK8

South:

♠ 74

♥ K2

♦ QJ109875

♣ 65

West North East South

2NT Pass 3NT

AP

Board: 263

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 6♣ N

North:

♠ A10

♥ 542

♦ 53

♣ KQ9652

South:

♠ J3

♥ AK98

♦ AKQ7

♣ A74

West North East South

2NT

Pass 6♣ AP

Board: 264

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A64

♥ AK7

♦ A92

♣ KQ76

South:

♠ Q

♥ Q1094

♦ KQJ865

♣ J2

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

	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♦	Pass	4NT <sup>2</sup>
------	----	------	------------------

AP

1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

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

Board: 259	♠ 643	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ A9	You bid first.
HCP: 20	♣ AK86	

Board: 260	♠ 104	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ KJ107542	Partner bids first.
HCP: 10	♣ K	

Board: 261	♠ AJ4	The opponents are silent.
Dealer: S	♥ Q875	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ AKJ	

Board: 262	♠ 74	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ QJ109875	Partner bids first.
HCP: 6	♣ 65	

Board: 263	♠ J3	The opponents are silent.
Dealer: S	♥ AK98	
Vul: NS	♦ AKQ7	You bid first.
HCP: 21	♣ A74	

Board: 264	♠ Q	The opponents are silent.
Dealer: N	♥ Q1094	
Vul: Both	♦ KQJ865	Partner bids first.
HCP: 11	♣ J2	

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

Board: 259

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ Q102

♥ 2

♦ KQJ10764

♣ 92

South:

♠ 643

♥ AKQ5

♦ A9

♣ AK86

West North East South

2NT

Pass 6♦ AP

Board: 260

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ AKJ3

♥ Q98

♦ AQ98

♣ A2

South:

♠ 104

♥ K52

♦ KJ107542

♣ K

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6♦

AP

1. Gerber, for N

Board: 261

Dealer: S

Vul: None

North HCP: 6

South HCP: 21

Contract: 6♦ N

North:

♠ Q10

♥ 43

♦ KJ1098743

♣ 2

South:

♠ AJ4

♥ Q875

♦ AQ5

♣ AKJ

West North East South

2NT

Pass 6♦ AP

Board: 262

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AJ105

♥ Q103

♦ AK6

♣ AK8

South:

♠ 74

♥ K2

♦ QJ109875

♣ 65

West North East South

2NT Pass 3NT

AP

Board: 263

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 6♣ N

North:

♠ A10

♥ 542

♦ 53

♣ KQ9652

South:

♠ J3

♥ AK98

♦ AKQ7

♣ A74

West North East South

2NT

Pass 6♣ AP

Board: 264

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A64

♥ AK7

♦ A92

♣ KQ76

South:

♠ Q

♥ Q1094

♦ KQJ865

♣ J2

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦	Pass	4NT <sup>2</sup>
------	----	------	------------------

AP

1. Stayman

2. Quantitative 4NT



## North hands (Practice Page)

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

Board: 265	♠ 10	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ K10876	Partner bids first.
HCP: 9	♣ AQ10532	

Board: 266	♠ A43	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AQ874	

Board: 267	♠ KQ4	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ J65	Partner bids first.
HCP: 11	♣ AJ108754	

Board: 268	♠ AK2	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: None	♦ KJ4	You bid first.
HCP: 20	♣ A732	

Board: 269	♠ A10864	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ Q109752	Partner bids first.
HCP: 6	♣ —	

Board: 270	♠ KQJ2	The opponents are silent.
Dealer: N	♥ AK76	
Vul: Both	♦ 52	You bid first.
HCP: 20	♣ AK8	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKJ7				2NT
Vul: None	♥ 7	♥ A108	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 9	♦ K10876	♦ AQJ9	Pass	6♣	AP	
South HCP: 20	♣ AQ10532	♣ J6				
Contract: 6♣ N			1. Minors			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ 6				
Vul: NS	♥ QJ10	♥ 982		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ QJ10643	AP			
South HCP: 7	♣ AQ874	♣ KJ6				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A1052				2NT
Vul: EW	♥ —	♥ KJ5				
North HCP: 11	♦ J65	♦ AK2	Pass	6♣	AP	
South HCP: 20	♣ AJ108754	♣ KQ3				
Contract: 6♣ N						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q75				
Vul: None	♥ KQ2	♥ 83		2NT	Pass	3NT
North HCP: 20	♦ KJ4	♦ AQ10652	AP			
South HCP: 8	♣ A732	♣ 106				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ A10864	♠ Q52				2NT
Vul: EW	♥ 105	♥ AKQ7	Pass	3♥	Pass	3♠
North HCP: 6	♦ Q109752	♦ AK43	Pass	3NT	Pass	4♠
South HCP: 21	♣ —	♣ QJ	AP			
Contract: 4♠ S						

Board: 270

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ KQJ2

♥ AK76

♦ 52

♣ AK8

South:

♠ 3

♥ 109532

♦ AKJ1084

♣ Q

West	North	East	South
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	2NT	Pass	3♦
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Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
------	-----------------	------	------------------

Pass	5♣	Pass	6♥
------	----	------	----

AP

1. Super acceptance after NT

2. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 265	♠ AKJ7	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ AQJ9	You bid first.
HCP: 20	♣ J6	

Board: 266	♠ 6	The opponents are silent.
Dealer: N	♥ 982	
Vul: NS	♦ QJ10643	Partner bids first.
HCP: 7	♣ KJ6	

Board: 267	♠ A1052	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ KQ3	

Board: 268	♠ Q75	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ AQ10652	Partner bids first.
HCP: 8	♣ 106	

Board: 269	♠ Q52	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ AK43	You bid first.
HCP: 21	♣ QJ	

Board: 270	♠ 3	The opponents are silent.
Dealer: N	♥ 109532	
Vul: Both	♦ AKJ1084	Partner bids first.
HCP: 10	♣ Q	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKJ7				2NT
Vul: None	♥ 7	♥ A108	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 9	♦ K10876	♦ AQJ9	Pass	6♣	AP	
South HCP: 20	♣ AQ10532	♣ J6				
Contract: 6♣ N			1. Minors			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ 6				
Vul: NS	♥ QJ10	♥ 982		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ QJ10643	AP			
South HCP: 7	♣ AQ874	♣ KJ6				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A1052				2NT
Vul: EW	♥ —	♥ KJ5				
North HCP: 11	♦ J65	♦ AK2	Pass	6♣	AP	
South HCP: 20	♣ AJ108754	♣ KQ3				
Contract: 6♣ N						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q75				
Vul: None	♥ KQ2	♥ 83		2NT	Pass	3NT
North HCP: 20	♦ KJ4	♦ AQ10652	AP			
South HCP: 8	♣ A732	♣ 106				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ A10864	♠ Q52				2NT
Vul: EW	♥ 105	♥ AKQ7	Pass	3♥	Pass	3♠
North HCP: 6	♦ Q109752	♦ AK43	Pass	3NT	Pass	4♠
South HCP: 21	♣ —	♣ QJ	AP			
Contract: 4♠ S						

Board: 270

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ KQJ2

♥ AK76

♦ 52

♣ AK8

South:

♠ 3

♥ 109532

♦ AKJ1084

♣ Q

West	North	East	South
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	2NT	Pass	3♦
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Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
------	-----------------	------	------------------

Pass	5♣	Pass	6♥
------	----	------	----

AP

1. Super acceptance after NT

2. Blackwood 0314, for ♥

## North hands (Practice Page)

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

Board: 271	♠ Q654	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ J109532	Partner bids first.
HCP: 7	♣ Q2	

Board: 272	♠ Q1063	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: EW	♦ AJ7	You bid first.
HCP: 20	♣ K4	

Board: 273	♠ J83	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ 52	Partner bids first.
HCP: 9	♣ AKJ10732	

Board: 274	♠ AQ87	The opponents are silent.
Dealer: N	♥ A85	
Vul: None	♦ AQ96	You bid first.
HCP: 20	♣ A2	

Board: 275	♠ KJ5	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ Q7	Partner bids first.
HCP: 13	♣ AQ10543	

Board: 276	♠ AQ95	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ KQ2	You bid first.
HCP: 20	♣ AQ76	

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

Board: 271

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ Q654

♥ Q

♦ J109532

♣ Q2

South:

♠ K107

♥ AK104

♦ AK8

♣ A53

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 272

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ Q1063

♥ AKQJ

♦ AJ7

♣ K4

South:

♠ KJ872

♥ 10

♦ 4

♣ AQ10976

West North East South

2NT Pass 3♥

Pass 4♠<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 5♠ Pass 6♠

AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 273

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♣ N

North:

♠ J83

♥ 4

♦ 52

♣ AKJ10732

South:

♠ AQ9

♥ AQ5

♦ AK87

♣ Q54

West North East South

2NT

Pass 6♣ AP

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AQ87

♥ A85

♦ AQ96

♣ A2

South:

♠ KJ4

♥ J3

♦ 107

♣ KQ10964

West North East South

2NT Pass 3NT

AP

Board: 275

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ KJ5

♥ J10

♦ Q7

♣ AQ10543

South:

♠ AQ97

♥ AQ7

♦ AKJ5

♣ J2

West North East South

2NT

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT



Board: 276

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AQ95

♥ K10

♦ KQ2

♣ AQ76

South:

♠ 2

♥ Q3

♦ A87

♣ KJ98432

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

AP

1. Gerber, for N

## South hands (Practice Page)

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

Board: 271	♠ K107	The opponents are silent.
Dealer: S	♥ AK104	
Vul: NS	♦ AK8	You bid first.
HCP: 21	♣ A53	

Board: 272	♠ KJ872	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ 4	Partner bids first.
HCP: 10	♣ AQ10976	

Board: 273	♠ AQ9	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ AK87	You bid first.
HCP: 21	♣ Q54	

Board: 274	♠ KJ4	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ 107	Partner bids first.
HCP: 10	♣ KQ10964	

Board: 275	♠ AQ97	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ AKJ5	You bid first.
HCP: 21	♣ J2	

Board: 276	♠ 2	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ A87	Partner bids first.
HCP: 10	♣ KJ98432	

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

Board: 271

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ Q654

♥ Q

♦ J109532

♣ Q2

South:

♠ K107

♥ AK104

♦ AK8

♣ A53

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 272

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ Q1063

♥ AKQJ

♦ AJ7

♣ K4

South:

♠ KJ872

♥ 10

♦ 4

♣ AQ10976

West North East South

2NT Pass 3♥

Pass 4♠<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 5♠ Pass 6♠

AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 273

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♣ N

North:

♠ J83

♥ 4

♦ 52

♣ AKJ10732

South:

♠ AQ9

♥ AQ5

♦ AK87

♣ Q54

West North East South

2NT

Pass 6♣ AP

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AQ87

♥ A85

♦ AQ96

♣ A2

South:

♠ KJ4

♥ J3

♦ 107

♣ KQ10964

West North East South

2NT Pass 3NT

AP

Board: 275

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ KJ5

♥ J10

♦ Q7

♣ AQ10543

South:

♠ AQ97

♥ AQ7

♦ AKJ5

♣ J2

West North East South

2NT

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 276

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AQ95

♥ K10

♦ KQ2

♣ AQ76

South:

♠ 2

♥ Q3

♦ A87

♣ KJ98432

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

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

AP

1. Gerber, for N

## North hands (Practice Page)

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

Board: 277	♠ 2	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ AQ9764	Partner bids first.
HCP: 12	♣ KQJ2	

Board: 278	♠ AK97	The opponents are silent.
Dealer: N	♥ 10753	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ AK2	

Board: 279	♠ A84	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ K86	Partner bids first.
HCP: 8	♣ J109764	

Board: 280	♠ A94	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: None	♦ A10	You bid first.
HCP: 21	♣ AK86	

Board: 281	♠ K7	The opponents are silent.
Dealer: S	♥ 986	
Vul: NS	♦ 85	Partner bids first.
HCP: 9	♣ AQ8752	

Board: 282	♠ AQ107	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: EW	♦ A5	You bid first.
HCP: 21	♣ AJ2	

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

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ8				2NT
Vul: None	♥ 106	♥ AQJ9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AQ9764	♦ K105	Pass	6♦	AP	
South HCP: 20	♣ KQJ2	♣ A86				
Contract: 6♦ N			1. Gerber, for N			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 4				
Vul: NS	♥ 10753	♥ A4		2NT	Pass	3NT
North HCP: 21	♦ AK	♦ QJ7654	AP			
South HCP: 7	♣ AK2	♣ 10843				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ QJ				2NT
Vul: Both	♥ 5	♥ AQ4				
North HCP: 8	♦ K86	♦ AJ109	Pass	6♣	AP	
South HCP: 20	♣ J109764	♣ AQ82				
Contract: 6♣ N						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ K63				
Vul: None	♥ AQ72	♥ 8		2NT	Pass	6♦
North HCP: 21	♦ A10	♦ KQ987632	AP			
South HCP: 8	♣ AK86	♣ 7				
Contract: 6♦ S						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ Q105				2NT
Vul: NS	♥ 986	♥ AJ				
North HCP: 9	♦ 85	♦ AKQ10	Pass	3NT	AP	
South HCP: 20	♣ AQ8752	♣ KJ93				
Contract: 3N S						

Board: 282

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ107

♥ KQJ10

♦ A5

♣ AJ2

South:

♠ K5

♥ 864

♦ J6

♣ K76543

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 277	♠ AQ8	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: None	♦ K105	You bid first.
HCP: 20	♣ A86	

Board: 278	♠ 4	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ QJ7654	Partner bids first.
HCP: 7	♣ 10843	

Board: 279	♠ QJ	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ AJ109	You bid first.
HCP: 20	♣ AQ82	

Board: 280	♠ K63	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ KQ987632	Partner bids first.
HCP: 8	♣ 7	

Board: 281	♠ Q105	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AKQ10	You bid first.
HCP: 20	♣ KJ93	

Board: 282	♠ K5	The opponents are silent.
Dealer: N	♥ 864	
Vul: EW	♦ J6	Partner bids first.
HCP: 7	♣ K76543	



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

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ8				2NT
Vul: None	♥ 106	♥ AQJ9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AQ9764	♦ K105	Pass	6♦	AP	
South HCP: 20	♣ KQJ2	♣ A86				
Contract: 6♦ N			1. Gerber, for N			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 4				
Vul: NS	♥ 10753	♥ A4		2NT	Pass	3NT
North HCP: 21	♦ AK	♦ QJ7654	AP			
South HCP: 7	♣ AK2	♣ 10843				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ QJ				2NT
Vul: Both	♥ 5	♥ AQ4				
North HCP: 8	♦ K86	♦ AJ109	Pass	6♣	AP	
South HCP: 20	♣ J109764	♣ AQ82				
Contract: 6♣ N						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ K63				
Vul: None	♥ AQ72	♥ 8		2NT	Pass	6♦
North HCP: 21	♦ A10	♦ KQ987632	AP			
South HCP: 8	♣ AK86	♣ 7				
Contract: 6♦ S						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ Q105				2NT
Vul: NS	♥ 986	♥ AJ				
North HCP: 9	♦ 85	♦ AKQ10	Pass	3NT	AP	
South HCP: 20	♣ AQ8752	♣ KJ93				
Contract: 3N S						

Board: 282

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ107

♥ KQJ10

♦ A5

♣ AJ2

South:

♠ K5

♥ 864

♦ J6

♣ K76543

West	North	East	South
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	2NT	Pass	3NT
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AP

## North hands (Practice Page)

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

Board: 283	♠ J4	The opponents are silent.
Dealer: S	♥ 86	
Vul: None	♦ QJ7	Partner bids first.
HCP: 8	♣ KJ10952	

Board: 284	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: NS	♦ QJ107	You bid first.
HCP: 20	♣ A2	

Board: 285	♠ 72	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ 83	Partner bids first.
HCP: 9	♣ KQJ976	

Board: 286	♠ K75	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ K105	You bid first.
HCP: 20	♣ AK6	

Board: 287	♠ AJ72	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ 1082	Partner bids first.
HCP: 9	♣ A98632	

Board: 288	♠ AK	The opponents are silent.
Dealer: N	♥ A1074	
Vul: EW	♦ J103	You bid first.
HCP: 20	♣ AKJ2	

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

Board: 283

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ J4

♥ 86

♦ QJ7

♣ KJ10952

South:

♠ AKQ6

♥ AJ107

♦ K8

♣ A86

West North East South

2NT

Pass 3NT AP

Board: 284

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AK7

♥ AQ109

♦ QJ107

♣ A2

South:

♠ 8

♥ 863

♦ AK5

♣ QJ10543

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6NT

AP

1. Gerber, for N

Board: 285

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 72

♥ QJ7

♦ 83

♣ KQJ976

South:

♠ AJ105

♥ A84

♦ AK10

♣ A82

West North East South

2NT

Pass 3NT AP

Board: 286

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 7♦ S

North:

♠ K75

♥ AK107

♦ K105

♣ AK6

South:

♠ A10432

♥ J

♦ AQ8432

♣ J

West North East South

2NT Pass 3♥

Pass 3♠ Pass 7♦

AP

Board: 287

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 7♣ N

North:

♠ AJ72

♥ —

♦ 1082

♣ A98632

South:

♠ K54

♥ A54

♦ AKQ4

♣ KQ7

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4♣ Pass 5♣

Pass 7♣ AP

1. Stayman

Board: 288

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AK

♥ A1074

♦ J103

♣ AKJ2

South:

♠ J5

♥ J3

♦ AK9754

♣ Q96

West	North	East	South
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	2NT	Pass	6♦
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AP

## South hands (Practice Page)

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

Board: 283	♠ AKQ6	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: None	♦ K8	You bid first.
HCP: 21	♣ A86	

Board: 284	♠ 8	The opponents are silent.
Dealer: N	♥ 863	
Vul: NS	♦ AK5	Partner bids first.
HCP: 10	♣ QJ10543	

Board: 285	♠ AJ105	The opponents are silent.
Dealer: S	♥ A84	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ A82	

Board: 286	♠ A10432	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ AQ8432	Partner bids first.
HCP: 12	♣ J	

Board: 287	♠ K54	The opponents are silent.
Dealer: S	♥ A54	
Vul: NS	♦ AKQ4	You bid first.
HCP: 21	♣ KQ7	

Board: 288	♠ J5	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ AK9754	Partner bids first.
HCP: 11	♣ Q96	

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

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AKQ6				2NT
Vul: None	♥ 86	♥ AJ107				
North HCP: 8	♦ QJ7	♦ K8	Pass	3NT	AP	
South HCP: 21	♣ KJ10952	♣ A86				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 8		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ109	♥ 863	Pass	4NT	Pass	6NT
North HCP: 20	♦ QJ107	♦ AK5	AP			
South HCP: 10	♣ A2	♣ QJ10543	1. Gerber, for N			
Contract: 6N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AJ105				2NT
Vul: EW	♥ QJ7	♥ A84				
North HCP: 9	♦ 83	♦ AK10	Pass	3NT	AP	
South HCP: 20	♣ KQJ976	♣ A82				
Contract: 3N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ A10432		2NT	Pass	3♥
Vul: Both	♥ AK107	♥ J	Pass	3♠	Pass	7♦
North HCP: 20	♦ K105	♦ AQ8432	AP			
South HCP: 12	♣ AK6	♣ J				
Contract: 7♦ S						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ AJ72	♠ K54				2NT
Vul: NS	♥ —	♥ A54	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ 1082	♦ AKQ4	Pass	4♣	Pass	5♣
South HCP: 21	♣ A98632	♣ KQ7	Pass	7♣	AP	
Contract: 7♣ N			1. Stayman			

Board: 288

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AK

♥ A1074

♦ J103

♣ AKJ2

South:

♠ J5

♥ J3

♦ AK9754

♣ Q96

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

AP



## North hands (Practice Page)

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

Board: 289	♠ Q5	The opponents are silent.
Dealer: S	♥ QJ94	
Vul: None	♦ 9	Partner bids first.
HCP: 12	♣ AK9763	

Board: 290	♠ AK96	The opponents are silent.
Dealer: N	♥ AK43	
Vul: EW	♦ QJ5	You bid first.
HCP: 21	♣ A8	

Board: 291	♠ Q108	The opponents are silent.
Dealer: S	♥ 743	
Vul: Both	♦ 3	Partner bids first.
HCP: 9	♣ AK10742	

Board: 292	♠ AQ87	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ Q6	You bid first.
HCP: 21	♣ KQJ	

Board: 293	♠ AJ4	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ AJ109853	Partner bids first.
HCP: 10	♣ 2	

Board: 294	♠ AJ2	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ K832	You bid first.
HCP: 20	♣ AQJ6	

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

Board: 289  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ Q5  
 ♥ QJ94  
 ♦ 9  
 ♣ AK9763

South:  
 ♠ A84  
 ♥ AK  
 ♦ AK765  
 ♣ Q105

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

1. Stayman

Board: 290  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ AK96  
 ♥ AK43  
 ♦ QJ5  
 ♣ A8

South:  
 ♠ J  
 ♥ 109  
 ♦ A1076432  
 ♣ Q97

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 291  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ Q108  
 ♥ 743  
 ♦ 3  
 ♣ AK10742

South:  
 ♠ AK2  
 ♥ KQJ5  
 ♦ KQJ9  
 ♣ J8

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

1. Gerber, for N

Board: 292  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ AQ87  
 ♥ AK76  
 ♦ Q6  
 ♣ KQJ

South:  
 ♠ 93  
 ♥ 103  
 ♦ A95  
 ♣ A107653

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 293  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♦ N

North:  
 ♠ AJ4  
 ♥ 64  
 ♦ AJ109853  
 ♣ 2

South:  
 ♠ KQ76  
 ♥ Q85  
 ♦ KQ  
 ♣ AKQ9

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 294

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 7♦ N

North:

♠ AJ2

♥ KQ

♦ K832

♣ AQJ6

South:

♠ 105

♥ A1095

♦ AQJ954

♣ 4

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♦	Pass	4♦
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Pass	5♦	Pass	7♦
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AP

1. Stayman

## South hands (Practice Page)

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

Board: 289	♠ A84	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AK765	You bid first.
HCP: 20	♣ Q105	

Board: 290	♠ J	The opponents are silent.
Dealer: N	♥ 109	
Vul: EW	♦ A1076432	Partner bids first.
HCP: 7	♣ Q97	

Board: 291	♠ AK2	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: Both	♦ KQJ9	You bid first.
HCP: 20	♣ J8	

Board: 292	♠ 93	The opponents are silent.
Dealer: N	♥ 103	
Vul: None	♦ A95	Partner bids first.
HCP: 8	♣ A107653	

Board: 293	♠ KQ76	The opponents are silent.
Dealer: S	♥ Q85	
Vul: None	♦ KQ	You bid first.
HCP: 21	♣ AKQ9	

Board: 294	♠ 105	The opponents are silent.
Dealer: N	♥ A1095	
Vul: NS	♦ AQJ954	Partner bids first.
HCP: 11	♣ 4	

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

Board: 289  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ Q5  
 ♥ QJ94  
 ♦ 9  
 ♣ AK9763

South:  
 ♠ A84  
 ♥ AK  
 ♦ AK765  
 ♣ Q105

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

1. Stayman

Board: 290  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ AK96  
 ♥ AK43  
 ♦ QJ5  
 ♣ A8

South:  
 ♠ J  
 ♥ 109  
 ♦ A1076432  
 ♣ Q97

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 291  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ Q108  
 ♥ 743  
 ♦ 3  
 ♣ AK10742

South:  
 ♠ AK2  
 ♥ KQJ5  
 ♦ KQJ9  
 ♣ J8

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

1. Gerber, for N

Board: 292  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ AQ87  
 ♥ AK76  
 ♦ Q6  
 ♣ KQJ

South:  
 ♠ 93  
 ♥ 103  
 ♦ A95  
 ♣ A107653

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 293  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♦ N

North:  
 ♠ AJ4  
 ♥ 64  
 ♦ AJ109853  
 ♣ 2

South:  
 ♠ KQ76  
 ♥ Q85  
 ♦ KQ  
 ♣ AKQ9

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 294

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 7♦ N

North:

♠ AJ2

♥ KQ

♦ K832

♣ AQJ6

South:

♠ 105

♥ A1095

♦ AQJ954

♣ 4

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

Pass	5♦	Pass	7♦
------	----	------	----

AP

1. Stayman

## North hands (Practice Page)

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

Board: 295	♠ J109	The opponents are silent.
Dealer: S	♥ 842	
Vul: EW	♦ Q	Partner bids first.
HCP: 8	♣ AJ10863	

Board: 296	♠ KQJ6	The opponents are silent.
Dealer: N	♥ AK96	
Vul: None	♦ A72	You bid first.
HCP: 21	♣ A3	

Board: 297	♠ KJ943	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ QJ10743	Partner bids first.
HCP: 7	♣ 6	

Board: 298	♠ QJ	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ A10985	You bid first.
HCP: 20	♣ AK9	

Board: 299	♠ 1032	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ 854	Partner bids first.
HCP: 9	♣ AQJ765	

Board: 300	♠ KQ43	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ AK92	You bid first.
HCP: 21	♣ Q10	

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

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AK63				2NT
Vul: EW	♥ 842	♥ AQ10				
North HCP: 8	♦ Q	♦ A1072	Pass	3NT	AP	
South HCP: 20	♣ AJ10863	♣ K4				
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 98		2NT	Pass	3NT
Vul: None	♥ AK96	♥ Q103				
North HCP: 21	♦ A72	♦ K6	AP			
South HCP: 8	♣ A3	♣ QJ9765				
Contract: 3N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ KJ943	♠ A85				2NT
Vul: NS	♥ 7	♥ KQJ3	Pass	3♥	Pass	3♠
North HCP: 7	♦ QJ10743	♦ AK52	Pass	6♦	AP	
South HCP: 21	♣ 6	♣ A4				
Contract: 6♦ N						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A5		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ J94	Pass	4NT	Pass	7NT
North HCP: 20	♦ A10985	♦ KQJ763	AP			
South HCP: 13	♣ AK9	♣ Q2	1. Gerber, for N			
Contract: 7N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AK94				2NT
Vul: Both	♥ Q	♥ AK3				
North HCP: 9	♦ 854	♦ KQJ6	Pass	3NT	AP	
South HCP: 20	♣ AQJ765	♣ 93				
Contract: 3N S						



Board: 300

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ KQ43

♥ AK8

♦ AK92

♣ Q10

South:

♠ 987

♥ J

♦ QJ7

♣ KJ9543

West	North	East	South
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2NT	Pass	3NT
-----	------	-----

AP

## South hands (Practice Page)

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

Board: 295	♠ AK63	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ A1072	You bid first.
HCP: 20	♣ K4	

Board: 296	♠ 98	The opponents are silent.
Dealer: N	♥ Q103	
Vul: None	♦ K6	Partner bids first.
HCP: 8	♣ QJ9765	

Board: 297	♠ A85	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: NS	♦ AK52	You bid first.
HCP: 21	♣ A4	

Board: 298	♠ A5	The opponents are silent.
Dealer: N	♥ J94	
Vul: EW	♦ KQJ763	Partner bids first.
HCP: 13	♣ Q2	

Board: 299	♠ AK94	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ KQJ6	You bid first.
HCP: 20	♣ 93	

Board: 300	♠ 987	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 8	♣ KJ9543	

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

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AK63				2NT
Vul: EW	♥ 842	♥ AQ10				
North HCP: 8	♦ Q	♦ A1072	Pass	3NT	AP	
South HCP: 20	♣ AJ10863	♣ K4				
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 98		2NT	Pass	3NT
Vul: None	♥ AK96	♥ Q103				
North HCP: 21	♦ A72	♦ K6	AP			
South HCP: 8	♣ A3	♣ QJ9765				
Contract: 3N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ KJ943	♠ A85				2NT
Vul: NS	♥ 7	♥ KQJ3	Pass	3♥	Pass	3♠
North HCP: 7	♦ QJ10743	♦ AK52	Pass	6♦	AP	
South HCP: 21	♣ 6	♣ A4				
Contract: 6♦ N						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A5		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ J94	Pass	4NT	Pass	7NT
North HCP: 20	♦ A10985	♦ KQJ763	AP			
South HCP: 13	♣ AK9	♣ Q2	1. Gerber, for N			
Contract: 7N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AK94				2NT
Vul: Both	♥ Q	♥ AK3				
North HCP: 9	♦ 854	♦ KQJ6	Pass	3NT	AP	
South HCP: 20	♣ AQJ765	♣ 93				
Contract: 3N S						

Board: 300

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ KQ43

♥ AK8

♦ AK92

♣ Q10

South:

♠ 987

♥ J

♦ QJ7

♣ KJ9543

West	North	East	South
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	2NT	Pass	3NT
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AP

## North hands (Practice Page)

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

Board: 301	♠ Q754	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ 4	Partner bids first.
HCP: 11	♣ AQJ9743	
Board: 302	♠ AK10	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ AJ876	You bid first.
HCP: 20	♣ 72	
Board: 303	♠ A	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ K109653	Partner bids first.
HCP: 10	♣ K10954	
Board: 304	♠ AQJ9	The opponents are silent.
Dealer: N	♥ 854	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ AQ9	
Board: 305	♠ 73	The opponents are silent.
Dealer: S	♥ K963	
Vul: None	♦ KQ8632	Partner bids first.
HCP: 8	♣ 8	
Board: 306	♠ K108	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ AQJ7	You bid first.
HCP: 20	♣ K95	

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

Board: 301  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ Q754  
♥ Q  
♦ 4  
♣ AQJ9743

South:  
♠ AJ98  
♥ AK4  
♦ AJ9  
♣ K105

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	4NT <sup>2</sup>	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 302  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AK10  
♥ AKJ  
♦ AJ876  
♣ 72

South:  
♠ 9  
♥ Q53  
♦ Q109532  
♣ A96

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 303  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 5♦ N

North:  
♠ A  
♥ 2  
♦ K109653  
♣ K10954

South:  
♠ K8  
♥ KJ9  
♦ AQJ4  
♣ AQ82

West	North	East	South
			2NT
Pass	4♠ <sup>1</sup>	Pass	5♣
Pass	5♦	AP	
1. Minors			

Board: 304  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AQJ9  
♥ 854  
♦ AK9  
♣ AQ9

South:  
♠ K  
♥ 932  
♦ Q42  
♣ K107432

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 305  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 6♦ N

North:  
♠ 73  
♥ K963  
♦ KQ8632  
♣ 8

South:  
♠ AKJ4  
♥ QJ54  
♦ A105  
♣ AQ

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
Pass	6♦	AP	
1. Stayman			
2. both majors			

Board: 306

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ K108

♥ AK7

♦ AQJ7

♣ K95

South:

♠ Q75

♥ 84

♦ K98632

♣ A4

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 301	♠ AJ98	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ AJ9	You bid first.
HCP: 20	♣ K105	

Board: 302	♠ 9	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ Q109532	Partner bids first.
HCP: 8	♣ A96	

Board: 303	♠ K8	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ AQJ4	You bid first.
HCP: 20	♣ AQ82	

Board: 304	♠ K	The opponents are silent.
Dealer: N	♥ 932	
Vul: Both	♦ Q42	Partner bids first.
HCP: 8	♣ K107432	

Board: 305	♠ AKJ4	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: None	♦ A105	You bid first.
HCP: 21	♣ AQ	

Board: 306	♠ Q75	The opponents are silent.
Dealer: N	♥ 84	
Vul: NS	♦ K98632	Partner bids first.
HCP: 9	♣ A4	



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

Board: 301  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ Q754  
♥ Q  
♦ 4  
♣ AQJ9743

South:  
♠ AJ98  
♥ AK4  
♦ AJ9  
♣ K105

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	4NT <sup>2</sup>	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 302  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AK10  
♥ AKJ  
♦ AJ876  
♣ 72

South:  
♠ 9  
♥ Q53  
♦ Q109532  
♣ A96

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 303  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 5♦ N

North:  
♠ A  
♥ 2  
♦ K109653  
♣ K10954

South:  
♠ K8  
♥ KJ9  
♦ AQJ4  
♣ AQ82

West	North	East	South
			2NT
Pass	4♠ <sup>1</sup>	Pass	5♣
Pass	5♦	AP	
1. Minors			

Board: 304  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AQJ9  
♥ 854  
♦ AK9  
♣ AQ9

South:  
♠ K  
♥ 932  
♦ Q42  
♣ K107432

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 305  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 6♦ N

North:  
♠ 73  
♥ K963  
♦ KQ8632  
♣ 8

South:  
♠ AKJ4  
♥ QJ54  
♦ A105  
♣ AQ

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
Pass	6♦	AP	
1. Stayman			
2. both majors			

Board: 306

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ K108

♥ AK7

♦ AQJ7

♣ K95

South:

♠ Q75

♥ 84

♦ K98632

♣ A4

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 307	♠ A104	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ 103	Partner bids first.
HCP: 8	♣ KJ9865	
Board: 308	♠ AK63	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ QJ104	You bid first.
HCP: 20	♣ A10	
Board: 309	♠ A7	The opponents are silent.
Dealer: S	♥ K74	
Vul: NS	♦ 1098732	Partner bids first.
HCP: 7	♣ 83	
Board: 310	♠ KQ8	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ A85	
Board: 311	♠ J	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ A108732	Partner bids first.
HCP: 14	♣ A97	
Board: 312	♠ AKQ	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AQJ65	

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

Board: 307

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ A104

♥ 83

♦ 103

♣ KJ9865

South:

♠ KJ8

♥ AK109

♦ AK75

♣ Q7

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 308

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 7♣ S

North:

♠ AK63

♥ AQ7

♦ QJ104

♣ A10

South:

♠ 9

♥ J6

♦ A832

♣ KQJ852

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

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

AP

1. Gerber, for N

Board: 309

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ A7

♥ K74

♦ 1098732

♣ 83

South:

♠ K94

♥ A8

♦ AK65

♣ AK52

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 310

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 7♣ S

North:

♠ KQ8

♥ AQ104

♦ AJ10

♣ A85

South:

♠ A73

♥ 87

♦ 9

♣ KQJ10742

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

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

AP

1. Gerber, for N

Board: 311

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♦ N

North:

♠ J

♥ AJ8

♦ A108732

♣ A97

South:

♠ AKQ10

♥ Q7

♦ KQJ6

♣ QJ10

West	North	East	South
			2NT

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

Pass	6♦	AP	
------	----	----	--

1. Gerber, for N

Board: 312

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ N

North:

♠ AKQ

♥ KJ5

♦ 92

♣ AQJ65

South:

♠ 9

♥ 10832

♦ AQJ743

♣ K8

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦	Pass	4♦
------	----	------	----

Pass	5♦	Pass	6♦
------	----	------	----

AP

1. Stayman

## South hands (Practice Page)

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

Board: 307	♠ KJ8	The opponents are silent.
Dealer: S	♥ AK109	
Vul: Both	♦ AK75	You bid first.
HCP: 20	♣ Q7	

Board: 308	♠ 9	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ A832	Partner bids first.
HCP: 11	♣ KQJ852	

Board: 309	♠ K94	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ AK65	You bid first.
HCP: 21	♣ AK52	

Board: 310	♠ A73	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ 9	Partner bids first.
HCP: 10	♣ KQJ10742	

Board: 311	♠ AKQ10	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ KQJ6	You bid first.
HCP: 20	♣ QJ10	

Board: 312	♠ 9	The opponents are silent.
Dealer: N	♥ 10832	
Vul: NS	♦ AQJ743	Partner bids first.
HCP: 10	♣ K8	

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

Board: 307

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ A104

♥ 83

♦ 103

♣ KJ9865

South:

♠ KJ8

♥ AK109

♦ AK75

♣ Q7

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 308

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 7♣ S

North:

♠ AK63

♥ AQ7

♦ QJ104

♣ A10

South:

♠ 9

♥ J6

♦ A832

♣ KQJ852

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

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

AP

1. Gerber, for N

Board: 309

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ A7

♥ K74

♦ 1098732

♣ 83

South:

♠ K94

♥ A8

♦ AK65

♣ AK52

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 310

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 7♣ S

North:

♠ KQ8

♥ AQ104

♦ AJ10

♣ A85

South:

♠ A73

♥ 87

♦ 9

♣ KQJ10742

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

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

AP

1. Gerber, for N

Board: 311

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♦ N

North:

♠ J

♥ AJ8

♦ A108732

♣ A97

South:

♠ AKQ10

♥ Q7

♦ KQJ6

♣ QJ10

West	North	East	South
			2NT

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

Pass	6♦	AP	
------	----	----	--

1. Gerber, for N

Board: 312

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ N

North:

♠ AKQ

♥ KJ5

♦ 92

♣ AQJ65

South:

♠ 9

♥ 10832

♦ AQJ743

♣ K8

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦	Pass	4♦
------	----	------	----

Pass	5♦	Pass	6♦
------	----	------	----

AP

1. Stayman



## North hands (Practice Page)

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

Board: 313	♠ Q2	The opponents are silent.
Dealer: S	♥ Q96	
Vul: EW	♦ 83	Partner bids first.
HCP: 9	♣ KQ10754	
Board: 314	♠ AQ62	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AK84	
Board: 315	♠ Q103	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ J3	Partner bids first.
HCP: 8	♣ KQ1087432	
Board: 316	♠ Q5	The opponents are silent.
Dealer: N	♥ AK97	
Vul: EW	♦ Q95	You bid first.
HCP: 20	♣ AKQ7	
Board: 317	♠ J	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ 872	Partner bids first.
HCP: 8	♣ QJ87543	
Board: 318	♠ AK8	East Bids XA♠♠ if possible.
Dealer: N	♥ QJ4	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ KQ62	

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

Board: 313

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ Q2

♥ Q96

♦ 83

♣ KQ10754

South:

♠ AJ73

♥ AK

♦ AJ106

♣ A82

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 314

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AQ62

♥ K104

♦ A9

♣ AK84

South:

♠ 73

♥ QJ9

♦ KQJ8764

♣ 2

West	North	East	South
	2NT	Pass	6♦

AP

Board: 315

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ Q103

♥ —

♦ J3

♣ KQ1087432

South:

♠ AJ2

♥ AK104

♦ K7

♣ AJ65

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 316

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7♦ S

North:

♠ Q5

♥ AK97

♦ Q95

♣ AKQ7

South:

♠ A764

♥ 108

♦ AKJ10842

♣ —

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

Pass	3♥	Pass	4♦
------	----	------	----

Pass	5♦	Pass	7♦
------	----	------	----

AP

1. Stayman

Board: 317

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ J

♥ KJ

♦ 872

♣ QJ87543

South:

♠ AQ

♥ A96

♦ KQJ94

♣ A106

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 318

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 6♣X S

North:

♠ AK8

♥ QJ4

♦ AQ6

♣ KQ62

South:

♠ Q732

♥ —

♦ J109

♣ A98753

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

1. Stayman

## South hands (Practice Page)

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

Board: 313	♠ AJ73	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ AJ106	You bid first.
HCP: 21	♣ A82	

Board: 314	♠ 73	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: Both	♦ KQJ8764	Partner bids first.
HCP: 9	♣ 2	

Board: 315	♠ AJ2	The opponents are silent.
Dealer: S	♥ AK104	
Vul: NS	♦ K7	You bid first.
HCP: 20	♣ AJ65	

Board: 316	♠ A764	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AKJ10842	Partner bids first.
HCP: 12	♣ —	

Board: 317	♠ AQ	The opponents are silent.
Dealer: S	♥ A96	
Vul: Both	♦ KQJ94	You bid first.
HCP: 20	♣ A106	

Board: 318	♠ Q732	East Bids XA♠♠ if possible.
Dealer: N	♥ —	
Vul: None	♦ J109	Partner bids first.
HCP: 7	♣ A98753	

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

Board: 313

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ Q2

♥ Q96

♦ 83

♣ KQ10754

South:

♠ AJ73

♥ AK

♦ AJ106

♣ A82

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 314

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AQ62

♥ K104

♦ A9

♣ AK84

South:

♠ 73

♥ QJ9

♦ KQJ8764

♣ 2

West	North	East	South
	2NT	Pass	6♦

AP

Board: 315

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ Q103

♥ —

♦ J3

♣ KQ1087432

South:

♠ AJ2

♥ AK104

♦ K7

♣ AJ65

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 316

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7♦ S

North:

♠ Q5

♥ AK97

♦ Q95

♣ AKQ7

South:

♠ A764

♥ 108

♦ AKJ10842

♣ —

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

Pass	3♥	Pass	4♦
------	----	------	----

Pass	5♦	Pass	7♦
------	----	------	----

AP

1. Stayman

Board: 317

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ J

♥ KJ

♦ 872

♣ QJ87543

South:

♠ AQ

♥ A96

♦ KQJ94

♣ A106

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 318

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 6♣X S

North:

♠ AK8

♥ QJ4

♦ AQ6

♣ KQ62

South:

♠ Q732

♥ —

♦ J109

♣ A98753

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦	Pass	4♣
------	----	------	----

Pass	5♣	Pass	6♣
------	----	------	----

Pass	Pass	XA♠♠	AP
------	------	------	----

1. Stayman

## North hands (Practice Page)

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

Board: 319	♠ Q9	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ AQ108653	

Board: 320	♠ AKQ10	The opponents are silent.
Dealer: N	♥ Q97	
Vul: Both	♦ AJ108	You bid first.
HCP: 20	♣ A6	

Board: 321	♠ 4	The opponents are silent.
Dealer: S	♥ K102	
Vul: None	♦ A2	Partner bids first.
HCP: 8	♣ J876543	

Board: 322	♠ AQ63	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ 64	You bid first.
HCP: 20	♣ AK92	

Board: 323	♠ Q7	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ Q75	Partner bids first.
HCP: 10	♣ K109852	

Board: 324	♠ AQ10	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ QJ1094	

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

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K652				2NT
Vul: EW	♥ K82	♥ A97	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 7	♦ AKQJ	Pass	4NT	AP	
South HCP: 20	♣ AQ108653	♣ K4	1. Gerber, for N			
Contract: 4N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J87				
Vul: Both	♥ Q97	♥ K8		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AJ108	♦ Q9	AP			
South HCP: 11	♣ A6	♣ KQ9743	1. Quantitative 4NT			
Contract: 4N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQJ10				2NT
Vul: None	♥ K102	♥ AJ9				
North HCP: 8	♦ A2	♦ KQ3	Pass	6♣	AP	
South HCP: 20	♣ J876543	♣ A92				
Contract: 6♣ N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ 10842		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK7	♥ 4	Pass	3♠	Pass	6♠
North HCP: 20	♦ 64	♦ AKQ853	AP			
South HCP: 10	♣ AK92	♣ J5	1. Stayman			
Contract: 6♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK				2NT
Vul: None	♥ K5	♥ J943				
North HCP: 10	♦ Q75	♦ AK43	Pass	3NT	AP	
South HCP: 20	♣ K109852	♣ AJ6				
Contract: 3N S						



Board: 324

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AQ10

♥ AK5

♦ A2

♣ QJ1094

South:

♠ 7654

♥ 32

♦ K

♣ AK7652

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦	Pass	4♣
------	----	------	----

Pass	5♣	Pass	6♣
------	----	------	----

AP

1. Stayman

## South hands (Practice Page)

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

Board: 319	♠ K652	The opponents are silent.
Dealer: S	♥ A97	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ K4	

Board: 320	♠ J87	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ Q9	Partner bids first.
HCP: 11	♣ KQ9743	

Board: 321	♠ KQJ10	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ KQ3	You bid first.
HCP: 20	♣ A92	

Board: 322	♠ 10842	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ AKQ853	Partner bids first.
HCP: 10	♣ J5	

Board: 323	♠ AK	The opponents are silent.
Dealer: S	♥ J943	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ AJ6	

Board: 324	♠ 7654	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ K	Partner bids first.
HCP: 10	♣ AK7652	

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

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K652				2NT
Vul: EW	♥ K82	♥ A97	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 7	♦ AKQJ	Pass	4NT	AP	
South HCP: 20	♣ AQ108653	♣ K4	1. Gerber, for N			
Contract: 4N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J87				
Vul: Both	♥ Q97	♥ K8		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AJ108	♦ Q9	AP			
South HCP: 11	♣ A6	♣ KQ9743	1. Quantitative 4NT			
Contract: 4N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQJ10				2NT
Vul: None	♥ K102	♥ AJ9	Pass	6♣	AP	
North HCP: 8	♦ A2	♦ KQ3				
South HCP: 20	♣ J876543	♣ A92				
Contract: 6♣ N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ 10842		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK7	♥ 4	Pass	3♠	Pass	6♠
North HCP: 20	♦ 64	♦ AKQ853	AP			
South HCP: 10	♣ AK92	♣ J5	1. Stayman			
Contract: 6♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK				2NT
Vul: None	♥ K5	♥ J943	Pass	3NT	AP	
North HCP: 10	♦ Q75	♦ AK43				
South HCP: 20	♣ K109852	♣ AJ6				
Contract: 3N S						

Board: 324

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AQ10

♥ AK5

♦ A2

♣ QJ1094

South:

♠ 7654

♥ 32

♦ K

♣ AK7652

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦	Pass	4♣
------	----	------	----

Pass	5♣	Pass	6♣
------	----	------	----

AP

1. Stayman

## North hands (Practice Page)

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

Board: 325	♠ QJ92	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ 6	Partner bids first.
HCP: 10	♣ AJ9873	

Board: 326	♠ AQ98	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ Q853	You bid first.
HCP: 20	♣ AJ7	

Board: 327	♠ 8	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ AKJ932	Partner bids first.
HCP: 8	♣ 9654	

Board: 328	♠ AK32	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ J98	You bid first.
HCP: 20	♣ AK10	

Board: 329	♠ 4	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ J97632	Partner bids first.
HCP: 10	♣ AQ8	

Board: 330	♠ AK4	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ KJ104	You bid first.
HCP: 20	♣ AQ5	

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

Board: 325  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 6♣ N

North:  
♠ QJ92  
♥ Q2  
♦ 6  
♣ AJ9873

South:  
♠ AK6  
♥ AK7  
♦ A8732  
♣ K5

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

1. Stayman
2. Blackwood 0314, for ♦

Board: 326  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 6♠ N

North:  
♠ AQ98  
♥ AK  
♦ Q853  
♣ AJ7

South:  
♠ KJ1065  
♥ 8  
♦ 10  
♣ KQ10642

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

1. Super acceptance after NT
2. Blackwood 0314, for ♠

Board: 327  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 8  
♥ 75  
♦ AKJ932  
♣ 9654

South:  
♠ AK74  
♥ A2  
♦ 76  
♣ AKQ82

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 328  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ AK32  
♥ KQ4  
♦ J98  
♣ AK10

South:  
♠ Q97  
♥ A3  
♦ A6  
♣ 986542

West	North	East	South
	2NT	Pass	3NT
	AP		

Board: 329  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 6N S

North:  
♠ 4  
♥ K42  
♦ J97632  
♣ AQ8

South:  
♠ AKQ9  
♥ AJ5  
♦ AQ  
♣ J1074

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

1. Gerber, for N

Board: 330

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♣ S

North:

♠ AK4

♥ K65

♦ KJ104

♣ AQ5

South:

♠ QJ987

♥ —

♦ 62

♣ KJ8762

West	North	East	South
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	2NT	Pass	3♥
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Pass	3♠	Pass	6♣
------	----	------	----

AP

## South hands (Practice Page)

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

Board: 325	♠ AK6	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ A8732	You bid first.
HCP: 21	♣ K5	

Board: 326	♠ KJ1065	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ 10	Partner bids first.
HCP: 9	♣ KQ10642	

Board: 327	♠ AK74	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ 76	You bid first.
HCP: 20	♣ AKQ82	

Board: 328	♠ Q97	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ A6	Partner bids first.
HCP: 10	♣ 986542	

Board: 329	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ J1074	

Board: 330	♠ QJ987	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ 62	Partner bids first.
HCP: 7	♣ KJ8762	



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

Board: 325  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 6♣ N

North:  
♠ QJ92  
♥ Q2  
♦ 6  
♣ AJ9873

South:  
♠ AK6  
♥ AK7  
♦ A8732  
♣ K5

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

1. Stayman
2. Blackwood 0314, for ♦

Board: 326  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 6♠ N

North:  
♠ AQ98  
♥ AK  
♦ Q853  
♣ AJ7

South:  
♠ KJ1065  
♥ 8  
♦ 10  
♣ KQ10642

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

1. Super acceptance after NT
2. Blackwood 0314, for ♠

Board: 327  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 8  
♥ 75  
♦ AKJ932  
♣ 9654

South:  
♠ AK74  
♥ A2  
♦ 76  
♣ AKQ82

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 328  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ AK32  
♥ KQ4  
♦ J98  
♣ AK10

South:  
♠ Q97  
♥ A3  
♦ A6  
♣ 986542

West	North	East	South
	2NT	Pass	3NT
	AP		

Board: 329  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 6N S

North:  
♠ 4  
♥ K42  
♦ J97632  
♣ AQ8

South:  
♠ AKQ9  
♥ AJ5  
♦ AQ  
♣ J1074

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

1. Gerber, for N

Board: 330

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♣ S

North:

♠ AK4

♥ K65

♦ KJ104

♣ AQ5

South:

♠ QJ987

♥ —

♦ 62

♣ KJ8762

West	North	East	South
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	2NT	Pass	3♥
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Pass	3♠	Pass	6♣
------	----	------	----

AP

## North hands (Practice Page)

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

Board: 331	♠ 87	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 7	♣ A108762	

Board: 332	♠ KQJ4	The opponents are silent.
Dealer: N	♥ AK65	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ QJ7	

Board: 333	♠ 74	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: None	♦ A98764	Partner bids first.
HCP: 9	♣ 6	

Board: 334	♠ AQ	The opponents are silent.
Dealer: N	♥ AK84	
Vul: NS	♦ AQ98	You bid first.
HCP: 21	♣ Q76	

Board: 335	♠ KQ4	West Bids XA♠♠ if possible.
Dealer: S	♥ 964	
Vul: Both	♦ K76542	Partner bids first.
HCP: 8	♣ 7	

Board: 336	♠ KQ	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ AJ742	You bid first.
HCP: 21	♣ AK2	

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

Board: 331

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 87

♥ 63

♦ QJ9

♣ A108762

South:

♠ AK

♥ AQ8

♦ K8752

♣ KJ5

West North East South

2NT

Pass 3NT AP

Board: 332

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ KQJ4

♥ AK65

♦ A4

♣ QJ7

South:

♠ 65

♥ 107

♦ Q109653

♣ AK5

West North East South

2NT Pass 3NT

AP

Board: 333

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ 74

♥ KQ72

♦ A98764

♣ 6

South:

♠ AK8

♥ A1084

♦ KQJ

♣ K104

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. Stayman

Board: 334

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 6♣ S

North:

♠ AQ

♥ AK84

♦ AQ98

♣ Q76

South:

♠ J74

♥ Q

♦ 1074

♣ AK10985

West North East South

2NT Pass 6♣

AP

Board: 335

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♦ X N

North:

♠ KQ4

♥ 964

♦ K76542

♣ 7

South:

♠ A103

♥ AKJ2

♦ AQJ8

♣ J4

West North East South

2NT

Pass 6♦ Pass Pass

XA♠♠ AP

Board: 336

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ KQ

♥ A87

♦ AJ742

♣ AK2

South:

♠ J6

♥ K62

♦ K8

♣ 1098543

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 331	♠ AK	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ K8752	You bid first.
HCP: 20	♣ KJ5	
Board: 332	♠ 65	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ Q109653	Partner bids first.
HCP: 9	♣ AK5	
Board: 333	♠ AK8	The opponents are silent.
Dealer: S	♥ A1084	
Vul: None	♦ KQJ	You bid first.
HCP: 20	♣ K104	
Board: 334	♠ J74	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ 1074	Partner bids first.
HCP: 10	♣ AK10985	
Board: 335	♠ A103	West Bids XA♠♠ if possible.
Dealer: S	♥ AKJ2	
Vul: Both	♦ AQJ8	You bid first.
HCP: 20	♣ J4	
Board: 336	♠ J6	The opponents are silent.
Dealer: N	♥ K62	
Vul: None	♦ K8	Partner bids first.
HCP: 7	♣ 1098543	

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

Board: 331

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 87

♥ 63

♦ QJ9

♣ A108762

South:

♠ AK

♥ AQ8

♦ K8752

♣ KJ5

West North East South

2NT

Pass 3NT AP

Board: 332

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ KQJ4

♥ AK65

♦ A4

♣ QJ7

South:

♠ 65

♥ 107

♦ Q109653

♣ AK5

West North East South

2NT Pass 3NT

AP

Board: 333

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ 74

♥ KQ72

♦ A98764

♣ 6

South:

♠ AK8

♥ A1084

♦ KQJ

♣ K104

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. Stayman

Board: 334

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 6♣ S

North:

♠ AQ

♥ AK84

♦ AQ98

♣ Q76

South:

♠ J74

♥ Q

♦ 1074

♣ AK10985

West North East South

2NT Pass 6♣

AP

Board: 335

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♦ X N

North:

♠ KQ4

♥ 964

♦ K76542

♣ 7

South:

♠ A103

♥ AKJ2

♦ AQJ8

♣ J4

West North East South

2NT

Pass 6♦ Pass Pass

XA♠♠ AP

Board: 336

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ KQ

♥ A87

♦ AJ742

♣ AK2

South:

♠ J6

♥ K62

♦ K8

♣ 1098543

West	North	East	South
	2NT	Pass	3NT
AP			



## North hands (Practice Page)

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

Board: 337	♠ J86	The opponents are silent.
Dealer: S	♥ 42	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ AK9642	

Board: 338	♠ AQ109	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ A973	You bid first.
HCP: 21	♣ K4	

Board: 339	♠ Q94	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ QJ10987	Partner bids first.
HCP: 10	♣ 64	

Board: 340	♠ AQ42	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: NS	♦ A54	You bid first.
HCP: 20	♣ A5	

Board: 341	♠ 84	The opponents are silent.
Dealer: S	♥ A95	
Vul: EW	♦ 87	Partner bids first.
HCP: 11	♣ AK10432	

Board: 342	♠ AK10	The opponents are silent.
Dealer: N	♥ AK94	
Vul: Both	♦ KQ83	You bid first.
HCP: 20	♣ J4	

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

Board: 337

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♣ N

North:

♠ J86

♥ 42

♦ Q4

♣ AK9642

South:

♠ A942

♥ AK7

♦ AK105

♣ QJ

West North East South

2NT

Pass 6♣ AP

Board: 338

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AQ109

♥ AKJ

♦ A973

♣ K4

South:

♠ 72

♥ Q5

♦ 62

♣ AQ97532

West North East South

2NT Pass 3NT

AP

Board: 339

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q94

♥ AJ

♦ QJ10987

♣ 64

South:

♠ AK6

♥ Q94

♦ A42

♣ AK92

West North East South

2NT

Pass 3NT AP

Board: 340

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♥ N

North:

♠ AQ42

♥ AQ97

♦ A54

♣ A5

South:

♠ K3

♥ J8432

♦ KJ10632

♣ —

West North East South

2NT Pass 3♦

Pass 4♥<sup>1</sup> Pass 5♣<sup>2</sup>

Pass 5NT Pass 6♥

AP

1. Super acceptance after NT

2. Exclusion, for ♥

Board: 341

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ 84

♥ A95

♦ 87

♣ AK10432

South:

♠ AKQ2

♥ KQJ10

♦ KQJ

♣ 87

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♥

Pass 6♣ AP

1. Gerber, for N

Board: 342

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AK10

♥ AK94

♦ KQ83

♣ J4

South:

♠ 983

♥ Q65

♦ 6

♣ AK9753

West	North	East	South
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	2NT	Pass	6♣
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AP

## South hands (Practice Page)

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

Board: 337	♠ A942	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ AK105	You bid first.
HCP: 21	♣ QJ	

Board: 338	♠ 72	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ 62	Partner bids first.
HCP: 8	♣ AQ97532	

Board: 339	♠ AK6	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ A42	You bid first.
HCP: 20	♣ AK92	

Board: 340	♠ K3	The opponents are silent.
Dealer: N	♥ J8432	
Vul: NS	♦ KJ10632	Partner bids first.
HCP: 8	♣ —	

Board: 341	♠ AKQ2	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ KQJ	You bid first.
HCP: 21	♣ 87	

Board: 342	♠ 983	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ 6	Partner bids first.
HCP: 9	♣ AK9753	

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

Board: 337

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♣ N

North:

♠ J86

♥ 42

♦ Q4

♣ AK9642

South:

♠ A942

♥ AK7

♦ AK105

♣ QJ

West North East South

2NT

Pass 6♣ AP

Board: 338

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AQ109

♥ AKJ

♦ A973

♣ K4

South:

♠ 72

♥ Q5

♦ 62

♣ AQ97532

West North East South

2NT Pass 3NT

AP

Board: 339

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q94

♥ AJ

♦ QJ10987

♣ 64

South:

♠ AK6

♥ Q94

♦ A42

♣ AK92

West North East South

2NT

Pass 3NT AP

Board: 340

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♥ N

North:

♠ AQ42

♥ AQ97

♦ A54

♣ A5

South:

♠ K3

♥ J8432

♦ KJ10632

♣ —

West North East South

2NT Pass 3♦

Pass 4♥<sup>1</sup> Pass 5♣<sup>2</sup>

Pass 5NT Pass 6♥

AP

1. Super acceptance after NT

2. Exclusion, for ♥

Board: 341

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ 84

♥ A95

♦ 87

♣ AK10432

South:

♠ AKQ2

♥ KQJ10

♦ KQJ

♣ 87

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♥

Pass 6♣ AP

1. Gerber, for N

Board: 342

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AK10

♥ AK94

♦ KQ83

♣ J4

South:

♠ 983

♥ Q65

♦ 6

♣ AK9753

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

	2NT	Pass	6♣
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AP

## North hands (Practice Page)

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

Board: 343	♠ J643	West Doubles 3♦ if possible.
Dealer: S	♥ A	
Vul: NS	♦ 3	Partner bids first.
HCP: 8	♣ K986543	
Board: 344	♠ KQ	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ AKQ7	You bid first.
HCP: 21	♣ 743	
Board: 345	♠ K5	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ AQJ10	Partner bids first.
HCP: 11	♣ J76532	
Board: 346	♠ KQ	East Bids 3♠ if possible.
Dealer: N	♥ K83	
Vul: EW	♦ AK42	You bid first.
HCP: 21	♣ AQ94	
Board: 347	♠ 1096	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ 76	Partner bids first.
HCP: 9	♣ KQ10873	
Board: 348	♠ K1082	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ AK32	You bid first.
HCP: 20	♣ Q8	

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

Board: 343  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ J643  
 ♥ A  
 ♦ 3  
 ♣ K986543

South:  
 ♠ KQ9  
 ♥ K2  
 ♦ KQ102  
 ♣ AQJ2

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

1. Stayman

Board: 344  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ KQ  
 ♥ AK98  
 ♦ AKQ7  
 ♣ 743

South:  
 ♠ 53  
 ♥ 65  
 ♦ 1062  
 ♣ AK9862

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 345  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ K5  
 ♥ 9  
 ♦ AQJ10  
 ♣ J76532

South:  
 ♠ AQ106  
 ♥ AK82  
 ♦ 832  
 ♣ AK

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

1. Gerber, for N

Board: 346  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ KQ  
 ♥ K83  
 ♦ AK42  
 ♣ AQ94

South:  
 ♠ 103  
 ♥ 107  
 ♦ QJ109753  
 ♣ K6

West	North	East	South
	2NT	3♠	3NT
AP			

Board: 347  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 1096  
 ♥ A3  
 ♦ 76  
 ♣ KQ10873

South:  
 ♠ AKQ  
 ♥ K102  
 ♦ QJ10  
 ♣ AJ92

West	North	East	South
			2NT
Pass	6♣	AP	



Board: 348

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ K1082

♥ AKJ

♦ AK32

♣ Q8

South:

♠ AQ

♥ 87

♦ Q104

♣ AJ10952

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

	2NT	Pass	4♣ <sup>1</sup>
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Pass	4♠	Pass	6NT
------	----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

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

Board: 343	♠ KQ9	West Doubles 3♦ if possible.
Dealer: S	♥ K2	
Vul: NS	♦ KQ102	You bid first.
HCP: 20	♣ AQJ2	

Board: 344	♠ 53	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ 1062	Partner bids first.
HCP: 7	♣ AK9862	

Board: 345	♠ AQ106	The opponents are silent.
Dealer: S	♥ AK82	
Vul: None	♦ 832	You bid first.
HCP: 20	♣ AK	

Board: 346	♠ 103	East Bids 3♠ if possible.
Dealer: N	♥ 107	
Vul: EW	♦ QJ109753	Partner bids first.
HCP: 6	♣ K6	

Board: 347	♠ AKQ	The opponents are silent.
Dealer: S	♥ K102	
Vul: None	♦ QJ10	You bid first.
HCP: 20	♣ AJ92	

Board: 348	♠ AQ	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ Q104	Partner bids first.
HCP: 13	♣ AJ10952	

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

Board: 343  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ J643  
 ♥ A  
 ♦ 3  
 ♣ K986543

South:  
 ♠ KQ9  
 ♥ K2  
 ♦ KQ102  
 ♣ AQJ2

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

1. Stayman

Board: 344  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ KQ  
 ♥ AK98  
 ♦ AKQ7  
 ♣ 743

South:  
 ♠ 53  
 ♥ 65  
 ♦ 1062  
 ♣ AK9862

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 345  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ K5  
 ♥ 9  
 ♦ AQJ10  
 ♣ J76532

South:  
 ♠ AQ106  
 ♥ AK82  
 ♦ 832  
 ♣ AK

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

1. Gerber, for N

Board: 346  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ KQ  
 ♥ K83  
 ♦ AK42  
 ♣ AQ94

South:  
 ♠ 103  
 ♥ 107  
 ♦ QJ109753  
 ♣ K6

West	North	East	South
	2NT	3♠	3NT
AP			

Board: 347  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 1096  
 ♥ A3  
 ♦ 76  
 ♣ KQ10873

South:  
 ♠ AKQ  
 ♥ K102  
 ♦ QJ10  
 ♣ AJ92

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 348

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ K1082

♥ AKJ

♦ AK32

♣ Q8

South:

♠ AQ

♥ 87

♦ Q104

♣ AJ10952

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

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

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

AP

1. Gerber, for N

## North hands (Practice Page)

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

Board: 349	♠ Q6	The opponents are silent.
Dealer: S	♥ Q1092	
Vul: Both	♦ 8	Partner bids first.
HCP: 8	♣ KJ10932	

Board: 350	♠ A752	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ Q10	

Board: 351	♠ J86	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ AQ6532	Partner bids first.
HCP: 12	♣ 9	

Board: 352	♠ A62	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ K64	You bid first.
HCP: 20	♣ AKQ2	

Board: 353	♠ A10942	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ 87	Partner bids first.
HCP: 7	♣ QJ7432	

Board: 354	♠ KQ72	The opponents are silent.
Dealer: N	♥ AK75	
Vul: NS	♦ A94	You bid first.
HCP: 20	♣ A6	

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

Board: 349

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ Q6

♥ Q1092

♦ 8

♣ KJ10932

South:

♠ AJ87

♥ AK5

♦ K32

♣ AQ6

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 3NT AP

1. Stayman

Board: 350

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ A752

♥ KQJ7

♦ AKJ

♣ Q10

South:

♠ Q108

♥ A83

♦ 9

♣ KJ7542

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6♣

AP

1. Gerber, for N

Board: 351

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♦ N

North:

♠ J86

♥ KQ7

♦ AQ6532

♣ 9

South:

♠ A4

♥ A62

♦ K1084

♣ AKQ3

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6♦ AP

1. Gerber, for N

Board: 352

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♦ N

North:

♠ A62

♥ A96

♦ K64

♣ AKQ2

South:

♠ K1075

♥ 3

♦ AJ10853

♣ 76

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 353

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 6♣ N

North:

♠ A10942

♥ —

♦ 87

♣ QJ7432

South:

♠ KQJ

♥ KJ109

♦ A94

♣ AK8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♣ AP

Board: 354

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ KQ72

♥ AK75

♦ A94

♣ A6

South:

♠ 6

♥ Q96

♦ KQJ10765

♣ J2

West	North	East	South
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	2NT	Pass	3NT
--	-----	------	-----

AP

## South hands (Practice Page)

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

Board: 349	♠ AJ87	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ K32	You bid first.
HCP: 21	♣ AQ6	

Board: 350	♠ Q108	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ 9	Partner bids first.
HCP: 10	♣ KJ7542	

Board: 351	♠ A4	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ K1084	You bid first.
HCP: 20	♣ AKQ3	

Board: 352	♠ K1075	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ AJ10853	Partner bids first.
HCP: 8	♣ 76	

Board: 353	♠ KQJ	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: None	♦ A94	You bid first.
HCP: 21	♣ AK8	

Board: 354	♠ 6	The opponents are silent.
Dealer: N	♥ Q96	
Vul: NS	♦ KQJ10765	Partner bids first.
HCP: 9	♣ J2	



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

Board: 349

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ Q6

♥ Q1092

♦ 8

♣ KJ10932

South:

♠ AJ87

♥ AK5

♦ K32

♣ AQ6

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 3NT AP

1. Stayman

Board: 350

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ A752

♥ KQJ7

♦ AKJ

♣ Q10

South:

♠ Q108

♥ A83

♦ 9

♣ KJ7542

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6♣

AP

1. Gerber, for N

Board: 351

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♦ N

North:

♠ J86

♥ KQ7

♦ AQ6532

♣ 9

South:

♠ A4

♥ A62

♦ K1084

♣ AKQ3

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6♦ AP

1. Gerber, for N

Board: 352

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♦ N

North:

♠ A62

♥ A96

♦ K64

♣ AKQ2

South:

♠ K1075

♥ 3

♦ AJ10853

♣ 76

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 353

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 6♣ N

North:

♠ A10942

♥ —

♦ 87

♣ QJ7432

South:

♠ KQJ

♥ KJ109

♦ A94

♣ AK8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♣ AP

Board: 354

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ KQ72

♥ AK75

♦ A94

♣ A6

South:

♠ 6

♥ Q96

♦ KQJ10765

♣ J2

West	North	East	South
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	2NT	Pass	3NT
--	-----	------	-----

AP

## North hands (Practice Page)

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

Board: 355	♠ 543	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ KJ10832	Partner bids first.
HCP: 7	♣ K85	

Board: 356	♠ A10	The opponents are silent.
Dealer: N	♥ AK82	
Vul: Both	♦ AQ432	You bid first.
HCP: 20	♣ K10	

Board: 357	♠ Q42	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ 963	Partner bids first.
HCP: 9	♣ QJ9432	

Board: 358	♠ KQ52	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ AQ5	You bid first.
HCP: 21	♣ A83	

Board: 359	♠ A106	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ J976542	Partner bids first.
HCP: 8	♣ J6	

Board: 360	♠ KJ3	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ AK83	You bid first.
HCP: 20	♣ K73	

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

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AKQ				2NT
Vul: EW	♥ 10	♥ KQ4				
North HCP: 7	♦ KJ10832	♦ Q75	Pass	3NT	AP	
South HCP: 21	♣ K85	♣ AJ94				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q873		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK82	♥ J104	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ432	♦ —	AP			
South HCP: 10	♣ K10	♣ AQJ864	1. Stayman			
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK				2NT
Vul: NS	♥ A	♥ QJ54				
North HCP: 9	♦ 963	♦ AK7	Pass	6♣	AP	
South HCP: 20	♣ QJ9432	♣ K1086				
Contract: 6♣ N						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ A103		2NT	Pass	3NT
Vul: EW	♥ AQ10	♥ 98				
North HCP: 21	♦ AQ5	♦ 74	AP			
South HCP: 7	♣ A83	♣ QJ10752				
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ4				2NT
Vul: Both	♥ Q	♥ AJ9				
North HCP: 8	♦ J976542	♦ AK83	Pass	6♦	AP	
South HCP: 20	♣ J6	♣ K94				
Contract: 6♦ N						

Board: 360

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ KJ3

♥ AQ2

♦ AK83

♣ K73

South:

♠ Q75

♥ K74

♦ QJ9752

♣ Q

West	North	East	South
	2NT	Pass	6♦
AP			

## South hands (Practice Page)

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

Board: 355	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ Q75	You bid first.
HCP: 21	♣ AJ94	
Board: 356	♠ Q873	The opponents are silent.
Dealer: N	♥ J104	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ AQJ864	
Board: 357	♠ AK	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ K1086	
Board: 358	♠ A103	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ 74	Partner bids first.
HCP: 7	♣ QJ10752	
Board: 359	♠ KQ4	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ K94	
Board: 360	♠ Q75	The opponents are silent.
Dealer: N	♥ K74	
Vul: None	♦ QJ9752	Partner bids first.
HCP: 10	♣ Q	

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

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AKQ				2NT
Vul: EW	♥ 10	♥ KQ4				
North HCP: 7	♦ KJ10832	♦ Q75	Pass	3NT	AP	
South HCP: 21	♣ K85	♣ AJ94				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q873		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK82	♥ J104	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ432	♦ —	AP			
South HCP: 10	♣ K10	♣ AQJ864	1. Stayman			
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK				2NT
Vul: NS	♥ A	♥ QJ54				
North HCP: 9	♦ 963	♦ AK7	Pass	6♣	AP	
South HCP: 20	♣ QJ9432	♣ K1086				
Contract: 6♣ N						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ A103		2NT	Pass	3NT
Vul: EW	♥ AQ10	♥ 98				
North HCP: 21	♦ AQ5	♦ 74	AP			
South HCP: 7	♣ A83	♣ QJ10752				
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ4				2NT
Vul: Both	♥ Q	♥ AJ9				
North HCP: 8	♦ J976542	♦ AK83	Pass	6♦	AP	
South HCP: 20	♣ J6	♣ K94				
Contract: 6♦ N						

Board: 360

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ KJ3

♥ AQ2

♦ AK83

♣ K73

South:

♠ Q75

♥ K74

♦ QJ9752

♣ Q

West	North	East	South
	2NT	Pass	6♦
AP			



## North hands (Practice Page)

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

Board: 361	♠ QJ3	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ 2	Partner bids first.
HCP: 11	♣ Q109753	

Board: 362	♠ AKQ9	The opponents are silent.
Dealer: N	♥ KJ96	
Vul: Both	♦ AJ4	You bid first.
HCP: 21	♣ K8	

Board: 363	♠ 63	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ KQJ1063	Partner bids first.
HCP: 8	♣ 98	

Board: 364	♠ AK3	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ AKJ10	You bid first.
HCP: 20	♣ 863	

Board: 365	♠ K5	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ KQJ8	Partner bids first.
HCP: 12	♣ K109763	

Board: 366	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KJ104	You bid first.
HCP: 20	♣ 984	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K8				2NT
Vul: EW	♥ AQ3	♥ K107				
North HCP: 11	♦ 2	♦ AQ1043	Pass	6♣	AP	
South HCP: 20	♣ Q109753	♣ AKJ				
Contract: 6♣ N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ KJ96	♥ A7				
North HCP: 21	♦ AJ4	♦ Q85	Pass	6NT	AP	
South HCP: 11	♣ K8	♣ A1076532	1. Quantitative	4NT		
Contract: 6N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AQ5				2NT
Vul: None	♥ Q84	♥ AK5				
North HCP: 8	♦ KQJ1063	♦ A5	Pass	3NT	AP	
South HCP: 20	♣ 98	♣ K10653				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 5		2NT	Pass	6♣
Vul: NS	♥ KQ6	♥ 1097				
North HCP: 20	♦ AKJ10	♦ Q5	AP			
South HCP: 9	♣ 863	♣ AK109754				
Contract: 6♣ S						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQJ				2NT
Vul: Both	♥ 6	♥ K4	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ KQJ8	♦ A743	Pass	6♣	AP	
South HCP: 21	♣ K109763	♣ AQJ8	1. Gerber, for N			
Contract: 6♣ N						

Board: 366

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AKQJ

♥ AQ

♦ KJ104

♣ 984

South:

♠ 1073

♥ —

♦ A632

♣ AQ10532

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

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

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

AP

1. Gerber, for N

## South hands (Practice Page)

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

Board: 361	♠ K8	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ AQ1043	You bid first.
HCP: 20	♣ AKJ	

Board: 362	♠ J	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ Q85	Partner bids first.
HCP: 11	♣ A1076532	

Board: 363	♠ AQ5	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ K10653	

Board: 364	♠ 5	The opponents are silent.
Dealer: N	♥ 1097	
Vul: NS	♦ Q5	Partner bids first.
HCP: 9	♣ AK109754	

Board: 365	♠ AQJ	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ A743	You bid first.
HCP: 21	♣ AQJ8	

Board: 366	♠ 1073	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ A632	Partner bids first.
HCP: 10	♣ AQ10532	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K8				2NT
Vul: EW	♥ AQ3	♥ K107				
North HCP: 11	♦ 2	♦ AQ1043	Pass	6♣	AP	
South HCP: 20	♣ Q109753	♣ AKJ				
Contract: 6♣ N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ KJ96	♥ A7				
North HCP: 21	♦ AJ4	♦ Q85	Pass	6NT	AP	
South HCP: 11	♣ K8	♣ A1076532	1. Quantitative	4NT		
Contract: 6N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AQ5				2NT
Vul: None	♥ Q84	♥ AK5				
North HCP: 8	♦ KQJ1063	♦ A5	Pass	3NT	AP	
South HCP: 20	♣ 98	♣ K10653				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 5		2NT	Pass	6♣
Vul: NS	♥ KQ6	♥ 1097				
North HCP: 20	♦ AKJ10	♦ Q5	AP			
South HCP: 9	♣ 863	♣ AK109754				
Contract: 6♣ S						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQJ				2NT
Vul: Both	♥ 6	♥ K4	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ KQJ8	♦ A743	Pass	6♣	AP	
South HCP: 21	♣ K109763	♣ AQJ8	1. Gerber, for N			
Contract: 6♣ N						

Board: 366

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AKQJ

♥ AQ

♦ KJ104

♣ 984

South:

♠ 1073

♥ —

♦ A632

♣ AQ10532

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

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

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

AP

1. Gerber, for N

## North hands (Practice Page)

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

Board: 367	♠ K3	The opponents are silent.
Dealer: S	♥ J102	
Vul: EW	♦ KQ108642	Partner bids first.
HCP: 9	♣ 5	

Board: 368	♠ AKQ3	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ KJ3	You bid first.
HCP: 21	♣ K82	

Board: 369	♠ 9	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ A87	Partner bids first.
HCP: 10	♣ AQ97532	

Board: 370	♠ A76	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: EW	♦ A103	You bid first.
HCP: 20	♣ AKQ4	

Board: 371	♠ 10	The opponents are silent.
Dealer: S	♥ A76	
Vul: Both	♦ QJ9862	Partner bids first.
HCP: 8	♣ J108	

Board: 372	♠ AKJ8	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ K63	You bid first.
HCP: 21	♣ AQ76	

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

Board: 367

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ K3

♥ J102

♦ KQ108642

♣ 5

South:

♠ AQ102

♥ A8

♦ J73

♣ AKQ4

West North East South

2NT

Pass 6♦ AP

Board: 368

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6♣ S

North:

♠ AKQ3

♥ AJ7

♦ KJ3

♣ K82

South:

♠ 8

♥ K42

♦ A84

♣ AQ7543

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6♣

AP

1. Gerber, for N

Board: 369

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♣ N

North:

♠ 9

♥ 83

♦ A87

♣ AQ97532

South:

♠ AKQ2

♥ AK52

♦ Q63

♣ K4

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 370

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ A76

♥ QJ6

♦ A103

♣ AKQ4

South:

♠ 9

♥ AK4

♦ KQ8765

♣ 852

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 7NT

AP

1. Gerber, for N

Board: 371

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 10

♥ A76

♦ QJ9862

♣ J108

South:

♠ AK9

♥ J4

♦ A75

♣ AKQ65

West North East South

2NT

Pass 3NT AP



Board: 372

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ AKJ8

♥ KJ

♦ K63

♣ AQ76

South:

♠ Q5

♥ 107

♦ AJ4

♣ KJ9854

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

2NT	Pass	6♣
-----	------	----

AP

## South hands (Practice Page)

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

Board: 367	♠ AQ102	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ J73	You bid first.
HCP: 20	♣ AKQ4	

Board: 368	♠ 8	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ A84	Partner bids first.
HCP: 13	♣ AQ7543	

Board: 369	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AK52	
Vul: NS	♦ Q63	You bid first.
HCP: 21	♣ K4	

Board: 370	♠ 9	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ KQ8765	Partner bids first.
HCP: 12	♣ 852	

Board: 371	♠ AK9	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ A75	You bid first.
HCP: 21	♣ AKQ65	

Board: 372	♠ Q5	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 11	♣ KJ9854	

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

Board: 367

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ K3

♥ J102

♦ KQ108642

♣ 5

South:

♠ AQ102

♥ A8

♦ J73

♣ AKQ4

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 368

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6♣ S

North:

♠ AKQ3

♥ AJ7

♦ KJ3

♣ K82

South:

♠ 8

♥ K42

♦ A84

♣ AQ7543

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

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

AP

1. Gerber, for N

Board: 369

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♣ N

North:

♠ 9

♥ 83

♦ A87

♣ AQ97532

South:

♠ AKQ2

♥ AK52

♦ Q63

♣ K4

West	North	East	South
			2NT

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

Pass	6♣	AP	
------	----	----	--

1. Gerber, for N

Board: 370

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ A76

♥ QJ6

♦ A103

♣ AKQ4

South:

♠ 9

♥ AK4

♦ KQ8765

♣ 852

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

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

AP

1. Gerber, for N

Board: 371

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 10

♥ A76

♦ QJ9862

♣ J108

South:

♠ AK9

♥ J4

♦ A75

♣ AKQ65

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 372

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ AKJ8

♥ KJ

♦ K63

♣ AQ76

South:

♠ Q5

♥ 107

♦ AJ4

♣ KJ9854

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

2NT	Pass	6♣
-----	------	----

AP

## North hands (Practice Page)

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

Board: 373	♠ Q7	The opponents are silent.
Dealer: S	♥ J2	
Vul: Both	♦ A83	Partner bids first.
HCP: 8	♣ J109652	
Board: 374	♠ Q43	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ AQJ6	You bid first.
HCP: 20	♣ AKJ10	
Board: 375	♠ J973	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ —	Partner bids first.
HCP: 7	♣ KJ10953	
Board: 376	♠ KJ	East Bids XA♠♠ if possible.
Dealer: N	♥ AQ	
Vul: Both	♦ J985	You bid first.
HCP: 20	♣ AKQ63	
Board: 377	♠ A3	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ Q94	Partner bids first.
HCP: 18	♣ AKQJ43	
Board: 378	♠ AK52	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AQ105	You bid first.
HCP: 21	♣ AK8	

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

Board: 373

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ Q7

♥ J2

♦ A83

♣ J109652

South:

♠ KJ

♥ AKQ8

♦ J92

♣ AQ74

West North East South

2NT

Pass 3NT AP

Board: 374

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ Q43

♥ K9

♦ AQJ6

♣ AKJ10

South:

♠ A106

♥ AQ2

♦ 975432

♣ 2

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6NT

AP

1. Gerber, for N

Board: 375

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 4♠ S

North:

♠ J973

♥ Q84

♦ —

♣ KJ10953

South:

♠ A852

♥ A2

♦ AK10

♣ AQ76

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 376

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 7NX N

North:

♠ KJ

♥ AQ

♦ J985

♣ AKQ63

South:

♠ A103

♥ 852

♦ AKQ764

♣ 4

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 7NT

Pass Pass XA♠♠ AP

1. Gerber, for N

Board: 377

Dealer: S

Vul: None

North HCP: 18

South HCP: 20

Contract: 7N S

North:

♠ A3

♥ Q2

♦ Q94

♣ AKQJ43

South:

♠ KQ4

♥ AKJ8

♦ AK105

♣ 75

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 7NT AP

1. Gerber, for N

Board: 378

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK52

♥ J8

♦ AQ105

♣ AK8

South:

♠ Q6

♥ Q76

♦ 83

♣ QJ10962

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 373	♠ KJ	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: Both	♦ J92	You bid first.
HCP: 20	♣ AQ74	
Board: 374	♠ A106	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ 975432	Partner bids first.
HCP: 10	♣ 2	
Board: 375	♠ A852	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ AK10	You bid first.
HCP: 21	♣ AQ76	
Board: 376	♠ A103	East Bids XA♠ if possible.
Dealer: N	♥ 852	
Vul: Both	♦ AKQ764	Partner bids first.
HCP: 13	♣ 4	
Board: 377	♠ KQ4	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: None	♦ AK105	You bid first.
HCP: 20	♣ 75	
Board: 378	♠ Q6	The opponents are silent.
Dealer: N	♥ Q76	
Vul: NS	♦ 83	Partner bids first.
HCP: 7	♣ QJ10962	



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

Board: 373

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ Q7

♥ J2

♦ A83

♣ J109652

South:

♠ KJ

♥ AKQ8

♦ J92

♣ AQ74

West North East South

2NT

Pass 3NT AP

Board: 374

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ Q43

♥ K9

♦ AQJ6

♣ AKJ10

South:

♠ A106

♥ AQ2

♦ 975432

♣ 2

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6NT

AP

1. Gerber, for N

Board: 375

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 4♠ S

North:

♠ J973

♥ Q84

♦ —

♣ KJ10953

South:

♠ A852

♥ A2

♦ AK10

♣ AQ76

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 376

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 7NX N

North:

♠ KJ

♥ AQ

♦ J985

♣ AKQ63

South:

♠ A103

♥ 852

♦ AKQ764

♣ 4

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 7NT

Pass Pass XA♠♠ AP

1. Gerber, for N

Board: 377

Dealer: S

Vul: None

North HCP: 18

South HCP: 20

Contract: 7N S

North:

♠ A3

♥ Q2

♦ Q94

♣ AKQJ43

South:

♠ KQ4

♥ AKJ8

♦ AK105

♣ 75

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 7NT AP

1. Gerber, for N

Board: 378

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK52

♥ J8

♦ AQ105

♣ AK8

South:

♠ Q6

♥ Q76

♦ 83

♣ QJ10962

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 379	♠ J	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: None	♦ 98	Partner bids first.
HCP: 10	♣ KJ10753	

Board: 380	♠ AQ95	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ A10985	You bid first.
HCP: 21	♣ AQ	

Board: 381	♠ —	The opponents are silent.
Dealer: S	♥ 1083	
Vul: EW	♦ A103	Partner bids first.
HCP: 8	♣ A1098762	

Board: 382	♠ K853	The opponents are silent.
Dealer: N	♥ AK95	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ QJ	

Board: 383	♠ K762	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ A	Partner bids first.
HCP: 9	♣ J87543	

Board: 384	♠ K2	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ QJ1054	

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

Board: 379

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ J  
♥ AJ104  
♦ 98  
♣ KJ10753

South:

♠ AK6  
♥ KQ76  
♦ AK65  
♣ Q8

West North East South

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6♥ AP

1. Stayman

Board: 380

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AQ95  
♥ KQ  
♦ A10985  
♣ AQ

South:

♠ 3  
♥ A1087  
♦ J3  
♣ KJ6532

West North East South

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♣

Pass 4♦ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6♣

AP

1. Stayman

2. Blackwood 0314, for ♦

Board: 381

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ —  
♥ 1083  
♦ A103  
♣ A1098762

South:

♠ AK97  
♥ AQ2  
♦ KQ76  
♣ Q4

West North East South

Pass 6♣ AP 2NT

Pass 6♣ AP

Board: 382

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ K853  
♥ AK95  
♦ AK2  
♣ QJ

South:

♠ J64  
♥ Q107  
♦ QJ10985  
♣ K

West North East South

Pass 2NT Pass 6♦

AP

Board: 383

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K762  
♥ J10  
♦ A  
♣ J87543

South:

♠ AQ4  
♥ A642  
♦ KQJ2  
♣ A2

West North East South

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 384

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ K2

♥ AK3

♦ AK2

♣ QJ1054

South:

♠ AJ76

♥ 6

♦ 63

♣ AK9762

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦	Pass	7NT
------	----	------	-----

AP

1. Stayman

## South hands (Practice Page)

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

Board: 379	♠ AK6	The opponents are silent.
Dealer: S	♥ KQ76	
Vul: None	♦ AK65	You bid first.
HCP: 21	♣ Q8	

Board: 380	♠ 3	The opponents are silent.
Dealer: N	♥ A1087	
Vul: NS	♦ J3	Partner bids first.
HCP: 9	♣ KJ6532	

Board: 381	♠ AK97	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ KQ76	You bid first.
HCP: 20	♣ Q4	

Board: 382	♠ J64	The opponents are silent.
Dealer: N	♥ Q107	
Vul: None	♦ QJ10985	Partner bids first.
HCP: 9	♣ K	

Board: 383	♠ AQ4	The opponents are silent.
Dealer: S	♥ A642	
Vul: NS	♦ KQJ2	You bid first.
HCP: 20	♣ A2	

Board: 384	♠ AJ76	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ 63	Partner bids first.
HCP: 12	♣ AK9762	

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

Board: 379

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ J  
♥ AJ104  
♦ 98  
♣ KJ10753

South:

♠ AK6  
♥ KQ76  
♦ AK65  
♣ Q8

West North East South

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6♥ AP

1. Stayman

Board: 380

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AQ95  
♥ KQ  
♦ A10985  
♣ AQ

South:

♠ 3  
♥ A1087  
♦ J3  
♣ KJ6532

West North East South

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♣

Pass 4♦ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6♣

AP

1. Stayman

2. Blackwood 0314, for ♦

Board: 381

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ —  
♥ 1083  
♦ A103  
♣ A1098762

South:

♠ AK97  
♥ AQ2  
♦ KQ76  
♣ Q4

West North East South

Pass 6♣ AP 2NT

Pass 6♣ AP

Board: 382

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ K853  
♥ AK95  
♦ AK2  
♣ QJ

South:

♠ J64  
♥ Q107  
♦ QJ10985  
♣ K

West North East South

Pass 2NT Pass 6♦

AP

Board: 383

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K762  
♥ J10  
♦ A  
♣ J87543

South:

♠ AQ4  
♥ A642  
♦ KQJ2  
♣ A2

West North East South

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 384

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ K2

♥ AK3

♦ AK2

♣ QJ1054

South:

♠ AJ76

♥ 6

♦ 63

♣ AK9762

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦	Pass	7NT
------	----	------	-----

AP

1. Stayman



## North hands (Practice Page)

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

Board: 385	♠ A54	The opponents are silent.
Dealer: S	♥ 54	
Vul: Both	♦ AKJ865	Partner bids first.
HCP: 15	♣ K8	
Board: 386	♠ AK65	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: EW	♦ AJ	You bid first.
HCP: 21	♣ KJ10	
Board: 387	♠ AJ106	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ KQ98762	Partner bids first.
HCP: 13	♣ —	
Board: 388	♠ KJ10	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ AK532	You bid first.
HCP: 20	♣ A3	
Board: 389	♠ K7	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: Both	♦ 1086532	Partner bids first.
HCP: 9	♣ QJ	
Board: 390	♠ KQ	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ A765	You bid first.
HCP: 21	♣ AJ86	

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ KQ106				2NT
Vul: Both	♥ 54	♥ AKQ3	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ AKJ865	♦ Q72	Pass	7NT	AP	
South HCP: 20	♣ K8	♣ A5				
Contract: 7N S			1. Gerber, for N			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ Q93		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ83	♥ 2	Pass	4♠	Pass	4NT
North HCP: 21	♦ AJ	♦ Q	AP			
South HCP: 10	♣ KJ10	♣ AQ987632	1. Gerber, for N			
Contract: 4N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ AJ106	♠ K84				2NT
Vul: None	♥ QJ	♥ AK73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ KQ98762	♦ A5	Pass	4♦	Pass	5♦
South HCP: 21	♣ —	♣ AK52	Pass	6♦	AP	
Contract: 6♦ N			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 6		2NT	Pass	3NT
Vul: EW	♥ AJ2	♥ K3	AP			
North HCP: 20	♦ AK532	♦ J1094				
South HCP: 9	♣ A3	♣ KQ10754				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQ6				2NT
Vul: Both	♥ QJ3	♥ 92	Pass	3NT	AP	
North HCP: 9	♦ 1086532	♦ AQJ9				
South HCP: 20	♣ QJ	♣ AK52				
Contract: 3N S						

Board: 390

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ KQ

♥ AK2

♦ A765

♣ AJ86

South:

♠ 872

♥ 1074

♦ KQJ8432

♣ —

West North East South

2NT Pass 3NT

AP

## South hands (Practice Page)

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

Board: 385	♠ KQ106	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: Both	♦ Q72	You bid first.
HCP: 20	♣ A5	

Board: 386	♠ Q93	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ Q	Partner bids first.
HCP: 10	♣ AQ987632	

Board: 387	♠ K84	The opponents are silent.
Dealer: S	♥ AK73	
Vul: None	♦ A5	You bid first.
HCP: 21	♣ AK52	

Board: 388	♠ 6	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ J1094	Partner bids first.
HCP: 9	♣ KQ10754	

Board: 389	♠ AQ6	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ AQJ9	You bid first.
HCP: 20	♣ AK52	

Board: 390	♠ 872	The opponents are silent.
Dealer: N	♥ 1074	
Vul: None	♦ KQJ8432	Partner bids first.
HCP: 6	♣ —	

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ KQ106				2NT
Vul: Both	♥ 54	♥ AKQ3	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ AKJ865	♦ Q72	Pass	7NT	AP	
South HCP: 20	♣ K8	♣ A5				
Contract: 7N S			1. Gerber, for N			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ Q93		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ83	♥ 2	Pass	4♠	Pass	4NT
North HCP: 21	♦ AJ	♦ Q	AP			
South HCP: 10	♣ KJ10	♣ AQ987632	1. Gerber, for N			
Contract: 4N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ AJ106	♠ K84				2NT
Vul: None	♥ QJ	♥ AK73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ KQ98762	♦ A5	Pass	4♦	Pass	5♦
South HCP: 21	♣ —	♣ AK52	Pass	6♦	AP	
Contract: 6♦ N			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 6		2NT	Pass	3NT
Vul: EW	♥ AJ2	♥ K3	AP			
North HCP: 20	♦ AK532	♦ J1094				
South HCP: 9	♣ A3	♣ KQ10754				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQ6				2NT
Vul: Both	♥ QJ3	♥ 92	Pass	3NT	AP	
North HCP: 9	♦ 1086532	♦ AQJ9				
South HCP: 20	♣ QJ	♣ AK52				
Contract: 3N S						

Board: 390

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ KQ

♥ AK2

♦ A765

♣ AJ86

South:

♠ 872

♥ 1074

♦ KQJ8432

♣ —

West North East South

2NT Pass 3NT

AP

## North hands (Practice Page)

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

Board: 391	♠ K10	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ K98762	Partner bids first.
HCP: 8	♣ Q973	
Board: 392	♠ A73	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ AJ92	You bid first.
HCP: 20	♣ AK83	
Board: 393	♠ K984	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ 7	Partner bids first.
HCP: 8	♣ J98765	
Board: 394	♠ AKQJ	The opponents are silent.
Dealer: N	♥ A987	
Vul: NS	♦ J62	You bid first.
HCP: 20	♣ AJ	
Board: 395	♠ 1062	West Doubles 4♠ if possible.
Dealer: S	♥ J	
Vul: EW	♦ 962	Partner bids first.
HCP: 10	♣ AKQ974	
Board: 396	♠ AQ	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ AKJ98	You bid first.
HCP: 20	♣ Q98	

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

Board: 391

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K10

♥ 3

♦ K98762

♣ Q973

South:

♠ AJ96

♥ AKQ4

♦ A105

♣ K8

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 392

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♦ N

North:

♠ A73

♥ A7

♦ AJ92

♣ AK83

South:

♠ J

♥ KQ104

♦ KQ10864

♣ 62

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

Pass	3♦	Pass	4♦
------	----	------	----

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	6♦	AP	
------	----	----	--

1. Stayman

2. Blackwood 0314, for ♦

Board: 393

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 4♠ N

North:

♠ K984

♥ A9

♦ 7

♣ J98765

South:

♠ AQ103

♥ KQ53

♦ AK6

♣ K3

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
------	-----------------	------	------------------

Pass	4♠	AP	
------	----	----	--

1. Stayman

2. both majors

Board: 394

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AKQJ

♥ A987

♦ J62

♣ AJ

South:

♠ 75

♥ QJ

♦ Q105

♣ KQ10643

West	North	East	South
	2NT	Pass	3NT

AP

Board: 395

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ 1062

♥ J

♦ 962

♣ AKQ974

South:

♠ K4

♥ AKQ5

♦ AQJ10

♣ J102

West	North	East	South
			2NT

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

X	6♣	AP	
---	----	----	--

1. Gerber, for N



Board: 396

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AQ

♥ A87

♦ AKJ98

♣ Q98

South:

♠ 7

♥ 52

♦ 7654

♣ AK7532

West	North	East	South
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	2NT	Pass	3NT
--	-----	------	-----

AP

## South hands (Practice Page)

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

Board: 391	♠ AJ96	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ A105	You bid first.
HCP: 21	♣ K8	
Board: 392	♠ J	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: Both	♦ KQ10864	Partner bids first.
HCP: 11	♣ 62	
Board: 393	♠ AQ103	The opponents are silent.
Dealer: S	♥ KQ53	
Vul: None	♦ AK6	You bid first.
HCP: 21	♣ K3	
Board: 394	♠ 75	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ Q105	Partner bids first.
HCP: 10	♣ KQ10643	
Board: 395	♠ K4	West Doubles 4♠ if possible.
Dealer: S	♥ AKQ5	
Vul: EW	♦ AQJ10	You bid first.
HCP: 20	♣ J102	
Board: 396	♠ 7	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ 7654	Partner bids first.
HCP: 7	♣ AK7532	

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

Board: 391

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K10

♥ 3

♦ K98762

♣ Q973

South:

♠ AJ96

♥ AKQ4

♦ A105

♣ K8

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 392

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♦ N

North:

♠ A73

♥ A7

♦ AJ92

♣ AK83

South:

♠ J

♥ KQ104

♦ KQ10864

♣ 62

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

Pass	3♦	Pass	4♦
------	----	------	----

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	6♦	AP	
------	----	----	--

1. Stayman

2. Blackwood 0314, for ♦

Board: 393

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 4♠ N

North:

♠ K984

♥ A9

♦ 7

♣ J98765

South:

♠ AQ103

♥ KQ53

♦ AK6

♣ K3

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
------	-----------------	------	------------------

Pass	4♠	AP	
------	----	----	--

1. Stayman

2. both majors

Board: 394

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AKQJ

♥ A987

♦ J62

♣ AJ

South:

♠ 75

♥ QJ

♦ Q105

♣ KQ10643

West	North	East	South
	2NT	Pass	3NT

AP

Board: 395

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ 1062

♥ J

♦ 962

♣ AKQ974

South:

♠ K4

♥ AKQ5

♦ AQJ10

♣ J102

West	North	East	South
			2NT

Pass	4♣ <sup>1</sup>	Pass	4♠
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X	6♣	AP	
---	----	----	--

1. Gerber, for N

Board: 396

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AQ

♥ A87

♦ AKJ98

♣ Q98

South:

♠ 7

♥ 52

♦ 7654

♣ AK7532

West	North	East	South
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	2NT	Pass	3NT
--	-----	------	-----

AP

## North hands (Practice Page)

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

Board: 397	♠ 9	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ K95	Partner bids first.
HCP: 10	♣ AK108653	
Board: 398	♠ K87	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: EW	♦ KQ9	You bid first.
HCP: 21	♣ AJ9	
Board: 399	♠ 107	West Bids 4NT if possible.
Dealer: S	♥ Q93	
Vul: Both	♦ KQJ1096	Partner bids first.
HCP: 8	♣ 32	
Board: 400	♠ AK109	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ A5	You bid first.
HCP: 21	♣ KQ32	
Board: 401	♠ 64	The opponents are silent.
Dealer: S	♥ 1052	
Vul: Both	♦ AK10974	Partner bids first.
HCP: 10	♣ K7	
Board: 402	♠ K6	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: None	♦ J8	You bid first.
HCP: 20	♣ AK1087	

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

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK53				2NT
Vul: NS	♥ 97	♥ KQJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ K95	♦ AQ7	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J9				
Contract: 6♣ N			1. Gerber, for N			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ AQ52		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKJ7	♥ 5	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQ9	♦ J87543	AP			
South HCP: 9	♣ AJ9	♣ Q7				
Contract: 3N N			1. Stayman			

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KQ2				2NT
Vul: Both	♥ Q93	♥ A7	4NT <sup>1</sup>	5♦	AP	
North HCP: 8	♦ KQJ1096	♦ A85				
South HCP: 20	♣ 32	♣ AK874				
Contract: 5♦ N			1. Unusual 4NT			

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ Q6		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ4	♥ 7652	Pass	3♠	Pass	3NT
North HCP: 21	♦ A5	♦ KQ10964	AP			
South HCP: 8	♣ KQ32	♣ J				
Contract: 3N N			1. Stayman			

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK5				2NT
Vul: Both	♥ 1052	♥ AQ64	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AK10974	♦ Q6	Pass	6NT	AP	
South HCP: 21	♣ K7	♣ AQ53				
Contract: 6N S			1. Gerber, for N			

Board: 402

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♥ N

North:

♠ K6

♥ AKQ10

♦ J8

♣ AK1087

South:

♠ AJ2

♥ 8652

♦ AK5432

♣ —

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

AP

1. Stayman

## South hands (Practice Page)

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

Board: 397	♠ AK53	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: NS	♦ AQ7	You bid first.
HCP: 20	♣ J9	
Board: 398	♠ AQ52	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ J87543	Partner bids first.
HCP: 9	♣ Q7	
Board: 399	♠ KQ2	West Bids 4NT if possible.
Dealer: S	♥ A7	
Vul: Both	♦ A85	You bid first.
HCP: 20	♣ AK874	
Board: 400	♠ Q6	The opponents are silent.
Dealer: N	♥ 7652	
Vul: EW	♦ KQ10964	Partner bids first.
HCP: 8	♣ J	
Board: 401	♠ AK5	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: Both	♦ Q6	You bid first.
HCP: 21	♣ AQ53	
Board: 402	♠ AJ2	The opponents are silent.
Dealer: N	♥ 8652	
Vul: None	♦ AK5432	Partner bids first.
HCP: 12	♣ —	



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

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK53				2NT
Vul: NS	♥ 97	♥ KQJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ K95	♦ AQ7	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J9				
Contract: 6♣ N			1. Gerber, for N			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ AQ52		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKJ7	♥ 5	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQ9	♦ J87543	AP			
South HCP: 9	♣ AJ9	♣ Q7				
Contract: 3N N			1. Stayman			

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KQ2				2NT
Vul: Both	♥ Q93	♥ A7	4NT <sup>1</sup>	5♦	AP	
North HCP: 8	♦ KQJ1096	♦ A85				
South HCP: 20	♣ 32	♣ AK874				
Contract: 5♦ N			1. Unusual 4NT			

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ Q6		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ4	♥ 7652	Pass	3♠	Pass	3NT
North HCP: 21	♦ A5	♦ KQ10964	AP			
South HCP: 8	♣ KQ32	♣ J				
Contract: 3N N			1. Stayman			

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK5				2NT
Vul: Both	♥ 1052	♥ AQ64	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AK10974	♦ Q6	Pass	6NT	AP	
South HCP: 21	♣ K7	♣ AQ53				
Contract: 6N S			1. Gerber, for N			

Board: 402

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♥ N

North:

♠ K6

♥ AKQ10

♦ J8

♣ AK1087

South:

♠ AJ2

♥ 8652

♦ AK5432

♣ —

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

AP

1. Stayman

## North hands (Practice Page)

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

Board: 403	♠ 532	West Bids XA♠♠ if possible.
Dealer: S	♥ 6	
Vul: EW	♦ AKJ5432	Partner bids first.
HCP: 10	♣ Q3	
Board: 404	♠ AK105	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ A97	You bid first.
HCP: 21	♣ AK109	
Board: 405	♠ A5	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ KQJ10987	Partner bids first.
HCP: 14	♣ 109	
Board: 406	♠ KQ65	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ AKQ7	You bid first.
HCP: 21	♣ KJ	
Board: 407	♠ 109832	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ KQJ765	Partner bids first.
HCP: 10	♣ A10	
Board: 408	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: None	♦ K92	You bid first.
HCP: 21	♣ J3	

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

Board: 403  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 7NX S

North:  
♠ 532  
♥ 6  
♦ AKJ5432  
♣ Q3

South:  
♠ AKQ7  
♥ A109  
♦ 87  
♣ AKJ8

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

1. Gerber, for N

Board: 404  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 6  
Contract: 3N N

North:  
♠ AK105  
♥ K10  
♦ A97  
♣ AK109

South:  
♠ 4  
♥ Q7432  
♦ J  
♣ QJ8632

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

Board: 405  
Dealer: S  
Vul: None  
North HCP: 14  
South HCP: 20  
Contract: 6♦ N

North:  
♠ A5  
♥ A9  
♦ KQJ10987  
♣ 109

South:  
♠ KQJ3  
♥ KQJ6  
♦ 54  
♣ AKJ

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

1. Gerber, for N

Board: 406  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 17  
Contract: 7N N

North:  
♠ KQ65  
♥ K106  
♦ AKQ7  
♣ KJ

South:  
♠ AJ  
♥ AQ92  
♦ 5  
♣ AQ10965

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	7NT
AP			

1. Stayman

Board: 407  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 109832  
♥ —  
♦ KQJ765  
♣ A10

South:  
♠ AJ74  
♥ AK4  
♦ A98  
♣ KJ9

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6♦	AP	

Board: 408

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ7

♥ AKJ8

♦ K92

♣ J3

South:

♠ 863

♥ —

♦ A84

♣ KQ98762

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

AP

## South hands (Practice Page)

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

Board: 403	♠ AKQ7	West Bids XA♠♠ if possible.  You bid first.
Dealer: S	♥ A109	
Vul: EW	♦ 87	
HCP: 21	♣ AKJ8	

Board: 404	♠ 4	The opponents are silent.  Partner bids first.
Dealer: N	♥ Q7432	
Vul: Both	♦ J	
HCP: 6	♣ QJ8632	

Board: 405	♠ KQJ3	The opponents are silent.  You bid first.
Dealer: S	♥ KQJ6	
Vul: None	♦ 54	
HCP: 20	♣ AKJ	

Board: 406	♠ AJ	The opponents are silent.  Partner bids first.
Dealer: N	♥ AQ92	
Vul: NS	♦ 5	
HCP: 17	♣ AQ10965	

Board: 407	♠ AJ74	The opponents are silent.  You bid first.
Dealer: S	♥ AK4	
Vul: Both	♦ A98	
HCP: 20	♣ KJ9	

Board: 408	♠ 863	The opponents are silent.  Partner bids first.
Dealer: N	♥ —	
Vul: None	♦ A84	
HCP: 9	♣ KQ98762	

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

Board: 403  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 7NX S

North:  
♠ 532  
♥ 6  
♦ AKJ5432  
♣ Q3

South:  
♠ AKQ7  
♥ A109  
♦ 87  
♣ AKJ8

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

1. Gerber, for N

Board: 404  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 6  
Contract: 3N N

North:  
♠ AK105  
♥ K10  
♦ A97  
♣ AK109

South:  
♠ 4  
♥ Q7432  
♦ J  
♣ QJ8632

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

Board: 405  
Dealer: S  
Vul: None  
North HCP: 14  
South HCP: 20  
Contract: 6♦ N

North:  
♠ A5  
♥ A9  
♦ KQJ10987  
♣ 109

South:  
♠ KQJ3  
♥ KQJ6  
♦ 54  
♣ AKJ

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

1. Gerber, for N

Board: 406  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 17  
Contract: 7N N

North:  
♠ KQ65  
♥ K106  
♦ AKQ7  
♣ KJ

South:  
♠ AJ  
♥ AQ92  
♦ 5  
♣ AQ10965

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	7NT
AP			

1. Stayman

Board: 407  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 109832  
♥ —  
♦ KQJ765  
♣ A10

South:  
♠ AJ74  
♥ AK4  
♦ A98  
♣ KJ9

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6♦	AP	

Board: 408

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ7

♥ AKJ8

♦ K92

♣ J3

South:

♠ 863

♥ —

♦ A84

♣ KQ98762

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

AP



## North hands (Practice Page)

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

Board: 409	♠ 64	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ A1065	Partner bids first.
HCP: 8	♣ A87652	

Board: 410	♠ A732	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ AK82	

Board: 411	♠ KJ872	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ AKQ932	Partner bids first.
HCP: 13	♣ 10	

Board: 412	♠ AJ	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ AK74	

Board: 413	♠ A63	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ K94	Partner bids first.
HCP: 11	♣ KJ9752	

Board: 414	♠ A104	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ AKJ7	You bid first.
HCP: 20	♣ K54	

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

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK				2NT
Vul: NS	♥ 8	♥ AQ53				
North HCP: 8	♦ A1065	♦ KJ82	Pass	3NT	AP	
South HCP: 20	♣ A87652	♣ K93				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ A732	♠ K4		2NT	Pass	3♦
Vul: EW	♥ Q10	♥ K8753	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK2	♦ J96543	AP			
South HCP: 7	♣ AK82	♣ —				
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ KJ872	♠ A106				2NT
Vul: None	♥ 4	♥ AKJ3	Pass	3♥	Pass	3♠
North HCP: 13	♦ AKQ932	♦ 1075	Pass	6♦	AP	
South HCP: 20	♣ 10	♣ AKJ				
Contract: 6♦ N						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ —		2NT	Pass	3♦
Vul: NS	♥ J73	♥ A8654	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKJ7	♦ Q4	Pass	4♥	AP	
South HCP: 7	♣ AK74	♣ J98632				
Contract: 4♥ N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ KJ72				2NT
Vul: EW	♥ 2	♥ AJ105	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ K94	♦ AQJ	Pass	7♣	AP	
South HCP: 20	♣ KJ9752	♣ A8				
Contract: 7♣ N						

1. Gerber, for N

Board: 414

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ A104

♥ KQ4

♦ AKJ7

♣ K54

South:

♠ K87

♥ J

♦ 986543

♣ AJ6

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 409	♠ AK	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: NS	♦ KJ82	You bid first.
HCP: 20	♣ K93	

Board: 410	♠ K4	The opponents are silent.
Dealer: N	♥ K8753	
Vul: EW	♦ J96543	Partner bids first.
HCP: 7	♣ —	

Board: 411	♠ A106	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ 1075	You bid first.
HCP: 20	♣ AKJ	

Board: 412	♠ —	The opponents are silent.
Dealer: N	♥ A8654	
Vul: NS	♦ Q4	Partner bids first.
HCP: 7	♣ J98632	

Board: 413	♠ KJ72	The opponents are silent.
Dealer: S	♥ AJ105	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ A8	

Board: 414	♠ K87	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ 986543	Partner bids first.
HCP: 9	♣ AJ6	

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

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK				2NT
Vul: NS	♥ 8	♥ AQ53				
North HCP: 8	♦ A1065	♦ KJ82	Pass	3NT	AP	
South HCP: 20	♣ A87652	♣ K93				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ A732	♠ K4		2NT	Pass	3♦
Vul: EW	♥ Q10	♥ K8753	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK2	♦ J96543	AP			
South HCP: 7	♣ AK82	♣ —				
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ KJ872	♠ A106				2NT
Vul: None	♥ 4	♥ AKJ3	Pass	3♥	Pass	3♠
North HCP: 13	♦ AKQ932	♦ 1075	Pass	6♦	AP	
South HCP: 20	♣ 10	♣ AKJ				
Contract: 6♦ N						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ —		2NT	Pass	3♦
Vul: NS	♥ J73	♥ A8654	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKJ7	♦ Q4	Pass	4♥	AP	
South HCP: 7	♣ AK74	♣ J98632				
Contract: 4♥ N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ KJ72				2NT
Vul: EW	♥ 2	♥ AJ105	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ K94	♦ AQJ	Pass	7♣	AP	
South HCP: 20	♣ KJ9752	♣ A8				
Contract: 7♣ N						

1. Gerber, for N

Board: 414

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ A104

♥ KQ4

♦ AKJ7

♣ K54

South:

♠ K87

♥ J

♦ 986543

♣ AJ6

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 415	♠ K1053	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ AQ8432	Partner bids first.
HCP: 12	♣ 108	

Board: 416	♠ K853	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ K8	You bid first.
HCP: 21	♣ AK6	

Board: 417	♠ —	The opponents are silent.
Dealer: S	♥ Q83	
Vul: Both	♦ KQ102	Partner bids first.
HCP: 10	♣ K106543	

Board: 418	♠ A5	The opponents are silent.
Dealer: N	♥ A952	
Vul: None	♦ Q9	You bid first.
HCP: 20	♣ AKQJ4	

Board: 419	♠ Q2	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ A875432	Partner bids first.
HCP: 12	♣ AQ10	

Board: 420	♠ AQ4	The opponents are silent.
Dealer: N	♥ A842	
Vul: NS	♦ A10	You bid first.
HCP: 21	♣ AK97	

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

Board: 415  
 Dealer: S  
 Vul: NS  
 North HCP: 12  
 South HCP: 21  
 Contract: 6♦ S

North:  
 ♠ K1053  
 ♥ K  
 ♦ AQ8432  
 ♣ 108

South:  
 ♠ A42  
 ♥ AJ9  
 ♦ K7  
 ♣ AKQ52

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

1. Stayman

Board: 416  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ K853  
 ♥ AKJ4  
 ♦ K8  
 ♣ AK6

South:  
 ♠ A7  
 ♥ 5  
 ♦ AQ72  
 ♣ J87542

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

1. Gerber, for N

Board: 417  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ —  
 ♥ Q83  
 ♦ KQ102  
 ♣ K106543

South:  
 ♠ AKQ8  
 ♥ K10  
 ♦ A63  
 ♣ AJ87

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 418  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 11  
 Contract: 4N N

North:  
 ♠ A5  
 ♥ A952  
 ♦ Q9  
 ♣ AKQJ4

South:  
 ♠ KQ6  
 ♥ KQ3  
 ♦ J108632  
 ♣ 6

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

1. Gerber, for N

Board: 419  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 20  
 Contract: 6♦ N

North:  
 ♠ Q2  
 ♥ 5  
 ♦ A875432  
 ♣ AQ10

South:  
 ♠ AKJ  
 ♥ AK86  
 ♦ J109  
 ♣ KJ2

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

1. Gerber, for N



Board: 420

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ4

♥ A842

♦ A10

♣ AK97

South:

♠ 8

♥ Q96

♦ KQJ954

♣ QJ6

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

Pass	6NT	AP
------	-----	----

1. Quantitative	4NT
-----------------	-----

## South hands (Practice Page)

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

Board: 415	♠ A42	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ K7	You bid first.
HCP: 21	♣ AKQ52	

Board: 416	♠ A7	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ AQ72	Partner bids first.
HCP: 11	♣ J87542	

Board: 417	♠ AKQ8	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ A63	You bid first.
HCP: 21	♣ AJ87	

Board: 418	♠ KQ6	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ J108632	Partner bids first.
HCP: 11	♣ 6	

Board: 419	♠ AKJ	The opponents are silent.
Dealer: S	♥ AK86	
Vul: EW	♦ J109	You bid first.
HCP: 20	♣ KJ2	

Board: 420	♠ 8	The opponents are silent.
Dealer: N	♥ Q96	
Vul: NS	♦ KQJ954	Partner bids first.
HCP: 11	♣ QJ6	

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

Board: 415  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 21  
Contract: 6♦ S

North:  
♠ K1053  
♥ K  
♦ AQ8432  
♣ 108

South:  
♠ A42  
♥ AJ9  
♦ K7  
♣ AKQ52

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

1. Stayman

Board: 416  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ K853  
♥ AKJ4  
♦ K8  
♣ AK6

South:  
♠ A7  
♥ 5  
♦ AQ72  
♣ J87542

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

1. Gerber, for N

Board: 417  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 6♣ N

North:  
♠ —  
♥ Q83  
♦ KQ102  
♣ K106543

South:  
♠ AKQ8  
♥ K10  
♦ A63  
♣ AJ87

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 418  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 4N N

North:  
♠ A5  
♥ A952  
♦ Q9  
♣ AKQJ4

South:  
♠ KQ6  
♥ KQ3  
♦ J108632  
♣ 6

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

1. Gerber, for N

Board: 419  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6♦ N

North:  
♠ Q2  
♥ 5  
♦ A875432  
♣ AQ10

South:  
♠ AKJ  
♥ AK86  
♦ J109  
♣ KJ2

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

1. Gerber, for N

Board: 420

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ4

♥ A842

♦ A10

♣ AK97

South:

♠ 8

♥ Q96

♦ KQJ954

♣ QJ6

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

Pass	6NT	AP
------	-----	----

1. Quantitative	4NT
-----------------	-----

## North hands (Practice Page)

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

Board: 421	♠ KQ732	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 74	Partner bids first.
HCP: 9	♣ KJ8652	
Board: 422	♠ KQ	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ AK1087	You bid first.
HCP: 21	♣ J3	
Board: 423	♠ 986	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ J6	Partner bids first.
HCP: 8	♣ A108732	
Board: 424	♠ K762	The opponents are silent.
Dealer: N	♥ AK63	
Vul: EW	♦ AQ8	You bid first.
HCP: 21	♣ KQ	
Board: 425	♠ Q	The opponents are silent.
Dealer: S	♥ 752	
Vul: None	♦ Q82	Partner bids first.
HCP: 8	♣ KJ10842	
Board: 426	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ J3	You bid first.
HCP: 20	♣ KJ102	

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ KQ732	♠ A96				2NT
Vul: Both	♥ —	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 9	♦ 74	♦ KJ85	Pass	6♣	AP	
South HCP: 21	♣ KJ8652	♣ A10				
Contract: 6♣ N						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 8				
Vul: None	♥ AKJ4	♥ 107		2NT	Pass	6♣
North HCP: 21	♦ AK1087	♦ 963	AP			
South HCP: 7	♣ J3	♣ AK97652				
Contract: 6♣ S						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A10				2NT
Vul: NS	♥ K4	♥ A1082				
North HCP: 8	♦ J6	♦ AK93	Pass	3NT	AP	
South HCP: 20	♣ A108732	♣ KQ9				
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K762	♠ A				
Vul: EW	♥ AK63	♥ 9		2NT	Pass	3NT
North HCP: 21	♦ AQ8	♦ KJ10974	AP			
South HCP: 8	♣ KQ	♣ 107542				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK9				2NT
Vul: None	♥ 752	♥ AQ3				
North HCP: 8	♦ Q82	♦ K65	Pass	3NT	AP	
South HCP: 20	♣ KJ10842	♣ A963				
Contract: 3N S						

Board: 426

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AKQ4

♥ AQ5

♦ J3

♣ KJ102

South:

♠ 98

♥ J76

♦ A6

♣ AQ9754

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

	2NT	Pass	4♣ <sup>1</sup>
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Pass	4♠	Pass	6♣
------	----	------	----

AP

1. Gerber, for N

## South hands (Practice Page)

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

Board: 421	♠ A96	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: Both	♦ KJ85	You bid first.
HCP: 21	♣ A10	

Board: 422	♠ 8	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ 963	Partner bids first.
HCP: 7	♣ AK97652	

Board: 423	♠ A10	The opponents are silent.
Dealer: S	♥ A1082	
Vul: NS	♦ AK93	You bid first.
HCP: 20	♣ KQ9	

Board: 424	♠ A	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ KJ10974	Partner bids first.
HCP: 8	♣ 107542	

Board: 425	♠ AK9	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ K65	You bid first.
HCP: 20	♣ A963	

Board: 426	♠ 98	The opponents are silent.
Dealer: N	♥ J76	
Vul: EW	♦ A6	Partner bids first.
HCP: 11	♣ AQ9754	



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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ KQ732	♠ A96				2NT
Vul: Both	♥ —	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 9	♦ 74	♦ KJ85	Pass	6♣	AP	
South HCP: 21	♣ KJ8652	♣ A10				
Contract: 6♣ N						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 8				
Vul: None	♥ AKJ4	♥ 107		2NT	Pass	6♣
North HCP: 21	♦ AK1087	♦ 963	AP			
South HCP: 7	♣ J3	♣ AK97652				
Contract: 6♣ S						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A10				2NT
Vul: NS	♥ K4	♥ A1082				
North HCP: 8	♦ J6	♦ AK93	Pass	3NT	AP	
South HCP: 20	♣ A108732	♣ KQ9				
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K762	♠ A				
Vul: EW	♥ AK63	♥ 9		2NT	Pass	3NT
North HCP: 21	♦ AQ8	♦ KJ10974	AP			
South HCP: 8	♣ KQ	♣ 107542				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK9				2NT
Vul: None	♥ 752	♥ AQ3				
North HCP: 8	♦ Q82	♦ K65	Pass	3NT	AP	
South HCP: 20	♣ KJ10842	♣ A963				
Contract: 3N S						

Board: 426

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AKQ4

♥ AQ5

♦ J3

♣ KJ102

South:

♠ 98

♥ J76

♦ A6

♣ AQ9754

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

AP

1. Gerber, for N

## North hands (Practice Page)

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

Board: 427	♠ K	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ KJ1032	Partner bids first.
HCP: 11	♣ A108654	
Board: 428	♠ AKQJ	The opponents are silent.
Dealer: N	♥ A1072	
Vul: EW	♦ KQ	You bid first.
HCP: 21	♣ Q104	
Board: 429	♠ 74	East Doubles 7NT if possible.
Dealer: S	♥ K105	
Vul: None	♦ AKJ10862	Partner bids first.
HCP: 11	♣ 7	
Board: 430	♠ A7	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: EW	♦ AK732	You bid first.
HCP: 21	♣ J4	
Board: 431	♠ Q94	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ 103	Partner bids first.
HCP: 10	♣ A108642	
Board: 432	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ 974	You bid first.
HCP: 20	♣ A982	

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

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ				2NT
Vul: NS	♥ 5	♥ AQ6	Pass	4♠ <sup>1</sup>	Pass	5♣
North HCP: 11	♦ KJ1032	♦ A764	Pass	6♣	AP	
South HCP: 21	♣ A108654	♣ KQ72				
Contract: 6♣ S			1. Minors			

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 64				
Vul: EW	♥ A1072	♥ J6		2NT	Pass	3NT
North HCP: 21	♦ KQ	♦ 983	AP			
South HCP: 8	♣ Q104	♣ AK8653				
Contract: 3N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQJ5				2NT
Vul: None	♥ K105	♥ A64	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AKJ10862	♦ Q5	Pass	7NT	X	AP
South HCP: 21	♣ 7	♣ AKJ3				
Contract: 7NX S			1. Gerber, for N			

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K94		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKQ2	♥ 863	Pass	4NT	Pass	6♣
North HCP: 21	♦ AK732	♦ Q	AP			
South HCP: 11	♣ J4	♣ AQ10952				
Contract: 6♣ S			1. Gerber, for N			

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AKJ				2NT
Vul: Both	♥ A4	♥ J97	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 103	♦ AJ82	Pass	6NT	AP	
South HCP: 20	♣ A108642	♣ KQJ				
Contract: 6N S			1. Gerber, for N			

Board: 432

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ

♥ AK4

♦ 974

♣ A982

South:

♠ J7

♥ 65

♦ A108

♣ KJ7654

West	North	East	South
	2NT	Pass	6♣
AP			

## South hands (Practice Page)

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

Board: 427	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ A764	You bid first.
HCP: 21	♣ KQ72	
Board: 428	♠ 64	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ 983	Partner bids first.
HCP: 8	♣ AK8653	
Board: 429	♠ AQJ5	East Doubles 7NT if possible.
Dealer: S	♥ A64	
Vul: None	♦ Q5	You bid first.
HCP: 21	♣ AKJ3	
Board: 430	♠ K94	The opponents are silent.
Dealer: N	♥ 863	
Vul: EW	♦ Q	Partner bids first.
HCP: 11	♣ AQ10952	
Board: 431	♠ AKJ	The opponents are silent.
Dealer: S	♥ J97	
Vul: Both	♦ AJ82	You bid first.
HCP: 20	♣ KQJ	
Board: 432	♠ J7	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ A108	Partner bids first.
HCP: 9	♣ KJ7654	

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

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ				2NT
Vul: NS	♥ 5	♥ AQ6	Pass	4♣ <sup>1</sup>	Pass	5♣
North HCP: 11	♦ KJ1032	♦ A764	Pass	6♣	AP	
South HCP: 21	♣ A108654	♣ KQ72				
Contract: 6♣ S			1. Minors			

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 64				
Vul: EW	♥ A1072	♥ J6		2NT	Pass	3NT
North HCP: 21	♦ KQ	♦ 983	AP			
South HCP: 8	♣ Q104	♣ AK8653				
Contract: 3N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQJ5				2NT
Vul: None	♥ K105	♥ A64	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AKJ10862	♦ Q5	Pass	7NT	X	AP
South HCP: 21	♣ 7	♣ AKJ3				
Contract: 7NX S			1. Gerber, for N			

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K94		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKQ2	♥ 863	Pass	4NT	Pass	6♣
North HCP: 21	♦ AK732	♦ Q	AP			
South HCP: 11	♣ J4	♣ AQ10952				
Contract: 6♣ S			1. Gerber, for N			

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AKJ				2NT
Vul: Both	♥ A4	♥ J97	Pass	4♣ <sup>1</sup>	Pass	4♣
North HCP: 10	♦ 103	♦ AJ82	Pass	6NT	AP	
South HCP: 20	♣ A108642	♣ KQJ				
Contract: 6N S			1. Gerber, for N			

Board: 432

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ

♥ AK4

♦ 974

♣ A982

South:

♠ J7

♥ 65

♦ A108

♣ KJ7654

West	North	East	South
	2NT	Pass	6♣
AP			



## North hands (Practice Page)

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

Board: 433	♠ 542	The opponents are silent.
Dealer: S	♥ 65	
Vul: NS	♦ Q8	Partner bids first.
HCP: 8	♣ AQ9854	

Board: 434	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: Both	♦ A10	You bid first.
HCP: 20	♣ AK93	

Board: 435	♠ QJ82	The opponents are silent.
Dealer: S	♥ 1076	
Vul: None	♦ KQJ982	Partner bids first.
HCP: 9	♣ —	

Board: 436	♠ KQ8	East Bids 4NT if possible.
Dealer: N	♥ AJ	
Vul: NS	♦ AK76	You bid first.
HCP: 20	♣ QJ42	

Board: 437	♠ 1054	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ QJ108653	Partner bids first.
HCP: 9	♣ A	

Board: 438	♠ AQ	The opponents are silent.
Dealer: N	♥ J83	
Vul: None	♦ AKJ2	You bid first.
HCP: 20	♣ KQ84	

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

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AK6				2NT
Vul: NS	♥ 65	♥ A732				
North HCP: 8	♦ Q8	♦ AKJ10	Pass	3NT	AP	
South HCP: 20	♣ AQ9854	♣ J7				
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ A7				
Vul: Both	♥ KQ74	♥ 982		2NT	Pass	3NT
North HCP: 20	♦ A10	♦ KJ9542	AP			
South HCP: 8	♣ AK93	♣ 74				
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ QJ82	♠ AK6				2NT
Vul: None	♥ 1076	♥ AK92	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ KQJ982	♦ 43	Pass	3NT	AP	
South HCP: 21	♣ —	♣ AK87	1. Stayman			
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 642				
Vul: NS	♥ AJ	♥ Q8		2NT	4NT <sup>1</sup>	6♣
North HCP: 20	♦ AK76	♦ Q2	AP			
South HCP: 11	♣ QJ42	♣ AK10763	1. Unusual 4NT			
Contract: 6♣ S						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ AK				
Vul: EW	♥ Q3	♥ KJ64				2NT
North HCP: 9	♦ QJ108653	♦ AK9	Pass	6♦	AP	
South HCP: 21	♣ A	♣ QJ92				
Contract: 6♦ N						

Board: 438

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ

♥ J83

♦ AKJ2

♣ KQ84

South:

♠ 73

♥ KQ

♦ Q98753

♣ J73

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 433	♠ AK6	The opponents are silent.
Dealer: S	♥ A732	
Vul: NS	♦ AKJ10	You bid first.
HCP: 20	♣ J7	

Board: 434	♠ A7	The opponents are silent.
Dealer: N	♥ 982	
Vul: Both	♦ KJ9542	Partner bids first.
HCP: 8	♣ 74	

Board: 435	♠ AK6	The opponents are silent.
Dealer: S	♥ AK92	
Vul: None	♦ 43	You bid first.
HCP: 21	♣ AK87	

Board: 436	♠ 642	East Bids 4NT if possible.
Dealer: N	♥ Q8	
Vul: NS	♦ Q2	Partner bids first.
HCP: 11	♣ AK10763	

Board: 437	♠ AK	The opponents are silent.
Dealer: S	♥ KJ64	
Vul: EW	♦ AK9	You bid first.
HCP: 21	♣ QJ92	

Board: 438	♠ 73	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ Q98753	Partner bids first.
HCP: 8	♣ J73	

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

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AK6				2NT
Vul: NS	♥ 65	♥ A732				
North HCP: 8	♦ Q8	♦ AKJ10	Pass	3NT	AP	
South HCP: 20	♣ AQ9854	♣ J7				
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ A7		2NT	Pass	3NT
Vul: Both	♥ KQ74	♥ 982				
North HCP: 20	♦ A10	♦ KJ9542	AP			
South HCP: 8	♣ AK93	♣ 74				
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ QJ82	♠ AK6				2NT
Vul: None	♥ 1076	♥ AK92	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ KQJ982	♦ 43	Pass	3NT	AP	
South HCP: 21	♣ —	♣ AK87	1. Stayman			
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 642		2NT	4NT <sup>1</sup>	6♣
Vul: NS	♥ AJ	♥ Q8	AP			
North HCP: 20	♦ AK76	♦ Q2	1. Unusual 4NT			
South HCP: 11	♣ QJ42	♣ AK10763				
Contract: 6♣ S						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ AK				2NT
Vul: EW	♥ Q3	♥ KJ64				
North HCP: 9	♦ QJ108653	♦ AK9	Pass	6♦	AP	
South HCP: 21	♣ A	♣ QJ92				
Contract: 6♦ N						

Board: 438

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ

♥ J83

♦ AKJ2

♣ KQ84

South:

♠ 73

♥ KQ

♦ Q98753

♣ J73

West	North	East	South
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	2NT	Pass	3NT
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AP

## North hands (Practice Page)

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

Board: 439	♠ 53	The opponents are silent.
Dealer: S	♥ 1094	
Vul: NS	♦ KQJ107632	Partner bids first.
HCP: 6	♣ —	

Board: 440	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AQJ105	You bid first.
HCP: 21	♣ QJ2	

Board: 441	♠ KJ8	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ KQ10986	Partner bids first.
HCP: 10	♣ J7	

Board: 442	♠ KQJ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ QJ82	You bid first.
HCP: 21	♣ KQ9	

Board: 443	♠ J1054	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ QJ	Partner bids first.
HCP: 10	♣ KQJ982	

Board: 444	♠ AQ107	West Bids 3♦ if possible.
Dealer: N	♥ AKJ7	
Vul: None	♦ A7	You bid first.
HCP: 20	♣ Q103	

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

Board: 439

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ 53

♥ 1094

♦ KQJ107632

♣ —

South:

♠ AK4

♥ A65

♦ 85

♣ AKQ102

West North East South

2NT

Pass 3NT AP

Board: 440

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 6♣ S

North:

♠ AQ3

♥ KQ

♦ AQJ105

♣ QJ2

South:

♠ —

♥ AJ752

♦ 62

♣ K109854

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♣

AP

Board: 441

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ KJ8

♥ 42

♦ KQ10986

♣ J7

South:

♠ AQ54

♥ K85

♦ AJ3

♣ AQ9

West North East South

2NT

Pass 3NT AP

Board: 442

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ KQJ

♥ AK7

♦ QJ82

♣ KQ9

South:

♠ 1096

♥ 85

♦ A5

♣ AJ7542

West North East South

2NT Pass 6♣

AP

Board: 443

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ N

North:

♠ J1054

♥ 4

♦ QJ

♣ KQJ982

South:

♠ AKQ6

♥ 9852

♦ AK10

♣ A3

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 6♠ AP

1. Stayman

2. both majors



Board: 444

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AQ107

♥ AKJ7

♦ A7

♣ Q103

South:

♠ J964

♥ 965

♦ —

♣ AK8764

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

3♦	3NT	Pass	4♣
----	-----	------	----

Pass	5♣	Pass	6♣
------	----	------	----

AP

1. Stayman

## South hands (Practice Page)

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

Board: 439	♠ AK4	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ 85	You bid first.
HCP: 20	♣ AKQ102	

Board: 440	♠ —	The opponents are silent.
Dealer: N	♥ AJ752	
Vul: EW	♦ 62	Partner bids first.
HCP: 8	♣ K109854	

Board: 441	♠ AQ54	The opponents are silent.
Dealer: S	♥ K85	
Vul: Both	♦ AJ3	You bid first.
HCP: 20	♣ AQ9	

Board: 442	♠ 1096	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ A5	Partner bids first.
HCP: 9	♣ AJ7542	

Board: 443	♠ AKQ6	The opponents are silent.
Dealer: S	♥ 9852	
Vul: Both	♦ AK10	You bid first.
HCP: 20	♣ A3	

Board: 444	♠ J964	West Bids 3♦ if possible.
Dealer: N	♥ 965	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ AK8764	

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

Board: 439

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ 53

♥ 1094

♦ KQJ107632

♣ —

South:

♠ AK4

♥ A65

♦ 85

♣ AKQ102

West North East South

2NT

Pass 3NT AP

Board: 440

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 6♣ S

North:

♠ AQ3

♥ KQ

♦ AQJ105

♣ QJ2

South:

♠ —

♥ AJ752

♦ 62

♣ K109854

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♣

AP

Board: 441

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ KJ8

♥ 42

♦ KQ10986

♣ J7

South:

♠ AQ54

♥ K85

♦ AJ3

♣ AQ9

West North East South

2NT

Pass 3NT AP

Board: 442

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ KQJ

♥ AK7

♦ QJ82

♣ KQ9

South:

♠ 1096

♥ 85

♦ A5

♣ AJ7542

West North East South

2NT Pass 6♣

AP

Board: 443

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ N

North:

♠ J1054

♥ 4

♦ QJ

♣ KQJ982

South:

♠ AKQ6

♥ 9852

♦ AK10

♣ A3

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 6♠ AP

1. Stayman
2. both majors

Board: 444

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AQ107

♥ AKJ7

♦ A7

♣ Q103

South:

♠ J964

♥ 965

♦ —

♣ AK8764

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

3♦	3NT	Pass	4♣
----	-----	------	----

Pass	5♣	Pass	6♣
------	----	------	----

AP

1. Stayman

## North hands (Practice Page)

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

Board: 445	♠ 7	The opponents are silent.
Dealer: S	♥ KQ104	
Vul: EW	♦ 54	Partner bids first.
HCP: 9	♣ A108432	

Board: 446	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: Both	♦ A5	You bid first.
HCP: 21	♣ K83	

Board: 447	♠ K10	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ AQJ1085	Partner bids first.
HCP: 13	♣ J63	

Board: 448	♠ AK92	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ QJ53	You bid first.
HCP: 20	♣ AQ	

Board: 449	♠ 74	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ QJ6432	Partner bids first.
HCP: 8	♣ J6	

Board: 450	♠ AJ107	East Bids 5♦ if possible.
Dealer: N	♥ A975	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ Q4	

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

Board: 445  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 5♣ N

North:  
♠ 7  
♥ KQ104  
♦ 54  
♣ A108432

South:  
♠ AKQ4  
♥ A5  
♦ AJ1082  
♣ Q5

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

1. Stayman

Board: 446  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6♣ S

North:  
♠ AKQ4  
♥ AJ87  
♦ A5  
♣ K83

South:  
♠ 96  
♥ K6  
♦ K74  
♣ AJ9764

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 447  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 20  
Contract: 4N S

North:  
♠ K10  
♥ Q9  
♦ AQJ1085  
♣ J63

South:  
♠ AQ43  
♥ AK106  
♦ 92  
♣ AK7

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

1. Quantitative 4NT

Board: 448  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 6♦ S

North:  
♠ AK92  
♥ A95  
♦ QJ53  
♣ AQ

South:  
♠ 7  
♥ KQJ8  
♦ AK9864  
♣ 108

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

1. Stayman

Board: 449  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ 74  
♥ A86  
♦ QJ6432  
♣ J6

South:  
♠ AQ  
♥ K943  
♦ K1098  
♣ AKQ

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 450

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AJ107

♥ A975

♦ AKQ

♣ Q4

South:

♠ Q432

♥ 2

♦ 2

♣ AK76532

West	North	East	South
	2NT	5♦	6♣
AP			

## South hands (Practice Page)

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

Board: 445	♠ AKQ4	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ AJ1082	You bid first.
HCP: 20	♣ Q5	

Board: 446	♠ 96	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ K74	Partner bids first.
HCP: 11	♣ AJ9764	

Board: 447	♠ AQ43	The opponents are silent.
Dealer: S	♥ AK106	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AK7	

Board: 448	♠ 7	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: Both	♦ AK9864	Partner bids first.
HCP: 13	♣ 108	

Board: 449	♠ AQ	The opponents are silent.
Dealer: S	♥ K943	
Vul: None	♦ K1098	You bid first.
HCP: 21	♣ AKQ	

Board: 450	♠ Q432	East Bids 5♦ if possible.
Dealer: N	♥ 2	
Vul: NS	♦ 2	Partner bids first.
HCP: 9	♣ AK76532	



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

Board: 445  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 5♣ N

North:  
♠ 7  
♥ KQ104  
♦ 54  
♣ A108432

South:  
♠ AKQ4  
♥ A5  
♦ AJ1082  
♣ Q5

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

1. Stayman

Board: 446  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6♣ S

North:  
♠ AKQ4  
♥ AJ87  
♦ A5  
♣ K83

South:  
♠ 96  
♥ K6  
♦ K74  
♣ AJ9764

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 447  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 20  
Contract: 4N S

North:  
♠ K10  
♥ Q9  
♦ AQJ1085  
♣ J63

South:  
♠ AQ43  
♥ AK106  
♦ 92  
♣ AK7

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

1. Quantitative 4NT

Board: 448  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 6♦ S

North:  
♠ AK92  
♥ A95  
♦ QJ53  
♣ AQ

South:  
♠ 7  
♥ KQJ8  
♦ AK9864  
♣ 108

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

1. Stayman

Board: 449  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ 74  
♥ A86  
♦ QJ6432  
♣ J6

South:  
♠ AQ  
♥ K943  
♦ K1098  
♣ AKQ

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 450

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AJ107

♥ A975

♦ AKQ

♣ Q4

South:

♠ Q432

♥ 2

♦ 2

♣ AK76532

West	North	East	South
	2NT	5♦	6♣
AP			

## North hands (Practice Page)

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

Board: 451	♠ K9	The opponents are silent.
Dealer: S	♥ Q852	
Vul: EW	♦ 7	Partner bids first.
HCP: 8	♣ K95432	

Board: 452	♠ AK72	The opponents are silent.
Dealer: N	♥ A975	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ KJ7	

Board: 453	♠ J9542	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ QJ10753	Partner bids first.
HCP: 8	♣ —	

Board: 454	♠ AK5	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: EW	♦ Q1096	You bid first.
HCP: 20	♣ AK8	

Board: 455	♠ J105	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ K9	Partner bids first.
HCP: 7	♣ K865432	

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

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q642				2NT
Vul: EW	♥ Q852	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 7	♦ AK94	Pass	3NT	AP	
South HCP: 20	♣ K95432	♣ A6				
Contract: 3N S			1. Stayman			

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ Q43				
Vul: None	♥ A975	♥ J		2NT	Pass	3NT
North HCP: 21	♦ AQ	♦ 543	AP			
South HCP: 7	♣ KJ7	♣ A96532				
Contract: 3N N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ J9542	♠ A10				2NT
Vul: NS	♥ A9	♥ KJ106	Pass	3♥	Pass	3♠
North HCP: 8	♦ QJ10753	♦ K9	Pass	3NT	AP	
South HCP: 21	♣ —	♣ AKQJ6				
Contract: 3N S						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 732				
Vul: EW	♥ KJ7	♥ 103		2NT	Pass	3NT
North HCP: 20	♦ Q1096	♦ AJ	AP			
South HCP: 8	♣ AK8	♣ QJ9654				
Contract: 3N N						

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ K76				2NT
Vul: Both	♥ 2	♥ AQ64	Pass	6♣	AP	
North HCP: 7	♦ K9	♦ AQ8				
South HCP: 21	♣ K865432	♣ AQ9				
Contract: 6♣ N						

## South hands (Practice Page)

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

Board: 451	♠ Q642	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ AK94	You bid first.
HCP: 20	♣ A6	

Board: 452	♠ Q43	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ 543	Partner bids first.
HCP: 7	♣ A96532	

Board: 453	♠ A10	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: NS	♦ K9	You bid first.
HCP: 21	♣ AKQJ6	

Board: 454	♠ 732	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ AJ	Partner bids first.
HCP: 8	♣ QJ9654	

Board: 455	♠ K76	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: Both	♦ AQ8	You bid first.
HCP: 21	♣ AQ9	

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

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q642				2NT
Vul: EW	♥ Q852	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 7	♦ AK94	Pass	3NT	AP	
South HCP: 20	♣ K95432	♣ A6				
Contract: 3N S			1. Stayman			

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ Q43				
Vul: None	♥ A975	♥ J		2NT	Pass	3NT
North HCP: 21	♦ AQ	♦ 543	AP			
South HCP: 7	♣ KJ7	♣ A96532				
Contract: 3N N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ J9542	♠ A10				2NT
Vul: NS	♥ A9	♥ KJ106	Pass	3♥	Pass	3♠
North HCP: 8	♦ QJ10753	♦ K9	Pass	3NT	AP	
South HCP: 21	♣ —	♣ AKQJ6				
Contract: 3N S						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 732				
Vul: EW	♥ KJ7	♥ 103		2NT	Pass	3NT
North HCP: 20	♦ Q1096	♦ AJ	AP			
South HCP: 8	♣ AK8	♣ QJ9654				
Contract: 3N N						

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ K76				2NT
Vul: Both	♥ 2	♥ AQ64				
North HCP: 7	♦ K9	♦ AQ8	Pass	6♣	AP	
South HCP: 21	♣ K865432	♣ AQ9				
Contract: 6♣ N						