

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 1	♠ 74	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ Q9432	Partner bids first.
HCP: 9	♣ AJ5	

Board: 2	♠ AK107	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: NS	♦ QJ7	You bid first.
HCP: 20	♣ A3	

Board: 3	♠ 43	The opponents are silent.
Dealer: S	♥ 9862	
Vul: EW	♦ 10743	Partner bids first.
HCP: 4	♣ A82	

Board: 4	♠ AK4	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ AQ93	You bid first.
HCP: 20	♣ AQ94	

Board: 5	♠ J10942	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ QJ105	Partner bids first.
HCP: 5	♣ 8	

Board: 6	♠ K94	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ AKQ72	You bid first.
HCP: 20	♣ J8	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ103				2NT
Vul: None	♥ Q97	♥ KJ2				
North HCP: 9	♦ Q9432	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						
Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 985		2NT	Pass	3♠ ¹
Vul: NS	♥ AQ76	♥ —	Pass	3NT	Pass	5♣
North HCP: 20	♦ QJ7	♦ 10832	AP			
South HCP: 3	♣ A3	♣ K109542				
Contract: 5♣ S						
						1. Minor Suit Transfers after 2NT
Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK6				2NT
Vul: EW	♥ 9862	♥ K75				
North HCP: 4	♦ 10743	♦ KQ9	AP			
South HCP: 20	♣ A82	♣ KQ63				
Contract: 2N S						
Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 10853				
Vul: Both	♥ J5	♥ K1072		2NT	AP	
North HCP: 20	♦ AQ93	♦ 107				
South HCP: 3	♣ AQ94	♣ 532				
Contract: 2N N						
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J10942	♠ A76				2NT
Vul: NS	♥ J97	♥ AK63	Pass	3♥	Pass	3♠
North HCP: 5	♦ QJ105	♦ K63	Pass	3NT	Pass	4♠
South HCP: 20	♣ 8	♣ AQ9	AP			
Contract: 4♠ S						

Board: 6
Dealer: N
Vul: EW
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ K94
♥ AK7
♦ AKQ72
♣ J8

South:
♠ AQJ
♥ QJ832
♦ 54
♣ A95

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	5NT
Pass	6NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 1	♠ AQ103	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ Q97	

Board: 2	♠ 985	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 10832	Partner bids first.
HCP: 3	♣ K109542	

Board: 3	♠ AK6	The opponents are silent.
Dealer: S	♥ K75	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ KQ63	

Board: 4	♠ 10853	The opponents are silent.
Dealer: N	♥ K1072	
Vul: Both	♦ 107	Partner bids first.
HCP: 3	♣ 532	

Board: 5	♠ A76	The opponents are silent.
Dealer: S	♥ AK63	
Vul: NS	♦ K63	You bid first.
HCP: 20	♣ AQ9	

Board: 6	♠ AQJ	The opponents are silent.
Dealer: N	♥ QJ832	
Vul: EW	♦ 54	Partner bids first.
HCP: 14	♣ A95	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ103				2NT
Vul: None	♥ Q97	♥ KJ2				
North HCP: 9	♦ Q9432	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						
Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 985		2NT	Pass	3♠ ¹
Vul: NS	♥ AQ76	♥ —	Pass	3NT	Pass	5♣
North HCP: 20	♦ QJ7	♦ 10832	AP			
South HCP: 3	♣ A3	♣ K109542				
Contract: 5♣ S						
						1. Minor Suit Transfers after 2NT
Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK6				2NT
Vul: EW	♥ 9862	♥ K75				
North HCP: 4	♦ 10743	♦ KQ9	AP			
South HCP: 20	♣ A82	♣ KQ63				
Contract: 2N S						
Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 10853				
Vul: Both	♥ J5	♥ K1072		2NT	AP	
North HCP: 20	♦ AQ93	♦ 107				
South HCP: 3	♣ AQ94	♣ 532				
Contract: 2N N						
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J10942	♠ A76				2NT
Vul: NS	♥ J97	♥ AK63	Pass	3♥	Pass	3♠
North HCP: 5	♦ QJ105	♦ K63	Pass	3NT	Pass	4♠
South HCP: 20	♣ 8	♣ AQ9	AP			
Contract: 4♠ S						

Board: 6
Dealer: N
Vul: EW
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ K94
♥ AK7
♦ AKQ72
♣ J8

South:
♠ AQJ
♥ QJ832
♦ 54
♣ A95

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	5NT
Pass	6NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 7	♠ AQ943	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ 8542	Partner bids first.
HCP: 6	♣ 10	

Board: 8	♠ KQ10	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ Q104	You bid first.
HCP: 20	♣ AKQ5	

Board: 9	♠ 72	The opponents are silent.
Dealer: S	♥ A109765	
Vul: EW	♦ Q63	Partner bids first.
HCP: 10	♣ A8	

Board: 10	♠ KJ64	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AKQ93	You bid first.
HCP: 20	♣ K2	

Board: 11	♠ 542	The opponents are silent.
Dealer: S	♥ Q10932	
Vul: None	♦ Q765	Partner bids first.
HCP: 4	♣ 7	

Board: 12	♠ AQ4	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ AK84	You bid first.
HCP: 20	♣ A73	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AQ943	♠ K85				2NT
Vul: Both	♥ 1074	♥ KQ8	Pass	3♥	Pass	3♠
North HCP: 6	♦ 8542	♦ AKQ	Pass	3NT	Pass	4♠
South HCP: 21	♣ 10	♣ A754	AP			
Contract: 4♠ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 85432		2NT	Pass	3♥
Vul: None	♥ A73	♥ Q9	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q104	♦ KJ52	Pass	4♠	AP	
South HCP: 6	♣ AKQ5	♣ 87				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ KQ3				2NT
Vul: EW	♥ A109765	♥ QJ4	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ Q63	♦ AKJ	Pass	4NT ²	Pass	5♦
South HCP: 21	♣ A8	♣ KQ106	Pass	5♥	AP	
Contract: 5♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ AQ10872		2NT	Pass	4♥ ¹
Vul: Both	♥ KJ	♥ 6	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ AKQ93	♦ 1074	Pass	5♠	Pass	6♠
South HCP: 10	♣ K2	♣ A86	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AQ3				2NT
Vul: None	♥ Q10932	♥ K75	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q765	♦ KJ8	AP			
South HCP: 21	♣ 7	♣ AKJ8				
Contract: 3♥ S						

Board: 12

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AQ4

♥ K108

♦ AK84

♣ A73

South:

♠ J93

♥ A54

♦ 6532

♣ 1084

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 7	♠ K85	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ A754	

Board: 8	♠ 85432	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ KJ52	Partner bids first.
HCP: 6	♣ 87	

Board: 9	♠ KQ3	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ KQ106	

Board: 10	♠ AQ10872	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 1074	Partner bids first.
HCP: 10	♣ A86	

Board: 11	♠ AQ3	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ KJ8	You bid first.
HCP: 21	♣ AKJ8	

Board: 12	♠ J93	The opponents are silent.
Dealer: N	♥ A54	
Vul: NS	♦ 6532	Partner bids first.
HCP: 5	♣ 1084	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AQ943	♠ K85				2NT
Vul: Both	♥ 1074	♥ KQ8	Pass	3♥	Pass	3♠
North HCP: 6	♦ 8542	♦ AKQ	Pass	3NT	Pass	4♠
South HCP: 21	♣ 10	♣ A754	AP			
Contract: 4♠ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 85432		2NT	Pass	3♥
Vul: None	♥ A73	♥ Q9	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q104	♦ KJ52	Pass	4♠	AP	
South HCP: 6	♣ AKQ5	♣ 87				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ KQ3				2NT
Vul: EW	♥ A109765	♥ QJ4	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ Q63	♦ AKJ	Pass	4NT ²	Pass	5♦
South HCP: 21	♣ A8	♣ KQ106	Pass	5♥	AP	
Contract: 5♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ AQ10872		2NT	Pass	4♥ ¹
Vul: Both	♥ KJ	♥ 6	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ AKQ93	♦ 1074	Pass	5♠	Pass	6♠
South HCP: 10	♣ K2	♣ A86	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AQ3				2NT
Vul: None	♥ Q10932	♥ K75	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q765	♦ KJ8	AP			
South HCP: 21	♣ 7	♣ AKJ8				
Contract: 3♥ S						

Board: 12

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AQ4

♥ K108

♦ AK84

♣ A73

South:

♠ J93

♥ A54

♦ 6532

♣ 1084

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 13	♠ Q9642	East Doubles 3♥ if possible.
Dealer: S	♥ —	
Vul: Both	♦ 54	Partner bids first.
HCP: 4	♣ Q98763	
Board: 14	♠ AQJ	The opponents are silent.
Dealer: N	♥ J106	
Vul: None	♦ AK72	You bid first.
HCP: 21	♣ AQ5	
Board: 15	♠ K10865	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ AJ752	Partner bids first.
HCP: 11	♣ J	
Board: 16	♠ AJ97	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ KJ	You bid first.
HCP: 21	♣ AKQJ	
Board: 17	♠ 76	The opponents are silent.
Dealer: S	♥ AK7653	
Vul: None	♦ K4	Partner bids first.
HCP: 12	♣ Q73	
Board: 18	♠ KQ10	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ AQJ8	You bid first.
HCP: 20	♣ AQ32	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ AKJ7				2NT
Vul: Both	♥ —	♥ Q87	Pass	3♥	X	4♠ ¹
North HCP: 4	♦ 54	♦ AQ62	AP			
South HCP: 20	♣ Q98763	♣ A10				
Contract: 4♠ S						1. Super acceptance after NT

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1096				
Vul: None	♥ J106	♥ K93		2NT	Pass	3NT
North HCP: 21	♦ AK72	♦ QJ4	AP			
South HCP: 6	♣ AQ5	♣ 10642				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ K10865	♠ AQ4				2NT
Vul: NS	♥ Q7	♥ K952	Pass	3♥	Pass	3♠
North HCP: 11	♦ AJ752	♦ KQ	Pass	4NT ¹	Pass	6♠
South HCP: 20	♣ J	♣ AQ54	AP			
Contract: 6♠ S						1. Quantitative 4NT

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ 652				
Vul: EW	♥ Q82	♥ 97				
North HCP: 21	♦ KJ	♦ 8742		2NT	AP	
South HCP: 0	♣ AKQJ	♣ 8764				
Contract: 2N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AK53				2NT
Vul: None	♥ AK7653	♥ 84	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ K4	♦ AJ7	Pass	4NT ²	Pass	5♣
South HCP: 20	♣ Q73	♣ AKJ10	Pass	5♦	Pass	5♥
Contract: 6N S			Pass	6NT	AP	
						1. Texas
						2. Blackwood 0314, for ♥

Board: 18
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 4♠ N

North:
♠ KQ10
♥ Q7
♦ AQJ8
♣ AQ32

South:
♠ J9763
♥ A1043
♦ 104
♣ 94

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	3♥ ²
Pass	4♠	AP	
1. Stayman			
2. SMOLEN			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 13	♠ AKJ7	East Doubles 3♥ if possible.
Dealer: S	♥ Q87	
Vul: Both	♦ AQ62	You bid first.
HCP: 20	♣ A10	
Board: 14	♠ 1096	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ QJ4	Partner bids first.
HCP: 6	♣ 10642	
Board: 15	♠ AQ4	The opponents are silent.
Dealer: S	♥ K952	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AQ54	
Board: 16	♠ 652	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ 8742	Partner bids first.
HCP: 0	♣ 8764	
Board: 17	♠ AK53	The opponents are silent.
Dealer: S	♥ 84	
Vul: None	♦ AJ7	You bid first.
HCP: 20	♣ AKJ10	
Board: 18	♠ J9763	The opponents are silent.
Dealer: N	♥ A1043	
Vul: EW	♦ 104	Partner bids first.
HCP: 5	♣ 94	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ AKJ7				2NT
Vul: Both	♥ —	♥ Q87	Pass	3♥	X	4♠ ¹
North HCP: 4	♦ 54	♦ AQ62	AP			
South HCP: 20	♣ Q98763	♣ A10				
Contract: 4♠ S						1. Super acceptance after NT

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1096				
Vul: None	♥ J106	♥ K93		2NT	Pass	3NT
North HCP: 21	♦ AK72	♦ QJ4	AP			
South HCP: 6	♣ AQ5	♣ 10642				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ K10865	♠ AQ4				2NT
Vul: NS	♥ Q7	♥ K952	Pass	3♥	Pass	3♠
North HCP: 11	♦ AJ752	♦ KQ	Pass	4NT ¹	Pass	6♠
South HCP: 20	♣ J	♣ AQ54	AP			
Contract: 6♠ S						1. Quantitative 4NT

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ 652				
Vul: EW	♥ Q82	♥ 97				
North HCP: 21	♦ KJ	♦ 8742		2NT	AP	
South HCP: 0	♣ AKQJ	♣ 8764				
Contract: 2N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AK53				2NT
Vul: None	♥ AK7653	♥ 84	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ K4	♦ AJ7	Pass	4NT ²	Pass	5♣
South HCP: 20	♣ Q73	♣ AKJ10	Pass	5♦	Pass	5♥
Contract: 6N S			Pass	6NT	AP	
						1. Texas
						2. Blackwood 0314, for ♥

Board: 18
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 4♠ N

North:
♠ KQ10
♥ Q7
♦ AQJ8
♣ AQ32

South:
♠ J9763
♥ A1043
♦ 104
♣ 94

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	3♥ ²
Pass	4♠	AP	
1. Stayman			
2. SMOLEN			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 19	♠ 103	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ KJ104	Partner bids first.
HCP: 11	♣ QJ1074	

Board: 20	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ 1085	

Board: 21	♠ AJ10	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ J973	Partner bids first.
HCP: 8	♣ 10432	

Board: 22	♠ AK	The opponents are silent.
Dealer: N	♥ K43	
Vul: None	♦ A73	You bid first.
HCP: 20	♣ AQ753	

Board: 23	♠ K9	The opponents are silent.
Dealer: S	♥ 74	
Vul: EW	♦ 10432	Partner bids first.
HCP: 10	♣ AQJ63	

Board: 24	♠ AJ93	The opponents are silent.
Dealer: N	♥ 1072	
Vul: Both	♦ AK5	You bid first.
HCP: 21	♣ AKQ	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK92				2NT
Vul: NS	♥ A8	♥ 105				
North HCP: 11	♦ KJ104	♦ AQ63	Pass	4NT ¹	AP	
South HCP: 20	♣ QJ1074	♣ AK3	1. Quantitative	4NT		
Contract: 4N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q1096		2NT	Pass	3♣ ¹
Vul: EW	♥ KQ97	♥ J104	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK7	♦ J52	AP			
South HCP: 8	♣ 1085	♣ A64	1. Stayman			
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ Q83				2NT
Vul: Both	♥ Q2	♥ AK84				
North HCP: 8	♦ J973	♦ AKQ10	Pass	3NT	AP	
South HCP: 21	♣ 10432	♣ K8				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J92		2NT	Pass	3NT
Vul: None	♥ K43	♥ J85				
North HCP: 20	♦ A73	♦ Q85	AP			
South HCP: 5	♣ AQ753	♣ J1086				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQJ3				2NT
Vul: EW	♥ 74	♥ AJ5				
North HCP: 10	♦ 10432	♦ AKJ7	Pass	3NT	AP	
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 3N S						

Board: 24

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AJ93

♥ 1072

♦ AK5

♣ AKQ

South:

♠ 107654

♥ AJ965

♦ —

♣ J43

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 19	♠ AK92	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ AQ63	You bid first.
HCP: 20	♣ AK3	

Board: 20	♠ Q1096	The opponents are silent.
Dealer: N	♥ J104	
Vul: EW	♦ J52	Partner bids first.
HCP: 8	♣ A64	

Board: 21	♠ Q83	The opponents are silent.
Dealer: S	♥ AK84	
Vul: Both	♦ AKQ10	You bid first.
HCP: 21	♣ K8	

Board: 22	♠ J92	The opponents are silent.
Dealer: N	♥ J85	
Vul: None	♦ Q85	Partner bids first.
HCP: 5	♣ J1086	

Board: 23	♠ AQJ3	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ AKJ7	You bid first.
HCP: 20	♣ 84	

Board: 24	♠ 107654	The opponents are silent.
Dealer: N	♥ AJ965	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ J43	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK92				2NT
Vul: NS	♥ A8	♥ 105				
North HCP: 11	♦ KJ104	♦ AQ63	Pass	4NT ¹	AP	
South HCP: 20	♣ QJ1074	♣ AK3	1. Quantitative	4NT		
Contract: 4N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q1096		2NT	Pass	3♣ ¹
Vul: EW	♥ KQ97	♥ J104	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK7	♦ J52	AP			
South HCP: 8	♣ 1085	♣ A64	1. Stayman			
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ Q83				2NT
Vul: Both	♥ Q2	♥ AK84				
North HCP: 8	♦ J973	♦ AKQ10	Pass	3NT	AP	
South HCP: 21	♣ 10432	♣ K8				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J92		2NT	Pass	3NT
Vul: None	♥ K43	♥ J85				
North HCP: 20	♦ A73	♦ Q85	AP			
South HCP: 5	♣ AQ753	♣ J1086				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQJ3				2NT
Vul: EW	♥ 74	♥ AJ5				
North HCP: 10	♦ 10432	♦ AKJ7	Pass	3NT	AP	
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 3N S						

Board: 24

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AJ93

♥ 1072

♦ AK5

♣ AKQ

South:

♠ 107654

♥ AJ965

♦ —

♣ J43

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 25	♠ 102	The opponents are silent.
Dealer: S	♥ K852	
Vul: None	♦ AK65	Partner bids first.
HCP: 10	♣ 864	

Board: 26	♠ AJ7	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: NS	♦ QJ4	You bid first.
HCP: 20	♣ K105	

Board: 27	♠ 6	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ J95	Partner bids first.
HCP: 6	♣ J986432	

Board: 28	♠ KQ4	West Bids 3♦ if possible.
Dealer: N	♥ A62	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AK76	

Board: 29	♠ J	The opponents are silent.
Dealer: S	♥ J1087652	
Vul: NS	♦ —	Partner bids first.
HCP: 4	♣ Q8765	

Board: 30	♠ AKJ6	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ 872	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ A8				2NT
Vul: None	♥ K852	♥ AJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AK65	♦ Q107	Pass	3NT	AP	
South HCP: 20	♣ 864	♣ AKQ73				
Contract: 3N S			1. Stayman			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 984				
Vul: NS	♥ AKQ3	♥ J42		2NT	AP	
North HCP: 20	♦ QJ4	♦ 10763				
South HCP: 1	♣ K105	♣ 974				
Contract: 2N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK87				2NT
Vul: Both	♥ A6	♥ K1093				
North HCP: 6	♦ J95	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ J986432	♣ AK10				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 9732		2NT	Pass	3♣ ¹
Vul: None	♥ A62	♥ KQJ97	3♦	3NT	AP	
North HCP: 20	♦ A106	♦ 983				
South HCP: 6	♣ AK76	♣ 9				
Contract: 3N N			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K82				2NT
Vul: NS	♥ J1087652	♥ AQ94	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ —	♦ AK76	AP			
South HCP: 21	♣ Q8765	♣ AJ				
Contract: 4♥ S			1. Texas			

Board: 30

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 4♠ N

North:

♠ AKJ6

♥ AQ7

♦ AK7

♣ 872

South:

♠ Q853

♥ J10

♦ Q92

♣ AJ64

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♠	Pass	4♠
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AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 25	♠ A8	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ Q107	You bid first.
HCP: 20	♣ AKQ73	

Board: 26	♠ 984	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ 10763	Partner bids first.
HCP: 1	♣ 974	

Board: 27	♠ AK87	The opponents are silent.
Dealer: S	♥ K1093	
Vul: Both	♦ K10	You bid first.
HCP: 20	♣ AK10	

Board: 28	♠ 9732	West Bids 3♦ if possible.
Dealer: N	♥ KQJ97	
Vul: None	♦ 983	Partner bids first.
HCP: 6	♣ 9	

Board: 29	♠ K82	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: NS	♦ AK76	You bid first.
HCP: 21	♣ AJ	

Board: 30	♠ Q853	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ Q92	Partner bids first.
HCP: 10	♣ AJ64	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ A8				2NT
Vul: None	♥ K852	♥ AJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AK65	♦ Q107	Pass	3NT	AP	
South HCP: 20	♣ 864	♣ AKQ73				
Contract: 3N S			1. Stayman			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 984				
Vul: NS	♥ AKQ3	♥ J42		2NT	AP	
North HCP: 20	♦ QJ4	♦ 10763				
South HCP: 1	♣ K105	♣ 974				
Contract: 2N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK87				2NT
Vul: Both	♥ A6	♥ K1093				
North HCP: 6	♦ J95	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ J986432	♣ AK10				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 9732		2NT	Pass	3♣ ¹
Vul: None	♥ A62	♥ KQJ97	3♦	3NT	AP	
North HCP: 20	♦ A106	♦ 983				
South HCP: 6	♣ AK76	♣ 9				
Contract: 3N N			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K82				2NT
Vul: NS	♥ J1087652	♥ AQ94	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ —	♦ AK76	AP			
South HCP: 21	♣ Q8765	♣ AJ				
Contract: 4♥ S			1. Texas			

Board: 30

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 4♠ N

North:

♠ AKJ6

♥ AQ7

♦ AK7

♣ 872

South:

♠ Q853

♥ J10

♦ Q92

♣ AJ64

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♠	Pass	4♠
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AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 31	♠ 1097643	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ J86	Partner bids first.
HCP: 1	♣ 83	
Board: 32	♠ A43	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ AK43	You bid first.
HCP: 20	♣ KQ3	
Board: 33	♠ 5	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: Both	♦ 1054	Partner bids first.
HCP: 8	♣ Q10832	
Board: 34	♠ AQ8	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: NS	♦ K73	You bid first.
HCP: 21	♣ AQ8	
Board: 35	♠ 6	East Doubles 7NT if possible.
Dealer: S	♥ A6532	
Vul: EW	♦ 5	Partner bids first.
HCP: 9	♣ KQ9872	
Board: 36	♠ KQJ	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ A962	You bid first.
HCP: 20	♣ K64	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1097643	♠ Q52				2NT
Vul: NS	♥ 72	♥ AK10	Pass	4♥ ¹	Pass	4♠
North HCP: 1	♦ J86	♦ A97	AP			
South HCP: 20	♣ 83	♣ AK76				
Contract: 4♠ S			1. Texas			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ 7		2NT	Pass	4♣ ¹
Vul: EW	♥ A103	♥ KJ2	Pass	4NT	Pass	6♣
North HCP: 20	♦ AK43	♦ QJ	AP			
South HCP: 12	♣ KQ3	♣ AJ109742				
Contract: 6♣ S			1. Gerber, for N			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J73				2NT
Vul: Both	♥ KQJ9	♥ A107	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 1054	♦ AK3	Pass	3NT	AP	
South HCP: 20	♣ Q10832	♣ AKJ5				
Contract: 3N S			1. Stayman			

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J9753				
Vul: NS	♥ AQ54	♥ 3		2NT	Pass	3♥
North HCP: 21	♦ K73	♦ 64	Pass	3♠	AP	
South HCP: 2	♣ AQ8	♣ J9653				
Contract: 3♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A8				2NT
Vul: EW	♥ A6532	♥ KJ74	Pass	3♦	Pass	4♥ ¹
North HCP: 9	♦ 5	♦ AKJ64	Pass	4NT ²	Pass	5♦
South HCP: 20	♣ KQ9872	♣ A4	Pass	7NT	X	AP
Contract: 7NX S			1. Super acceptance after NT			
			2. Blackwood 0314, for ♥			

Board: 36

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ KQJ

♥ AK6

♦ A962

♣ K64

South:

♠ 1098532

♥ J10

♦ 8

♣ Q532

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 31	♠ Q52	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ A97	You bid first.
HCP: 20	♣ AK76	
Board: 32	♠ 7	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ QJ	Partner bids first.
HCP: 12	♣ AJ109742	
Board: 33	♠ J73	The opponents are silent.
Dealer: S	♥ A107	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ AKJ5	
Board: 34	♠ J9753	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ 64	Partner bids first.
HCP: 2	♣ J9653	
Board: 35	♠ A8	East Doubles 7NT if possible.
Dealer: S	♥ KJ74	
Vul: EW	♦ AKJ64	You bid first.
HCP: 20	♣ A4	
Board: 36	♠ 1098532	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ 8	Partner bids first.
HCP: 3	♣ Q532	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1097643	♠ Q52				2NT
Vul: NS	♥ 72	♥ AK10	Pass	4♥ ¹	Pass	4♠
North HCP: 1	♦ J86	♦ A97	AP			
South HCP: 20	♣ 83	♣ AK76				
Contract: 4♠ S			1. Texas			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ 7		2NT	Pass	4♣ ¹
Vul: EW	♥ A103	♥ KJ2	Pass	4NT	Pass	6♣
North HCP: 20	♦ AK43	♦ QJ	AP			
South HCP: 12	♣ KQ3	♣ AJ109742				
Contract: 6♣ S			1. Gerber, for N			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J73				2NT
Vul: Both	♥ KQJ9	♥ A107	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 1054	♦ AK3	Pass	3NT	AP	
South HCP: 20	♣ Q10832	♣ AKJ5				
Contract: 3N S			1. Stayman			

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J9753				
Vul: NS	♥ AQ54	♥ 3		2NT	Pass	3♥
North HCP: 21	♦ K73	♦ 64	Pass	3♠	AP	
South HCP: 2	♣ AQ8	♣ J9653				
Contract: 3♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A8				2NT
Vul: EW	♥ A6532	♥ KJ74	Pass	3♦	Pass	4♥ ¹
North HCP: 9	♦ 5	♦ AKJ64	Pass	4NT ²	Pass	5♦
South HCP: 20	♣ KQ9872	♣ A4	Pass	7NT	X	AP
Contract: 7NX S			1. Super acceptance after NT			
			2. Blackwood 0314, for ♥			

Board: 36

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ KQJ

♥ AK6

♦ A962

♣ K64

South:

♠ 1098532

♥ J10

♦ 8

♣ Q532

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 37	♠ 10843	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ J932	Partner bids first.
HCP: 1	♣ 975	
Board: 38	♠ AK5	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ Q964	
Board: 39	♠ 873	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ 6542	Partner bids first.
HCP: 0	♣ 1097	
Board: 40	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ KJ95	You bid first.
HCP: 20	♣ A8	
Board: 41	♠ J63	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ 963	Partner bids first.
HCP: 4	♣ K7643	
Board: 42	♠ A1097	East Bids XA♠♠ if possible.
Dealer: N	♥ AQ75	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ A6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 10843	♠ KJ7				2NT
Vul: None	♥ 76	♥ QJ42				
North HCP: 1	♦ J932	♦ AK	AP			
South HCP: 20	♣ 975	♣ AQ104				
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 62		2NT	Pass	3♣ ¹
Vul: Both	♥ A8	♥ Q1063	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK83	♦ J7	AP			
South HCP: 7	♣ Q964	♣ KJ1083	1. Stayman			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ AQ				2NT
Vul: None	♥ 876	♥ AKJ3				
North HCP: 0	♦ 6542	♦ K107	AP			
South HCP: 20	♣ 1097	♣ K652				
Contract: 2N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K8764		2NT	Pass	3♥
Vul: NS	♥ AQ73	♥ K6	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ95	♦ Q864	Pass	4♠	AP	
South HCP: 8	♣ A8	♣ 42				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ K9				2NT
Vul: Both	♥ 84	♥ AQJ6				
North HCP: 4	♦ 963	♦ KJ	AP			
South HCP: 21	♣ K7643	♣ AQJ52				
Contract: 2N S						

Board: 42
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 7♠X N

North:
♠ A1097
♥ AQ75
♦ AQ9
♣ A6

South:
♠ KQ8543
♥ KJ43
♦ 32
♣ 5

West	North	East	South
	2NT	Pass	3♥
Pass	4♠ ¹	Pass	4NT ²
Pass	5♦	Pass	7♠
Pass	Pass	XA♣♣	AP

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 37	♠ KJ7	The opponents are silent.
Dealer: S	♥ QJ42	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ AQ104	
Board: 38	♠ 62	The opponents are silent.
Dealer: N	♥ Q1063	
Vul: Both	♦ J7	Partner bids first.
HCP: 7	♣ KJ1083	
Board: 39	♠ AQ	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ K107	You bid first.
HCP: 20	♣ K652	
Board: 40	♠ K8764	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ Q864	Partner bids first.
HCP: 8	♣ 42	
Board: 41	♠ K9	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: Both	♦ KJ	You bid first.
HCP: 21	♣ AQJ52	
Board: 42	♠ KQ8543	East Bids XA♠♠ if possible.
Dealer: N	♥ KJ43	
Vul: None	♦ 32	Partner bids first.
HCP: 9	♣ 5	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 10843	♠ KJ7				2NT
Vul: None	♥ 76	♥ QJ42				
North HCP: 1	♦ J932	♦ AK	AP			
South HCP: 20	♣ 975	♣ AQ104				
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 62		2NT	Pass	3♣ ¹
Vul: Both	♥ A8	♥ Q1063	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK83	♦ J7	AP			
South HCP: 7	♣ Q964	♣ KJ1083	1. Stayman			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ AQ				2NT
Vul: None	♥ 876	♥ AKJ3				
North HCP: 0	♦ 6542	♦ K107	AP			
South HCP: 20	♣ 1097	♣ K652				
Contract: 2N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K8764		2NT	Pass	3♥
Vul: NS	♥ AQ73	♥ K6	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ95	♦ Q864	Pass	4♠	AP	
South HCP: 8	♣ A8	♣ 42				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ K9				2NT
Vul: Both	♥ 84	♥ AQJ6				
North HCP: 4	♦ 963	♦ KJ	AP			
South HCP: 21	♣ K7643	♣ AQJ52				
Contract: 2N S						

Board: 42
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 7♠X N

North:
♠ A1097
♥ AQ75
♦ AQ9
♣ A6

South:
♠ KQ8543
♥ KJ43
♦ 32
♣ 5

West	North	East	South
	2NT	Pass	3♥
Pass	4♠ ¹	Pass	4NT ²
Pass	5♦	Pass	7♠
Pass	Pass	XA♣♣	AP

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 43	♠ —	The opponents are silent.
Dealer: S	♥ KQ954	
Vul: NS	♦ J765	Partner bids first.
HCP: 7	♣ J632	

Board: 44	♠ K9	The opponents are silent.
Dealer: N	♥ K964	
Vul: EW	♦ AKQJ3	You bid first.
HCP: 20	♣ A6	

Board: 45	♠ Q1032	The opponents are silent.
Dealer: S	♥ Q853	
Vul: None	♦ J982	Partner bids first.
HCP: 5	♣ 7	

Board: 46	♠ AJ6	The opponents are silent.
Dealer: N	♥ AJ85	
Vul: EW	♦ AK9	You bid first.
HCP: 21	♣ A92	

Board: 47	♠ J4	The opponents are silent.
Dealer: S	♥ Q1086	
Vul: Both	♦ 983	Partner bids first.
HCP: 4	♣ J1098	

Board: 48	♠ AJ4	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ AQJ2	You bid first.
HCP: 21	♣ AK9	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK6				2NT
Vul: NS	♥ KQ954	♥ A73	Pass	3♦	Pass	3♥
North HCP: 7	♦ J765	♦ KQ82	Pass	3NT	Pass	4♥
South HCP: 20	♣ J632	♣ A84	AP			
Contract: 4♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 10864		2NT	Pass	3♣ ¹
Vul: EW	♥ K964	♥ A1072	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQJ3	♦ —	AP			
South HCP: 6	♣ A6	♣ Q10742	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A984				2NT
Vul: None	♥ Q853	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ J982	♦ K74	Pass	4♠	AP	
South HCP: 21	♣ 7	♣ AKQ2	1. Stayman			
Contract: 4♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q87		2NT	Pass	3NT
Vul: EW	♥ AJ85	♥ 72				
North HCP: 21	♦ AK9	♦ J1032	AP			
South HCP: 6	♣ A92	♣ K1053				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K9				2NT
Vul: Both	♥ Q1086	♥ AK32				
North HCP: 4	♦ 983	♦ AJ1064	AP			
South HCP: 21	♣ J1098	♣ AQ				
Contract: 2N S						

Board: 48

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AJ4

♥ Q102

♦ AQJ2

♣ AK9

South:

♠ 1098

♥ J873

♦ K63

♣ J64

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

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 43	♠ AK6	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ KQ82	You bid first.
HCP: 20	♣ A84	

Board: 44	♠ 10864	The opponents are silent.
Dealer: N	♥ A1072	
Vul: EW	♦ —	Partner bids first.
HCP: 6	♣ Q10742	

Board: 45	♠ A984	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K74	You bid first.
HCP: 21	♣ AKQ2	

Board: 46	♠ Q87	The opponents are silent.
Dealer: N	♥ 72	
Vul: EW	♦ J1032	Partner bids first.
HCP: 6	♣ K1053	

Board: 47	♠ K9	The opponents are silent.
Dealer: S	♥ AK32	
Vul: Both	♦ AJ1064	You bid first.
HCP: 21	♣ AQ	

Board: 48	♠ 1098	The opponents are silent.
Dealer: N	♥ J873	
Vul: NS	♦ K63	Partner bids first.
HCP: 5	♣ J64	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK6				2NT
Vul: NS	♥ KQ954	♥ A73	Pass	3♦	Pass	3♥
North HCP: 7	♦ J765	♦ KQ82	Pass	3NT	Pass	4♥
South HCP: 20	♣ J632	♣ A84	AP			
Contract: 4♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 10864		2NT	Pass	3♣ ¹
Vul: EW	♥ K964	♥ A1072	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQJ3	♦ —	AP			
South HCP: 6	♣ A6	♣ Q10742	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A984				2NT
Vul: None	♥ Q853	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ J982	♦ K74	Pass	4♠	AP	
South HCP: 21	♣ 7	♣ AKQ2	1. Stayman			
Contract: 4♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q87		2NT	Pass	3NT
Vul: EW	♥ AJ85	♥ 72				
North HCP: 21	♦ AK9	♦ J1032	AP			
South HCP: 6	♣ A92	♣ K1053				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K9				2NT
Vul: Both	♥ Q1086	♥ AK32				
North HCP: 4	♦ 983	♦ AJ1064	AP			
South HCP: 21	♣ J1098	♣ AQ				
Contract: 2N S						

Board: 48

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AJ4

♥ Q102

♦ AQJ2

♣ AK9

South:

♠ 1098

♥ J873

♦ K63

♣ J64

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

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 49	♠ K84	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ Q10542	Partner bids first.
HCP: 8	♣ 62	

Board: 50	♠ AK	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: Both	♦ K1086	You bid first.
HCP: 20	♣ K102	

Board: 51	♠ Q108	The opponents are silent.
Dealer: S	♥ Q10876	
Vul: None	♦ 97	Partner bids first.
HCP: 4	♣ 1064	

Board: 52	♠ AQ	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ AJ83	You bid first.
HCP: 20	♣ A10642	

Board: 53	♠ Q42	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ 10862	Partner bids first.
HCP: 5	♣ J932	

Board: 54	♠ AQ6	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: NS	♦ AKQ4	You bid first.
HCP: 20	♣ 92	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 49

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ K84

♥ K108

♦ Q10542

♣ 62

South:

♠ A76

♥ 9652

♦ AK

♣ AKQ10

West North East South

2NT

Pass 3NT AP

Board: 50

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 6♥ N

North:

♠ AK

♥ AQJ5

♦ K1086

♣ K102

South:

♠ 85

♥ K1098742

♦ 5

♣ A74

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♠ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 51

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q108

♥ Q10876

♦ 97

♣ 1064

South:

♠ 72

♥ A32

♦ AKQJ2

♣ AQ3

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 52

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AQ

♥ KQ

♦ AJ83

♣ A10642

South:

♠ 84

♥ A8764

♦ K109

♣ 873

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 53

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ Q42

♥ Q2

♦ 10862

♣ J932

South:

♠ AJ108

♥ A85

♦ KQJ5

♣ AQ

West North East South

2NT

Pass 3NT AP

Board: 54

Dealer: N

Vul: NS

North HCP: 20

South HCP: 2

Contract: 3♠ N

North:

♠ AQ6

♥ KQ106

♦ AKQ4

♣ 92

South:

♠ 109842

♥ J84

♦ J1065

♣ 10

West	North	East	South
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	2NT	Pass	3♥
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Pass	3♠	AP	
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South hands (Practice Page)

20-21 Notrump and any Response.

Board: 49	♠ A76	The opponents are silent.
Dealer: S	♥ 9652	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AKQ10	
Board: 50	♠ 85	The opponents are silent.
Dealer: N	♥ K1098742	
Vul: Both	♦ 5	Partner bids first.
HCP: 7	♣ A74	
Board: 51	♠ 72	The opponents are silent.
Dealer: S	♥ A32	
Vul: None	♦ AKQJ2	You bid first.
HCP: 20	♣ AQ3	
Board: 52	♠ 84	The opponents are silent.
Dealer: N	♥ A8764	
Vul: Both	♦ K109	Partner bids first.
HCP: 7	♣ 873	
Board: 53	♠ AJ108	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ KQJ5	You bid first.
HCP: 21	♣ AQ	
Board: 54	♠ 109842	The opponents are silent.
Dealer: N	♥ J84	
Vul: NS	♦ J1065	Partner bids first.
HCP: 2	♣ 10	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 49

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ K84

♥ K108

♦ Q10542

♣ 62

South:

♠ A76

♥ 9652

♦ AK

♣ AKQ10

West North East South

2NT

Pass 3NT AP

Board: 50

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 6♥ N

North:

♠ AK

♥ AQJ5

♦ K1086

♣ K102

South:

♠ 85

♥ K1098742

♦ 5

♣ A74

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♠ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 51

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q108

♥ Q10876

♦ 97

♣ 1064

South:

♠ 72

♥ A32

♦ AKQJ2

♣ AQ3

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 52

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AQ

♥ KQ

♦ AJ83

♣ A10642

South:

♠ 84

♥ A8764

♦ K109

♣ 873

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 53

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ Q42

♥ Q2

♦ 10862

♣ J932

South:

♠ AJ108

♥ A85

♦ KQJ5

♣ AQ

West North East South

2NT

Pass 3NT AP

Board: 54

Dealer: N

Vul: NS

North HCP: 20

South HCP: 2

Contract: 3♠ N

North:

♠ AQ6

♥ KQ106

♦ AKQ4

♣ 92

South:

♠ 109842

♥ J84

♦ J1065

♣ 10

West	North	East	South
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	2NT	Pass	3♥
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Pass	3♠	AP	
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North hands (Practice Page)

20-21 Notrump and any Response.

Board: 55	♠ 107643	The opponents are silent.
Dealer: S	♥ 65432	
Vul: None	♦ 3	Partner bids first.
HCP: 5	♣ KQ	

Board: 56	♠ AK8	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: NS	♦ A76	You bid first.
HCP: 20	♣ K62	

Board: 57	♠ 10954	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ 643	Partner bids first.
HCP: 0	♣ 10954	

Board: 58	♠ KJ10	The opponents are silent.
Dealer: N	♥ A62	
Vul: None	♦ A73	You bid first.
HCP: 21	♣ AKQ2	

Board: 59	♠ 1072	The opponents are silent.
Dealer: S	♥ J752	
Vul: NS	♦ 10983	Partner bids first.
HCP: 1	♣ 109	

Board: 60	♠ KQ72	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ A52	You bid first.
HCP: 21	♣ AQ7	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 107643	♠ AK2				2NT
Vul: None	♥ 65432	♥ KJ	Pass	3♥	Pass	3♠
North HCP: 5	♦ 3	♦ AKQ105	Pass	3NT	Pass	4♠
South HCP: 20	♣ KQ	♣ 643	AP			
Contract: 4♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 104		2NT	Pass	3♦
Vul: NS	♥ AQ97	♥ K10852	Pass	3♥	AP	
North HCP: 20	♦ A76	♦ J83				
South HCP: 4	♣ K62	♣ 753				
Contract: 3♥ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 10954	♠ K73				2NT
Vul: EW	♥ 53	♥ AKQ6	AP			
North HCP: 0	♦ 643	♦ AKQ9				
South HCP: 21	♣ 10954	♣ 76				
Contract: 2N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q986		2NT	Pass	3♣ ¹
Vul: None	♥ A62	♥ Q87	Pass	3♦	Pass	3NT
North HCP: 21	♦ A73	♦ KQ105	AP			
South HCP: 10	♣ AKQ2	♣ J10	1. Stayman			
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AJ6				2NT
Vul: NS	♥ J752	♥ A86	AP			
North HCP: 1	♦ 10983	♦ AK5				
South HCP: 20	♣ 109	♣ A643				
Contract: 2N S						

Board: 60

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ KQ72

♥ AQ9

♦ A52

♣ AQ7

South:

♠ A64

♥ K5

♦ 10973

♣ J1053

West	North	East	South
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	2NT	Pass	3NT
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AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 55	♠ AK2	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ AKQ105	You bid first.
HCP: 20	♣ 643	

Board: 56	♠ 104	The opponents are silent.
Dealer: N	♥ K10852	
Vul: NS	♦ J83	Partner bids first.
HCP: 4	♣ 753	

Board: 57	♠ K73	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ AKQ9	You bid first.
HCP: 21	♣ 76	

Board: 58	♠ Q986	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ KQ105	Partner bids first.
HCP: 10	♣ J10	

Board: 59	♠ AJ6	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ A643	

Board: 60	♠ A64	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ 10973	Partner bids first.
HCP: 8	♣ J1053	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 107643	♠ AK2				2NT
Vul: None	♥ 65432	♥ KJ	Pass	3♥	Pass	3♠
North HCP: 5	♦ 3	♦ AKQ105	Pass	3NT	Pass	4♠
South HCP: 20	♣ KQ	♣ 643	AP			
Contract: 4♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 104				
Vul: NS	♥ AQ97	♥ K10852		2NT	Pass	3♦
North HCP: 20	♦ A76	♦ J83	Pass	3♥	AP	
South HCP: 4	♣ K62	♣ 753				
Contract: 3♥ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 10954	♠ K73				
Vul: EW	♥ 53	♥ AKQ6				2NT
North HCP: 0	♦ 643	♦ AKQ9	AP			
South HCP: 21	♣ 10954	♣ 76				
Contract: 2N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q986		2NT	Pass	3♣ ¹
Vul: None	♥ A62	♥ Q87	Pass	3♦	Pass	3NT
North HCP: 21	♦ A73	♦ KQ105	AP			
South HCP: 10	♣ AKQ2	♣ J10	1. Stayman			
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AJ6				
Vul: NS	♥ J752	♥ A86				2NT
North HCP: 1	♦ 10983	♦ AK5	AP			
South HCP: 20	♣ 109	♣ A643				
Contract: 2N S						

Board: 60

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ KQ72

♥ AQ9

♦ A52

♣ AQ7

South:

♠ A64

♥ K5

♦ 10973

♣ J1053

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 61	♠ 5	The opponents are silent.
Dealer: S	♥ Q983	
Vul: Both	♦ K10832	Partner bids first.
HCP: 6	♣ J62	

Board: 62	♠ KQ3	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ A962	You bid first.
HCP: 21	♣ A97	

Board: 63	♠ J952	The opponents are silent.
Dealer: S	♥ K5432	
Vul: EW	♦ K6	Partner bids first.
HCP: 7	♣ 86	

Board: 64	♠ AJ8	The opponents are silent.
Dealer: N	♥ K654	
Vul: Both	♦ AK104	You bid first.
HCP: 21	♣ AQ	

Board: 65	♠ QJ53	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ J105	Partner bids first.
HCP: 4	♣ 9763	

Board: 66	♠ A92	The opponents are silent.
Dealer: N	♥ K103	
Vul: EW	♦ AK8	You bid first.
HCP: 21	♣ AK54	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A4				2NT
Vul: Both	♥ Q983	♥ A1052	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ K10832	♦ AQ	Pass	4♥	AP	
South HCP: 20	♣ J62	♣ AQ954				
Contract: 4♥ S			1. Stayman			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 1075		2NT	Pass	3♣ ¹
Vul: NS	♥ AKJ	♥ 6543	Pass	3♦	Pass	3NT
North HCP: 21	♦ A962	♦ 3	AP			
South HCP: 5	♣ A97	♣ KQ1043	1. Stayman			
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J952	♠ AKQ7				2NT
Vul: EW	♥ K5432	♥ A109	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ K6	♦ AJ	Pass	4♠	AP	
South HCP: 20	♣ 86	♣ Q543	1. Stayman			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ KQ7		2NT	Pass	3♣ ¹
Vul: Both	♥ K654	♥ AQ92	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK104	♦ 532	AP			
South HCP: 11	♣ AQ	♣ 832	1. Stayman			
Contract: 4♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ A874				2NT
Vul: None	♥ 62	♥ AJ3				
North HCP: 4	♦ J105	♦ AQ7	AP			
South HCP: 21	♣ 9763	♣ KQJ				
Contract: 2N S						

Board: 66

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ A92

♥ K103

♦ AK8

♣ AK54

South:

♠ 654

♥ A752

♦ J5

♣ Q987

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

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 61	♠ A4	The opponents are silent.
Dealer: S	♥ A1052	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AQ954	

Board: 62	♠ 1075	The opponents are silent.
Dealer: N	♥ 6543	
Vul: NS	♦ 3	Partner bids first.
HCP: 5	♣ KQ1043	

Board: 63	♠ AKQ7	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ Q543	

Board: 64	♠ KQ7	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: Both	♦ 532	Partner bids first.
HCP: 11	♣ 832	

Board: 65	♠ A874	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ AQ7	You bid first.
HCP: 21	♣ KQJ	

Board: 66	♠ 654	The opponents are silent.
Dealer: N	♥ A752	
Vul: EW	♦ J5	Partner bids first.
HCP: 7	♣ Q987	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A4				2NT
Vul: Both	♥ Q983	♥ A1052	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ K10832	♦ AQ	Pass	4♥	AP	
South HCP: 20	♣ J62	♣ AQ954	1. Stayman			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 1075		2NT	Pass	3♣ ¹
Vul: NS	♥ AKJ	♥ 6543	Pass	3♦	Pass	3NT
North HCP: 21	♦ A962	♦ 3	AP			
South HCP: 5	♣ A97	♣ KQ1043	1. Stayman			
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J952	♠ AKQ7				2NT
Vul: EW	♥ K5432	♥ A109	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ K6	♦ AJ	Pass	4♠	AP	
South HCP: 20	♣ 86	♣ Q543	1. Stayman			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ KQ7		2NT	Pass	3♣ ¹
Vul: Both	♥ K654	♥ AQ92	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK104	♦ 532	AP			
South HCP: 11	♣ AQ	♣ 832	1. Stayman			
Contract: 4♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ A874				2NT
Vul: None	♥ 62	♥ AJ3				
North HCP: 4	♦ J105	♦ AQ7	AP			
South HCP: 21	♣ 9763	♣ KQJ				
Contract: 2N S						

Board: 66

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ A92

♥ K103

♦ AK8

♣ AK54

South:

♠ 654

♥ A752

♦ J5

♣ Q987

West	North	East	South
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	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♦	Pass	3NT
------	----	------	-----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 67	♠ K83	West Bids XA♠♠ if possible.
Dealer: S	♥ A3	
Vul: Both	♦ A86	Partner bids first.
HCP: 11	♣ 109743	
Board: 68	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: None	♦ 109	You bid first.
HCP: 21	♣ A82	
Board: 69	♠ 762	The opponents are silent.
Dealer: S	♥ J97543	
Vul: NS	♦ A9	Partner bids first.
HCP: 5	♣ 72	
Board: 70	♠ K92	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ QJ8	You bid first.
HCP: 21	♣ AJ8	
Board: 71	♠ Q1073	The opponents are silent.
Dealer: S	♥ 1098	
Vul: None	♦ 9842	Partner bids first.
HCP: 2	♣ 92	
Board: 72	♠ Q82	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A1073	You bid first.
HCP: 20	♣ AQJ2	

20-21 Notrump and any Response. Both hands (Answers Page)

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

North:
♠ K83
♥ A3
♦ A86
♣ 109743

South:
♠ AQ10
♥ KJ10
♦ KJ43
♣ KQJ

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4♥
Pass	6NT	Pass	Pass
XA♠♠	AP		

1. Gerber, for N

Board: 68
Dealer: N
Vul: None
North HCP: 21
South HCP: 6
Contract: 4♠ S

North:
♠ AKQJ
♥ AQJ3
♦ 109
♣ A82

South:
♠ 9864
♥ 10
♦ KQJ64
♣ 1073

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3NT ²	Pass	4♠
	AP		

1. Stayman
2. both majors

Board: 69
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♥ S

North:
♠ 762
♥ J97543
♦ A9
♣ 72

South:
♠ K5
♥ Q86
♦ KQJ
♣ AKQ86

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

Board: 70
Dealer: N
Vul: Both
North HCP: 21
South HCP: 7
Contract: 4♥ N

North:
♠ K92
♥ AKQJ
♦ QJ8
♣ AJ8

South:
♠ QJ65
♥ 9764
♦ A
♣ 9742

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	4♥
	AP		

1. Stayman

Board: 71
Dealer: S
Vul: None
North HCP: 2
South HCP: 21
Contract: 2N S

North:
♠ Q1073
♥ 1098
♦ 9842
♣ 92

South:
♠ 95
♥ AKQ4
♦ AQJ
♣ AJ104

West	North	East	South
			2NT
AP			

Board: 72

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ Q82

♥ AK

♦ A1073

♣ AQJ2

South:

♠ KJ1074

♥ QJ843

♦ —

♣ 754

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 67	♠ AQ10	West Bids XA♠♠ if possible.
Dealer: S	♥ KJ10	
Vul: Both	♦ KJ43	You bid first.
HCP: 20	♣ KQJ	
Board: 68	♠ 9864	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ KQJ64	Partner bids first.
HCP: 6	♣ 1073	
Board: 69	♠ K5	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ KQJ	You bid first.
HCP: 20	♣ AKQ86	
Board: 70	♠ QJ65	The opponents are silent.
Dealer: N	♥ 9764	
Vul: Both	♦ A	Partner bids first.
HCP: 7	♣ 9742	
Board: 71	♠ 95	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: None	♦ AQJ	You bid first.
HCP: 21	♣ AJ104	
Board: 72	♠ KJ1074	The opponents are silent.
Dealer: N	♥ QJ843	
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ 754	

20-21 Notrump and any Response. Both hands (Answers Page)

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

North:
♠ K83
♥ A3
♦ A86
♣ 109743

South:
♠ AQ10
♥ KJ10
♦ KJ43
♣ KQJ

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4♥
Pass	6NT	Pass	Pass
XA♠♠	AP		

1. Gerber, for N

Board: 68
Dealer: N
Vul: None
North HCP: 21
South HCP: 6
Contract: 4♠ S

North:
♠ AKQJ
♥ AQJ3
♦ 109
♣ A82

South:
♠ 9864
♥ 10
♦ KQJ64
♣ 1073

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3NT ²	Pass	4♠
	AP		

1. Stayman
2. both majors

Board: 69
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♥ S

North:
♠ 762
♥ J97543
♦ A9
♣ 72

South:
♠ K5
♥ Q86
♦ KQJ
♣ AKQ86

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

Board: 70
Dealer: N
Vul: Both
North HCP: 21
South HCP: 7
Contract: 4♥ N

North:
♠ K92
♥ AKQJ
♦ QJ8
♣ AJ8

South:
♠ QJ65
♥ 9764
♦ A
♣ 9742

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	4♥
	AP		

1. Stayman

Board: 71
Dealer: S
Vul: None
North HCP: 2
South HCP: 21
Contract: 2N S

North:
♠ Q1073
♥ 1098
♦ 9842
♣ 92

South:
♠ 95
♥ AKQ4
♦ AQJ
♣ AJ104

West	North	East	South
			2NT
AP			

Board: 72

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ Q82

♥ AK

♦ A1073

♣ AQJ2

South:

♠ KJ1074

♥ QJ843

♦ —

♣ 754

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 73	♠ J10872	The opponents are silent.
Dealer: S	♥ 952	
Vul: EW	♦ 7	Partner bids first.
HCP: 1	♣ 10943	

Board: 74	♠ AK95	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ K95	You bid first.
HCP: 20	♣ AQ2	

Board: 75	♠ AQ42	The opponents are silent.
Dealer: S	♥ A962	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ 9872	

Board: 76	♠ Q5	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ KQJ3	You bid first.
HCP: 20	♣ KQ7	

Board: 77	♠ 1074	The opponents are silent.
Dealer: S	♥ J107542	
Vul: Both	♦ K93	Partner bids first.
HCP: 4	♣ 6	

Board: 78	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ 8743	You bid first.
HCP: 20	♣ A7	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ J10872	♠ A6				2NT
Vul: EW	♥ 952	♥ AQ84	Pass	3♥	Pass	3♠
North HCP: 1	♦ 7	♦ AJ102	AP			
South HCP: 20	♣ 10943	♣ KQ5				
Contract: 3♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 108763		2NT	Pass	3♥
Vul: None	♥ KJ7	♥ 32	Pass	3♠	AP	
North HCP: 20	♦ K95	♦ 2				
South HCP: 4	♣ AQ2	♣ KJ974				
Contract: 3♠ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AQ42	♠ 976				2NT
Vul: NS	♥ A962	♥ KQJ3	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ J	♦ AK3	Pass	6♥	AP	
South HCP: 20	♣ 9872	♣ AK4	1. Stayman			
Contract: 6♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ 10732		2NT	AP	
Vul: EW	♥ AK108	♥ 3				
North HCP: 20	♦ KQJ3	♦ 107652				
South HCP: 0	♣ KQ7	♣ 962				
Contract: 2N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ AKJ3				2NT
Vul: Both	♥ J107542	♥ KQ96	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ K93	♦ A7	AP			
South HCP: 21	♣ 6	♣ A75	1. Texas			
Contract: 4♥ S						

Board: 78

Dealer: N

Vul: NS

North HCP: 20

South HCP: 2

Contract: 2N N

North:

♠ AKQJ

♥ AQ7

♦ 8743

♣ A7

South:

♠ 10543

♥ 642

♦ J965

♣ J6

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 73	♠ A6	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: EW	♦ AJ102	You bid first.
HCP: 20	♣ KQ5	

Board: 74	♠ 108763	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ 2	Partner bids first.
HCP: 4	♣ KJ974	

Board: 75	♠ 976	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ AK4	

Board: 76	♠ 10732	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ 107652	Partner bids first.
HCP: 0	♣ 962	

Board: 77	♠ AKJ3	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: Both	♦ A7	You bid first.
HCP: 21	♣ A75	

Board: 78	♠ 10543	The opponents are silent.
Dealer: N	♥ 642	
Vul: NS	♦ J965	Partner bids first.
HCP: 2	♣ J6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ J10872	♠ A6				2NT
Vul: EW	♥ 952	♥ AQ84	Pass	3♥	Pass	3♠
North HCP: 1	♦ 7	♦ AJ102	AP			
South HCP: 20	♣ 10943	♣ KQ5				
Contract: 3♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 108763		2NT	Pass	3♥
Vul: None	♥ KJ7	♥ 32	Pass	3♠	AP	
North HCP: 20	♦ K95	♦ 2				
South HCP: 4	♣ AQ2	♣ KJ974				
Contract: 3♠ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AQ42	♠ 976				2NT
Vul: NS	♥ A962	♥ KQJ3	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ J	♦ AK3	Pass	6♥	AP	
South HCP: 20	♣ 9872	♣ AK4	1. Stayman			
Contract: 6♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ 10732		2NT	AP	
Vul: EW	♥ AK108	♥ 3				
North HCP: 20	♦ KQJ3	♦ 107652				
South HCP: 0	♣ KQ7	♣ 962				
Contract: 2N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ AKJ3				2NT
Vul: Both	♥ J107542	♥ KQ96	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ K93	♦ A7	AP			
South HCP: 21	♣ 6	♣ A75	1. Texas			
Contract: 4♥ S						

Board: 78

Dealer: N

Vul: NS

North HCP: 20

South HCP: 2

Contract: 2N N

North:

♠ AKQJ

♥ AQ7

♦ 8743

♣ A7

South:

♠ 10543

♥ 642

♦ J965

♣ J6

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 79	♠ Q96	The opponents are silent.
Dealer: S	♥ QJ63	
Vul: EW	♦ J32	Partner bids first.
HCP: 9	♣ K108	

Board: 80	♠ J5	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ AK105	You bid first.
HCP: 20	♣ AJ87	

Board: 81	♠ 9	The opponents are silent.
Dealer: S	♥ A984	
Vul: None	♦ Q8543	Partner bids first.
HCP: 10	♣ KJ4	

Board: 82	♠ AK3	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ AKJ7	You bid first.
HCP: 20	♣ KQ102	

Board: 83	♠ Q854	The opponents are silent.
Dealer: S	♥ K764	
Vul: Both	♦ 965	Partner bids first.
HCP: 5	♣ 109	

Board: 84	♠ KQ2	The opponents are silent.
Dealer: N	♥ A93	
Vul: None	♦ AQ3	You bid first.
HCP: 21	♣ AQ54	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ A1054				2NT
Vul: EW	♥ QJ63	♥ AK10	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J32	♦ A954	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ AJ				
Contract: 3N S			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ AK62		2NT	Pass	3♣ ¹
Vul: Both	♥ AK3	♥ Q	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK105	♦ QJ962	Pass	6NT	AP	
South HCP: 14	♣ AJ87	♣ Q106				
Contract: 6N N			1. Stayman			

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK10				2NT
Vul: None	♥ A984	♥ K53	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ Q8543	♦ AJ9	Pass	3NT	AP	
South HCP: 21	♣ KJ4	♣ AQ95				
Contract: 3N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 10986				
Vul: EW	♥ 62	♥ 7		2NT	AP	
North HCP: 20	♦ AKJ7	♦ 9842				
South HCP: 0	♣ KQ102	♣ 8754				
Contract: 2N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q854	♠ K96				2NT
Vul: Both	♥ K764	♥ A3	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 965	♦ AQ43	Pass	3NT	AP	
South HCP: 20	♣ 109	♣ AK86				
Contract: 3N S			1. Stayman			

Board: 84

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 3♠ N

North:

♠ KQ2

♥ A93

♦ AQ3

♣ AQ54

South:

♠ J10986

♥ —

♦ J1054

♣ J932

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 79	♠ A1054	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ A954	You bid first.
HCP: 20	♣ AJ	

Board: 80	♠ AK62	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ QJ962	Partner bids first.
HCP: 14	♣ Q106	

Board: 81	♠ AK10	The opponents are silent.
Dealer: S	♥ K53	
Vul: None	♦ AJ9	You bid first.
HCP: 21	♣ AQ95	

Board: 82	♠ 10986	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ 9842	Partner bids first.
HCP: 0	♣ 8754	

Board: 83	♠ K96	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ AQ43	You bid first.
HCP: 20	♣ AK86	

Board: 84	♠ J10986	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ J1054	Partner bids first.
HCP: 3	♣ J932	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ A1054				2NT
Vul: EW	♥ QJ63	♥ AK10	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J32	♦ A954	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ AJ				
Contract: 3N S			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ AK62		2NT	Pass	3♣ ¹
Vul: Both	♥ AK3	♥ Q	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK105	♦ QJ962	Pass	6NT	AP	
South HCP: 14	♣ AJ87	♣ Q106				
Contract: 6N N			1. Stayman			

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK10				2NT
Vul: None	♥ A984	♥ K53	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ Q8543	♦ AJ9	Pass	3NT	AP	
South HCP: 21	♣ KJ4	♣ AQ95				
Contract: 3N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 10986				
Vul: EW	♥ 62	♥ 7		2NT	AP	
North HCP: 20	♦ AKJ7	♦ 9842				
South HCP: 0	♣ KQ102	♣ 8754				
Contract: 2N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q854	♠ K96				2NT
Vul: Both	♥ K764	♥ A3	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 965	♦ AQ43	Pass	3NT	AP	
South HCP: 20	♣ 109	♣ AK86				
Contract: 3N S			1. Stayman			

Board: 84

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 3♠ N

North:

♠ KQ2

♥ A93

♦ AQ3

♣ AQ54

South:

♠ J10986

♥ —

♦ J1054

♣ J932

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 85	♠ QJ4	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ A42	Partner bids first.
HCP: 16	♣ QJ1082	

Board: 86	♠ KJ103	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: Both	♦ A54	You bid first.
HCP: 21	♣ AK	

Board: 87	♠ 843	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: None	♦ KQ87652	Partner bids first.
HCP: 8	♣ —	

Board: 88	♠ AK52	The opponents are silent.
Dealer: N	♥ K52	
Vul: NS	♦ AK109	You bid first.
HCP: 21	♣ KJ	

Board: 89	♠ 862	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ K3	Partner bids first.
HCP: 10	♣ K10984	

Board: 90	♠ K6	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: None	♦ K75	You bid first.
HCP: 20	♣ AK106	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK103				2NT
Vul: NS	♥ AQ	♥ KJ95	Pass	4♣ ¹	Pass	4♠
North HCP: 16	♦ A42	♦ Q3	Pass	7NT	AP	
South HCP: 20	♣ QJ1082	♣ AK5				
Contract: 7N S			1. Gerber, for N			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ Q84				
Vul: Both	♥ AQ76	♥ 3		2NT	Pass	3NT
North HCP: 21	♦ A54	♦ Q109762	AP			
South HCP: 5	♣ AK	♣ J54				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ				2NT
Vul: None	♥ QJ2	♥ A984				
North HCP: 8	♦ KQ87652	♦ A109	Pass	3NT	AP	
South HCP: 20	♣ —	♣ A54				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 1096				
Vul: NS	♥ K52	♥ AQ10873		2NT	Pass	4♦ ¹
North HCP: 21	♦ AK109	♦ J4	Pass	4♥	AP	
South HCP: 7	♣ KJ	♣ 83				
Contract: 4♥ N			1. Texas			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KQJ				
Vul: EW	♥ A72	♥ KJ85				2NT
North HCP: 10	♦ K3	♦ AJ52	Pass	3NT	AP	
South HCP: 21	♣ K10984	♣ AQ				
Contract: 3N S						

Board: 90

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K6

♥ AQJ5

♦ K75

♣ AK106

South:

♠ 109842

♥ K106

♦ Q2

♣ J84

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 85	♠ AK103	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: NS	♦ Q3	You bid first.
HCP: 20	♣ AK5	

Board: 86	♠ Q84	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ Q109762	Partner bids first.
HCP: 5	♣ J54	

Board: 87	♠ AKJ	The opponents are silent.
Dealer: S	♥ A984	
Vul: None	♦ A109	You bid first.
HCP: 20	♣ A54	

Board: 88	♠ 1096	The opponents are silent.
Dealer: N	♥ AQ10873	
Vul: NS	♦ J4	Partner bids first.
HCP: 7	♣ 83	

Board: 89	♠ KQJ	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: EW	♦ AJ52	You bid first.
HCP: 21	♣ AQ	

Board: 90	♠ 109842	The opponents are silent.
Dealer: N	♥ K106	
Vul: None	♦ Q2	Partner bids first.
HCP: 6	♣ J84	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK103				2NT
Vul: NS	♥ AQ	♥ KJ95	Pass	4♣ ¹	Pass	4♠
North HCP: 16	♦ A42	♦ Q3	Pass	7NT	AP	
South HCP: 20	♣ QJ1082	♣ AK5				
Contract: 7N S			1. Gerber, for N			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ Q84				
Vul: Both	♥ AQ76	♥ 3		2NT	Pass	3NT
North HCP: 21	♦ A54	♦ Q109762	AP			
South HCP: 5	♣ AK	♣ J54				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ				2NT
Vul: None	♥ QJ2	♥ A984				
North HCP: 8	♦ KQ87652	♦ A109	Pass	3NT	AP	
South HCP: 20	♣ —	♣ A54				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 1096		2NT	Pass	4♦ ¹
Vul: NS	♥ K52	♥ AQ10873	Pass	4♥	AP	
North HCP: 21	♦ AK109	♦ J4	1. Texas			
South HCP: 7	♣ KJ	♣ 83				
Contract: 4♥ N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KQJ				2NT
Vul: EW	♥ A72	♥ KJ85				
North HCP: 10	♦ K3	♦ AJ52	Pass	3NT	AP	
South HCP: 21	♣ K10984	♣ AQ				
Contract: 3N S						

Board: 90

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K6

♥ AQJ5

♦ K75

♣ AK106

South:

♠ 109842

♥ K106

♦ Q2

♣ J84

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 91	♠ KJ10962	The opponents are silent.
Dealer: S	♥ Q107	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ K4	

Board: 92	♠ QJ7	The opponents are silent.
Dealer: N	♥ AJ103	
Vul: NS	♦ AKQ10	You bid first.
HCP: 21	♣ A7	

Board: 93	♠ Q98764	The opponents are silent.
Dealer: S	♥ 76	
Vul: EW	♦ 10	Partner bids first.
HCP: 7	♣ AJ85	

Board: 94	♠ K43	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ AK754	You bid first.
HCP: 21	♣ KJ	

Board: 95	♠ J63	The opponents are silent.
Dealer: S	♥ 98643	
Vul: EW	♦ J643	Partner bids first.
HCP: 6	♣ A	

Board: 96	♠ AJ6	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ AQJ106	You bid first.
HCP: 21	♣ AQ8	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 91
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4♠ S

North:
♠ KJ10962
♥ Q107
♦ 98
♣ K4

South:
♠ Q7
♥ AK86
♦ AK
♣ A7532

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

Board: 92
Dealer: N
Vul: NS
North HCP: 21
South HCP: 8
Contract: 5♥ N

North:
♠ QJ7
♥ AJ103
♦ AKQ10
♣ A7

South:
♠ K
♥ KQ872
♦ 8542
♣ 943

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

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

Board: 93
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 5♠ S

North:
♠ Q98764
♥ 76
♦ 10
♣ AJ85

South:
♠ J1052
♥ AK2
♦ AK7
♣ KQ10

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♠
	AP		

1. Texas
2. Blackwood 0314, for ♠

Board: 94
Dealer: N
Vul: None
North HCP: 21
South HCP: 4
Contract: 2N N

North:
♠ K43
♥ AK3
♦ AK754
♣ KJ

South:
♠ Q9
♥ 84
♦ Q832
♣ 109765

West	North	East	South
	2NT	AP	

Board: 95
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 4♥ S

North:
♠ J63
♥ 98643
♦ J643
♣ A

South:
♠ AK74
♥ AK7
♦ AQ72
♣ 42

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

Board: 96

Dealer: N

Vul: Both

North HCP: 21

South HCP: 3

Contract: 3♥ N

North:

♠ AJ6

♥ K2

♦ AQJ106

♣ AQ8

South:

♠ Q2

♥ 109864

♦ 974

♣ J107

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 91	♠ Q7	The opponents are silent.
Dealer: S	♥ AK86	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ A7532	

Board: 92	♠ K	The opponents are silent.
Dealer: N	♥ KQ872	
Vul: NS	♦ 8542	Partner bids first.
HCP: 8	♣ 943	

Board: 93	♠ J1052	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ KQ10	

Board: 94	♠ Q9	The opponents are silent.
Dealer: N	♥ 84	
Vul: None	♦ Q832	Partner bids first.
HCP: 4	♣ 109765	

Board: 95	♠ AK74	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ AQ72	You bid first.
HCP: 20	♣ 42	

Board: 96	♠ Q2	The opponents are silent.
Dealer: N	♥ 109864	
Vul: Both	♦ 974	Partner bids first.
HCP: 3	♣ J107	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 91
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4♠ S

North:
♠ KJ10962
♥ Q107
♦ 98
♣ K4

South:
♠ Q7
♥ AK86
♦ AK
♣ A7532

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

Board: 92
Dealer: N
Vul: NS
North HCP: 21
South HCP: 8
Contract: 5♥ N

North:
♠ QJ7
♥ AJ103
♦ AKQ10
♣ A7

South:
♠ K
♥ KQ872
♦ 8542
♣ 943

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

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

Board: 93
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 5♠ S

North:
♠ Q98764
♥ 76
♦ 10
♣ AJ85

South:
♠ J1052
♥ AK2
♦ AK7
♣ KQ10

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♠
	AP		

1. Texas
2. Blackwood 0314, for ♠

Board: 94
Dealer: N
Vul: None
North HCP: 21
South HCP: 4
Contract: 2N N

North:
♠ K43
♥ AK3
♦ AK754
♣ KJ

South:
♠ Q9
♥ 84
♦ Q832
♣ 109765

West	North	East	South
	2NT	AP	

Board: 95
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 4♥ S

North:
♠ J63
♥ 98643
♦ J643
♣ A

South:
♠ AK74
♥ AK7
♦ AQ72
♣ 42

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

Board: 96

Dealer: N

Vul: Both

North HCP: 21

South HCP: 3

Contract: 3♥ N

North:

♠ AJ6

♥ K2

♦ AQJ106

♣ AQ8

South:

♠ Q2

♥ 109864

♦ 974

♣ J107

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 97	♠ 108754	The opponents are silent.
Dealer: S	♥ J87	
Vul: None	♦ 1072	Partner bids first.
HCP: 2	♣ J8	

Board: 98	♠ KQJ9	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: NS	♦ J5	You bid first.
HCP: 20	♣ AK5	

Board: 99	♠ Q	The opponents are silent.
Dealer: S	♥ AK109764	
Vul: Both	♦ 943	Partner bids first.
HCP: 9	♣ 65	

Board: 100	♠ AK2	The opponents are silent.
Dealer: N	♥ A43	
Vul: NS	♦ K852	You bid first.
HCP: 20	♣ KQJ	

Board: 101	♠ KJ76543	The opponents are silent.
Dealer: S	♥ Q53	
Vul: EW	♦ 10	Partner bids first.
HCP: 6	♣ 72	

Board: 102	♠ A9	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ AK93	You bid first.
HCP: 20	♣ AKJ82	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 97
Dealer: S
Vul: None
North HCP: 2
South HCP: 20
Contract: 4♠ S

North:
♠ 108754
♥ J87
♦ 1072
♣ J8

South:
♠ KJ96
♥ K104
♦ AKJ4
♣ KQ

West	North	East	South
			2NT
Pass	3♥	Pass	4♠ ¹
AP			

1. Super acceptance after NT

Board: 98
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 4♠ S

North:
♠ KQJ9
♥ AQ104
♦ J5
♣ AK5

South:
♠ 7542
♥ 2
♦ AK64
♣ QJ87

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3NT ²	Pass	4♠
AP			

1. Stayman
2. both majors

Board: 99
Dealer: S
Vul: Both
North HCP: 9
South HCP: 21
Contract: 6♥ S

North:
♠ Q
♥ AK109764
♦ 943
♣ 65

South:
♠ AJ63
♥ J8
♦ AK62
♣ AKJ

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

1. Texas
2. Blackwood 0314, for ♥

Board: 100
Dealer: N
Vul: NS
North HCP: 20
South HCP: 3
Contract: 4♦ S

North:
♠ AK2
♥ A43
♦ K852
♣ KQJ

South:
♠ 93
♥ 876
♦ QJ10743
♣ 106

West	North	East	South
	2NT	Pass	3♠ ¹
Pass	3NT	Pass	4♦
AP			

1. Minor Suit Transfers after 2NT

Board: 101
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 4♠ S

North:
♠ KJ76543
♥ Q53
♦ 10
♣ 72

South:
♠ Q9
♥ A72
♦ A654
♣ AKQJ

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

Board: 102

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ A9

♥ J8

♦ AK93

♣ AKJ82

South:

♠ K754

♥ 63

♦ QJ765

♣ Q6

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

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♦	Pass	3NT
------	----	------	-----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 97	♠ KJ96	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ AKJ4	You bid first.
HCP: 20	♣ KQ	

Board: 98	♠ 7542	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ AK64	Partner bids first.
HCP: 10	♣ QJ87	

Board: 99	♠ AJ63	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ AK62	You bid first.
HCP: 21	♣ AKJ	

Board: 100	♠ 93	The opponents are silent.
Dealer: N	♥ 876	
Vul: NS	♦ QJ10743	Partner bids first.
HCP: 3	♣ 106	

Board: 101	♠ Q9	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ A654	You bid first.
HCP: 20	♣ AKQJ	

Board: 102	♠ K754	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ QJ765	Partner bids first.
HCP: 8	♣ Q6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 97
Dealer: S
Vul: None
North HCP: 2
South HCP: 20
Contract: 4♠ S

North:
♠ 108754
♥ J87
♦ 1072
♣ J8

South:
♠ KJ96
♥ K104
♦ AKJ4
♣ KQ

West	North	East	South
			2NT
Pass	3♥	Pass	4♠ ¹
AP			

1. Super acceptance after NT

Board: 98
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 4♠ S

North:
♠ KQJ9
♥ AQ104
♦ J5
♣ AK5

South:
♠ 7542
♥ 2
♦ AK64
♣ QJ87

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3NT ²	Pass	4♠
AP			

1. Stayman
2. both majors

Board: 99
Dealer: S
Vul: Both
North HCP: 9
South HCP: 21
Contract: 6♥ S

North:
♠ Q
♥ AK109764
♦ 943
♣ 65

South:
♠ AJ63
♥ J8
♦ AK62
♣ AKJ

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

1. Texas
2. Blackwood 0314, for ♥

Board: 100
Dealer: N
Vul: NS
North HCP: 20
South HCP: 3
Contract: 4♦ S

North:
♠ AK2
♥ A43
♦ K852
♣ KQJ

South:
♠ 93
♥ 876
♦ QJ10743
♣ 106

West	North	East	South
	2NT	Pass	3♠ ¹
Pass	3NT	Pass	4♦
AP			

1. Minor Suit Transfers after 2NT

Board: 101
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 4♠ S

North:
♠ KJ76543
♥ Q53
♦ 10
♣ 72

South:
♠ Q9
♥ A72
♦ A654
♣ AKQJ

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

Board: 102

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ A9

♥ J8

♦ AK93

♣ AKJ82

South:

♠ K754

♥ 63

♦ QJ765

♣ Q6

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

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♦	Pass	3NT
------	----	------	-----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 103	♠ AQ8	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ KJ863	Partner bids first.
HCP: 13	♣ K1075	

Board: 104	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ AJ32	You bid first.
HCP: 20	♣ Q43	

Board: 105	♠ K8543	The opponents are silent.
Dealer: S	♥ 1073	
Vul: Both	♦ 5	Partner bids first.
HCP: 5	♣ Q1087	

Board: 106	♠ AK87	The opponents are silent.
Dealer: N	♥ AK32	
Vul: EW	♦ K42	You bid first.
HCP: 21	♣ A10	

Board: 107	♠ Q7	The opponents are silent.
Dealer: S	♥ AK1095	
Vul: Both	♦ K764	Partner bids first.
HCP: 15	♣ QJ	

Board: 108	♠ AK3	The opponents are silent.
Dealer: N	♥ 962	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK972	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K96				2NT
Vul: NS	♥ 8	♥ AKJ10	Pass	5NT	Pass	6NT
North HCP: 13	♦ KJ863	♦ A5	AP			
South HCP: 21	♣ K1075	♣ AQ96				
Contract: 6N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 6		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ10	♥ J974	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ32	♦ K74	AP			
South HCP: 8	♣ Q43	♣ KJ752	1. Stayman			
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ K8543	♠ AJ10				2NT
Vul: Both	♥ 1073	♥ A8	Pass	3♥	Pass	3♠
North HCP: 5	♦ 5	♦ AK83	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q1087	♣ A432	AP			
Contract: 4♠ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ 64		2NT	Pass	3♦
Vul: EW	♥ AK32	♥ Q10876	Pass	4♥ ¹	AP	
North HCP: 21	♦ K42	♦ 96	1. Super acceptance after NT			
South HCP: 3	♣ A10	♣ J762				
Contract: 4♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AKJ10				2NT
Vul: Both	♥ AK1095	♥ 32	Pass	3♦	Pass	3♥
North HCP: 15	♦ K764	♦ AJ103	Pass	5NT	Pass	6NT
South HCP: 20	♣ QJ	♣ AK4	AP			
Contract: 6N S						

Board: 108

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ AK3

♥ 962

♦ AQ

♣ AK972

South:

♠ Q10864

♥ 8

♦ 10863

♣ Q103

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 103	♠ K96	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AQ96	

Board: 104	♠ 6	The opponents are silent.
Dealer: N	♥ J974	
Vul: EW	♦ K74	Partner bids first.
HCP: 8	♣ KJ752	

Board: 105	♠ AJ10	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ A432	

Board: 106	♠ 64	The opponents are silent.
Dealer: N	♥ Q10876	
Vul: EW	♦ 96	Partner bids first.
HCP: 3	♣ J762	

Board: 107	♠ AKJ10	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ AJ103	You bid first.
HCP: 20	♣ AK4	

Board: 108	♠ Q10864	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ 10863	Partner bids first.
HCP: 4	♣ Q103	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K96				2NT
Vul: NS	♥ 8	♥ AKJ10	Pass	5NT	Pass	6NT
North HCP: 13	♦ KJ863	♦ A5	AP			
South HCP: 21	♣ K1075	♣ AQ96				
Contract: 6N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 6		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ10	♥ J974	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ32	♦ K74	AP			
South HCP: 8	♣ Q43	♣ KJ752	1. Stayman			
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ K8543	♠ AJ10				2NT
Vul: Both	♥ 1073	♥ A8	Pass	3♥	Pass	3♠
North HCP: 5	♦ 5	♦ AK83	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q1087	♣ A432	AP			
Contract: 4♠ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ 64		2NT	Pass	3♦
Vul: EW	♥ AK32	♥ Q10876	Pass	4♥ ¹	AP	
North HCP: 21	♦ K42	♦ 96	1. Super acceptance after NT			
South HCP: 3	♣ A10	♣ J762				
Contract: 4♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AKJ10				2NT
Vul: Both	♥ AK1095	♥ 32	Pass	3♦	Pass	3♥
North HCP: 15	♦ K764	♦ AJ103	Pass	5NT	Pass	6NT
South HCP: 20	♣ QJ	♣ AK4	AP			
Contract: 6N S						

Board: 108

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ AK3

♥ 962

♦ AQ

♣ AK972

South:

♠ Q10864

♥ 8

♦ 10863

♣ Q103

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 109	♠ Q96	The opponents are silent.
Dealer: S	♥ 98765	
Vul: None	♦ 52	Partner bids first.
HCP: 5	♣ K54	

Board: 110	♠ AJ5	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ A764	You bid first.
HCP: 20	♣ AK84	

Board: 111	♠ Q97652	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ Q	Partner bids first.
HCP: 8	♣ 1097	

Board: 112	♠ K5	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ AQ82	You bid first.
HCP: 21	♣ KQ98	

Board: 113	♠ KQ62	The opponents are silent.
Dealer: S	♥ J84	
Vul: EW	♦ J87632	Partner bids first.
HCP: 7	♣ —	

Board: 114	♠ Q3	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ AKQ96	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ KJ53				2NT
Vul: None	♥ 98765	♥ A432	Pass	3♦	Pass	4♥ ¹
North HCP: 5	♦ 52	♦ AQ6	AP			
South HCP: 20	♣ K54	♣ AQ				
Contract: 4♥ S						1. Super acceptance after NT

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q10643		2NT	Pass	3♥
Vul: NS	♥ A10	♥ 62	Pass	3♠	Pass	3NT
North HCP: 20	♦ A764	♦ KJ102	Pass	4♠	AP	
South HCP: 7	♣ AK84	♣ J9				
Contract: 4♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ Q97652	♠ AK84				2NT
Vul: Both	♥ A97	♥ Q6	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ Q	♦ AKJ73	Pass	4NT ²	Pass	5♦
South HCP: 21	♣ 1097	♣ A5	Pass	6♠	AP	
Contract: 6♠ S						1. Texas
						2. Blackwood 0314, for ♠

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q92		2NT	Pass	3♠ ¹
Vul: None	♥ AQJ	♥ 10764	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ82	♦ K7	AP			
South HCP: 10	♣ KQ98	♣ AJ64				
Contract: 3N N						1. Stayman

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ AJ				2NT
Vul: EW	♥ J84	♥ AK10	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J87632	♦ KQ104	Pass	3NT	AP	
South HCP: 20	♣ —	♣ QJ85				
Contract: 3N S						1. Stayman

Board: 114

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ Q3

♥ J4

♦ AKJ8

♣ AKQ96

South:

♠ A5

♥ AK963

♦ Q32

♣ J108

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	5NT
Pass	6NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 109	♠ KJ53	The opponents are silent.
Dealer: S	♥ A432	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ AQ	

Board: 110	♠ Q10643	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ KJ102	Partner bids first.
HCP: 7	♣ J9	

Board: 111	♠ AK84	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AKJ73	You bid first.
HCP: 21	♣ A5	

Board: 112	♠ Q92	The opponents are silent.
Dealer: N	♥ 10764	
Vul: None	♦ K7	Partner bids first.
HCP: 10	♣ AJ64	

Board: 113	♠ AJ	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ KQ104	You bid first.
HCP: 20	♣ QJ85	

Board: 114	♠ A5	The opponents are silent.
Dealer: N	♥ AK963	
Vul: None	♦ Q32	Partner bids first.
HCP: 14	♣ J108	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ KJ53				2NT
Vul: None	♥ 98765	♥ A432	Pass	3♦	Pass	4♥ ¹
North HCP: 5	♦ 52	♦ AQ6	AP			
South HCP: 20	♣ K54	♣ AQ				
Contract: 4♥ S						1. Super acceptance after NT

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q10643		2NT	Pass	3♥
Vul: NS	♥ A10	♥ 62	Pass	3♠	Pass	3NT
North HCP: 20	♦ A764	♦ KJ102	Pass	4♠	AP	
South HCP: 7	♣ AK84	♣ J9				
Contract: 4♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ Q97652	♠ AK84				2NT
Vul: Both	♥ A97	♥ Q6	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ Q	♦ AKJ73	Pass	4NT ²	Pass	5♦
South HCP: 21	♣ 1097	♣ A5	Pass	6♠	AP	
Contract: 6♠ S						1. Texas
						2. Blackwood 0314, for ♠

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q92		2NT	Pass	3♠ ¹
Vul: None	♥ AQJ	♥ 10764	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ82	♦ K7	AP			
South HCP: 10	♣ KQ98	♣ AJ64				
Contract: 3N N						1. Stayman

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ AJ				2NT
Vul: EW	♥ J84	♥ AK10	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J87632	♦ KQ104	Pass	3NT	AP	
South HCP: 20	♣ —	♣ QJ85				
Contract: 3N S						1. Stayman

Board: 114

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ Q3

♥ J4

♦ AKJ8

♣ AKQ96

South:

♠ A5

♥ AK963

♦ Q32

♣ J108

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	5NT
Pass	6NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 115	♠ K7	The opponents are silent.
Dealer: S	♥ 1085	
Vul: NS	♦ 1096	Partner bids first.
HCP: 4	♣ J10974	

Board: 116	♠ AK96	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ AK52	You bid first.
HCP: 20	♣ 64	

Board: 117	♠ A	The opponents are silent.
Dealer: S	♥ J843	
Vul: Both	♦ 9763	Partner bids first.
HCP: 6	♣ J876	

Board: 118	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q854	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ AK2	

Board: 119	♠ J643	The opponents are silent.
Dealer: S	♥ 542	
Vul: EW	♦ KQ	Partner bids first.
HCP: 7	♣ J942	

Board: 120	♠ A6	The opponents are silent.
Dealer: N	♥ K97	
Vul: Both	♦ KQJ6	You bid first.
HCP: 20	♣ AK95	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ J542				2NT
Vul: NS	♥ 1085	♥ AKQ4				
North HCP: 4	♦ 1096	♦ A5	AP			
South HCP: 20	♣ J10974	♣ AQ3				
Contract: 2N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ Q832		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ5	♥ K6	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK52	♦ J6	AP			
South HCP: 9	♣ 64	♣ QJ853	1. Stayman			
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 32				2NT
Vul: Both	♥ J843	♥ AK102	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 9763	♦ AKQ10	Pass	4♥	AP	
South HCP: 20	♣ J876	♣ A109	1. Stayman			
Contract: 4♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 932				
Vul: NS	♥ Q854	♥ J109		2NT	Pass	3NT
North HCP: 21	♦ KQJ	♦ A872	AP			
South HCP: 6	♣ AK2	♣ J97				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J643	♠ AKQ				2NT
Vul: EW	♥ 542	♥ AJ109	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ KQ	♦ A64	Pass	4♥	AP	
South HCP: 20	♣ J942	♣ Q53	1. Stayman			
Contract: 4♥ S						

Board: 120

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 3♠ N

North:

♠ A6

♥ K97

♦ KQJ6

♣ AK95

South:

♠ Q10742

♥ 543

♦ 98732

♣ —

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 115	♠ J542	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ AQ3	

Board: 116	♠ Q832	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ J6	Partner bids first.
HCP: 9	♣ QJ853	

Board: 117	♠ 32	The opponents are silent.
Dealer: S	♥ AK102	
Vul: Both	♦ AKQ10	You bid first.
HCP: 20	♣ A109	

Board: 118	♠ 932	The opponents are silent.
Dealer: N	♥ J109	
Vul: NS	♦ A872	Partner bids first.
HCP: 6	♣ J97	

Board: 119	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: EW	♦ A64	You bid first.
HCP: 20	♣ Q53	

Board: 120	♠ Q10742	The opponents are silent.
Dealer: N	♥ 543	
Vul: Both	♦ 98732	Partner bids first.
HCP: 2	♣ —	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ J542				2NT
Vul: NS	♥ 1085	♥ AKQ4				
North HCP: 4	♦ 1096	♦ A5	AP			
South HCP: 20	♣ J10974	♣ AQ3				
Contract: 2N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ Q832		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ5	♥ K6	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK52	♦ J6	AP			
South HCP: 9	♣ 64	♣ QJ853	1. Stayman			
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 32				2NT
Vul: Both	♥ J843	♥ AK102	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 9763	♦ AKQ10	Pass	4♥	AP	
South HCP: 20	♣ J876	♣ A109	1. Stayman			
Contract: 4♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 932				
Vul: NS	♥ Q854	♥ J109		2NT	Pass	3NT
North HCP: 21	♦ KQJ	♦ A872	AP			
South HCP: 6	♣ AK2	♣ J97				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J643	♠ AKQ				2NT
Vul: EW	♥ 542	♥ AJ109	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ KQ	♦ A64	Pass	4♥	AP	
South HCP: 20	♣ J942	♣ Q53	1. Stayman			
Contract: 4♥ S						

Board: 120

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 3♠ N

North:

♠ A6

♥ K97

♦ KQJ6

♣ AK95

South:

♠ Q10742

♥ 543

♦ 98732

♣ —

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 121	♠ K543	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ 7642	Partner bids first.
HCP: 8	♣ KQ10	
Board: 122	♠ AQJ	The opponents are silent.
Dealer: N	♥ 7654	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ K6	
Board: 123	♠ AJ54	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ K92	Partner bids first.
HCP: 14	♣ J85	
Board: 124	♠ AQ7	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ 108	You bid first.
HCP: 21	♣ AKJ8	
Board: 125	♠ 87652	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: NS	♦ J	Partner bids first.
HCP: 7	♣ Q42	
Board: 126	♠ AK63	West Doubles 3♣ if possible.
Dealer: N	♥ AJ	
Vul: Both	♦ AJ85	You bid first.
HCP: 21	♣ A73	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ AQJ				2NT
Vul: None	♥ 64	♥ K32	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 7642	♦ AKQJ9	Pass	3NT	AP	
South HCP: 20	♣ KQ10	♣ 43				
Contract: 3N S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 86		2NT	Pass	3♦
Vul: EW	♥ 7654	♥ KJ10983	Pass	4♥ ¹	Pass	4NT ²
North HCP: 20	♦ AKQJ	♦ 1093	Pass	5♥	AP	
South HCP: 6	♣ K6	♣ Q10				
Contract: 5♥ N			1. Super acceptance after NT 2. Blackwood 0314, for ♥			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ KQ3				2NT
Vul: Both	♥ AJ6	♥ KQ42	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ K92	♦ J5	Pass	5NT	Pass	6NT
South HCP: 20	♣ J85	♣ AKQ6	AP			
Contract: 6N S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 2				
Vul: None	♥ AK42	♥ 1087		2NT	Pass	3NT
North HCP: 21	♦ 108	♦ KQ753	AP			
South HCP: 5	♣ AKJ8	♣ 10962				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 87652	♠ QJ10				2NT
Vul: NS	♥ KJ102	♥ AQ83	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J	♦ A9	Pass	4♥	AP	
South HCP: 20	♣ Q42	♣ AK103				
Contract: 4♥ S			1. Stayman			

Board: 126

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AK63

♥ AJ

♦ AJ85

♣ A73

South:

♠ J84

♥ KQ42

♦ KQ3

♣ Q85

West	North	East	South
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	2NT	Pass	3♣ ¹
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X	3♠	Pass	5NT
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Pass	6NT	AP	
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1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 121	♠ AQJ	The opponents are silent.
Dealer: S	♥ K32	
Vul: None	♦ AKQJ9	You bid first.
HCP: 20	♣ 43	
Board: 122	♠ 86	The opponents are silent.
Dealer: N	♥ KJ10983	
Vul: EW	♦ 1093	Partner bids first.
HCP: 6	♣ Q10	
Board: 123	♠ KQ3	The opponents are silent.
Dealer: S	♥ KQ42	
Vul: Both	♦ J5	You bid first.
HCP: 20	♣ AKQ6	
Board: 124	♠ 2	The opponents are silent.
Dealer: N	♥ 1087	
Vul: None	♦ KQ753	Partner bids first.
HCP: 5	♣ 10962	
Board: 125	♠ QJ10	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ AK103	
Board: 126	♠ J84	West Doubles 3♣ if possible.
Dealer: N	♥ KQ42	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 13	♣ Q85	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ AQJ				2NT
Vul: None	♥ 64	♥ K32	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 7642	♦ AKQJ9	Pass	3NT	AP	
South HCP: 20	♣ KQ10	♣ 43				
Contract: 3N S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 86		2NT	Pass	3♦
Vul: EW	♥ 7654	♥ KJ10983	Pass	4♥ ¹	Pass	4NT ²
North HCP: 20	♦ AKQJ	♦ 1093	Pass	5♥	AP	
South HCP: 6	♣ K6	♣ Q10				
Contract: 5♥ N			1. Super acceptance after NT 2. Blackwood 0314, for ♥			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ KQ3				2NT
Vul: Both	♥ AJ6	♥ KQ42	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ K92	♦ J5	Pass	5NT	Pass	6NT
South HCP: 20	♣ J85	♣ AKQ6	AP			
Contract: 6N S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 2				
Vul: None	♥ AK42	♥ 1087		2NT	Pass	3NT
North HCP: 21	♦ 108	♦ KQ753	AP			
South HCP: 5	♣ AKJ8	♣ 10962				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 87652	♠ QJ10				2NT
Vul: NS	♥ KJ102	♥ AQ83	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J	♦ A9	Pass	4♥	AP	
South HCP: 20	♣ Q42	♣ AK103				
Contract: 4♥ S			1. Stayman			

Board: 126

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AK63

♥ AJ

♦ AJ85

♣ A73

South:

♠ J84

♥ KQ42

♦ KQ3

♣ Q85

West	North	East	South
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	2NT	Pass	3♣ ¹
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X	3♠	Pass	5NT
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Pass	6NT	AP	
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1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 127	♠ K952	The opponents are silent.
Dealer: S	♥ 10942	
Vul: None	♦ 73	Partner bids first.
HCP: 3	♣ 765	

Board: 128	♠ AJ43	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ K642	

Board: 129	♠ J10932	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ A93	Partner bids first.
HCP: 5	♣ 742	

Board: 130	♠ A5	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: NS	♦ AQ83	You bid first.
HCP: 20	♣ A76	

Board: 131	♠ QJ2	The opponents are silent.
Dealer: S	♥ Q65	
Vul: EW	♦ K985	Partner bids first.
HCP: 10	♣ Q106	

Board: 132	♠ K10	The opponents are silent.
Dealer: N	♥ K985	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ A85	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ AJ107				2NT
Vul: None	♥ 10942	♥ KJ5				
North HCP: 3	♦ 73	♦ A10	AP			
South HCP: 20	♣ 765	♣ AQJ9				
Contract: 2N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ Q6		2NT	Pass	3NT
Vul: NS	♥ AK5	♥ J86				
North HCP: 20	♦ KQ	♦ A952	AP			
South HCP: 8	♣ K642	♣ J875				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ J10932	♠ Q64				2NT
Vul: None	♥ 95	♥ AK4	Pass	3♥	Pass	3♠
North HCP: 5	♦ A93	♦ KQ64	Pass	3NT	Pass	4♠
South HCP: 21	♣ 742	♣ AK5	AP			
Contract: 4♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ QJ74		2NT	Pass	3♣ ¹
Vul: NS	♥ KQJ4	♥ 9876	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ83	♦ J4	AP			
South HCP: 6	♣ A76	♣ Q84				
Contract: 4♥ N						

1. Stayman

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK97				2NT
Vul: EW	♥ Q65	♥ AK4				
North HCP: 10	♦ K985	♦ 743	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ AK7				
Contract: 3N S						

Board: 132

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ K10

♥ K985

♦ AKQJ

♣ A85

South:

♠ AJ9742

♥ 63

♦ 1042

♣ J3

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

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

AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 127	♠ AJ107	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ AQJ9	

Board: 128	♠ Q6	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ A952	Partner bids first.
HCP: 8	♣ J875	

Board: 129	♠ Q64	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ KQ64	You bid first.
HCP: 21	♣ AK5	

Board: 130	♠ QJ74	The opponents are silent.
Dealer: N	♥ 9876	
Vul: NS	♦ J4	Partner bids first.
HCP: 6	♣ Q84	

Board: 131	♠ AK97	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ 743	You bid first.
HCP: 21	♣ AK7	

Board: 132	♠ AJ9742	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ 1042	Partner bids first.
HCP: 6	♣ J3	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ AJ107				2NT
Vul: None	♥ 10942	♥ KJ5				
North HCP: 3	♦ 73	♦ A10	AP			
South HCP: 20	♣ 765	♣ AQJ9				
Contract: 2N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ Q6		2NT	Pass	3NT
Vul: NS	♥ AK5	♥ J86				
North HCP: 20	♦ KQ	♦ A952	AP			
South HCP: 8	♣ K642	♣ J875				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ J10932	♠ Q64				2NT
Vul: None	♥ 95	♥ AK4	Pass	3♥	Pass	3♠
North HCP: 5	♦ A93	♦ KQ64	Pass	3NT	Pass	4♠
South HCP: 21	♣ 742	♣ AK5	AP			
Contract: 4♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ QJ74		2NT	Pass	3♣ ¹
Vul: NS	♥ KQJ4	♥ 9876	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ83	♦ J4	AP			
South HCP: 6	♣ A76	♣ Q84				
Contract: 4♥ N						

1. Stayman

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK97				2NT
Vul: EW	♥ Q65	♥ AK4				
North HCP: 10	♦ K985	♦ 743	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ AK7				
Contract: 3N S						

Board: 132

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ K10

♥ K985

♦ AKQJ

♣ A85

South:

♠ AJ9742

♥ 63

♦ 1042

♣ J3

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

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

AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 133	♠ J	The opponents are silent.
Dealer: S	♥ QJ753	
Vul: NS	♦ 87653	Partner bids first.
HCP: 4	♣ 84	

Board: 134	♠ AKJ9	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ Q962	You bid first.
HCP: 21	♣ A8	

Board: 135	♠ 96	The opponents are silent.
Dealer: S	♥ Q87653	
Vul: Both	♦ 85	Partner bids first.
HCP: 2	♣ 964	

Board: 136	♠ Q73	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ AQJ	

Board: 137	♠ Q1087	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ QJ752	Partner bids first.
HCP: 7	♣ 76	

Board: 138	♠ K953	The opponents are silent.
Dealer: N	♥ A982	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AKJ	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K92				2NT
Vul: NS	♥ QJ753	♥ A8	Pass	3♦	Pass	3♥
North HCP: 4	♦ 87653	♦ KQ109	AP			
South HCP: 21	♣ 84	♣ AKQ9				
Contract: 3♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 832		2NT	Pass	3♦
Vul: EW	♥ AK7	♥ QJ1053	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q962	♦ A3	Pass	4♥	AP	
South HCP: 7	♣ A8	♣ 764				
Contract: 4♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ Q853				2NT
Vul: Both	♥ Q87653	♥ AKJ	Pass	4♦ ¹	Pass	4♥
North HCP: 2	♦ 85	♦ AJ7	AP			
South HCP: 20	♣ 964	♣ KQ7	1. Texas			
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AKJ1098		2NT	Pass	4♥ ¹
Vul: None	♥ KJ74	♥ 1065	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ AK8	♦ 54	Pass	5♠	Pass	6♠
South HCP: 11	♣ AQJ	♣ K7	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ K42				2NT
Vul: Both	♥ Q9	♥ AJ54	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ QJ752	♦ A9	Pass	3NT	AP	
South HCP: 20	♣ 76	♣ AKJ9	1. Stayman			
Contract: 3N S						

Board: 138

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6♥ S

North:

♠ K953

♥ A982

♦ AQ

♣ AKJ

South:

♠ A1064

♥ KQJ63

♦ K103

♣ 2

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3NT ²	Pass	6♥
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AP

1. Stayman

2. both majors

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 133	♠ K92	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ KQ109	You bid first.
HCP: 21	♣ AKQ9	
Board: 134	♠ 832	The opponents are silent.
Dealer: N	♥ QJ1053	
Vul: EW	♦ A3	Partner bids first.
HCP: 7	♣ 764	
Board: 135	♠ Q853	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ KQ7	
Board: 136	♠ AKJ1098	The opponents are silent.
Dealer: N	♥ 1065	
Vul: None	♦ 54	Partner bids first.
HCP: 11	♣ K7	
Board: 137	♠ K42	The opponents are silent.
Dealer: S	♥ AJ54	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AKJ9	
Board: 138	♠ A1064	The opponents are silent.
Dealer: N	♥ KQJ63	
Vul: None	♦ K103	Partner bids first.
HCP: 13	♣ 2	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K92				2NT
Vul: NS	♥ QJ753	♥ A8	Pass	3♦	Pass	3♥
North HCP: 4	♦ 87653	♦ KQ109	AP			
South HCP: 21	♣ 84	♣ AKQ9				
Contract: 3♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 832		2NT	Pass	3♦
Vul: EW	♥ AK7	♥ QJ1053	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q962	♦ A3	Pass	4♥	AP	
South HCP: 7	♣ A8	♣ 764				
Contract: 4♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ Q853				2NT
Vul: Both	♥ Q87653	♥ AKJ	Pass	4♦ ¹	Pass	4♥
North HCP: 2	♦ 85	♦ AJ7	AP			
South HCP: 20	♣ 964	♣ KQ7	1. Texas			
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AKJ1098		2NT	Pass	4♥ ¹
Vul: None	♥ KJ74	♥ 1065	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ AK8	♦ 54	Pass	5♠	Pass	6♠
South HCP: 11	♣ AQJ	♣ K7	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ K42				2NT
Vul: Both	♥ Q9	♥ AJ54	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ QJ752	♦ A9	Pass	3NT	AP	
South HCP: 20	♣ 76	♣ AKJ9	1. Stayman			
Contract: 3N S						

Board: 138

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6♥ S

North:

♠ K953

♥ A982

♦ AQ

♣ AKJ

South:

♠ A1064

♥ KQJ63

♦ K103

♣ 2

West North East South

2NT Pass 3♣¹

Pass 3NT² Pass 6♥

AP

1. Stayman

2. both majors

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 139	♠ 9865	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ 976	Partner bids first.
HCP: 4	♣ A643	

Board: 140	♠ K4	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ AKQ54	You bid first.
HCP: 21	♣ A85	

Board: 141	♠ 10952	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ K63	Partner bids first.
HCP: 8	♣ KQ92	

Board: 142	♠ K32	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ AKQJ	

Board: 143	♠ 87654	East Doubles 3♥ if possible.
Dealer: S	♥ 63	
Vul: EW	♦ K1095	Partner bids first.
HCP: 3	♣ 107	

Board: 144	♠ AJ6	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AQJ98	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ AKQ7				2NT
Vul: NS	♥ 95	♥ K4				
North HCP: 4	♦ 976	♦ KJ103	AP			
South HCP: 20	♣ A643	♣ KJ9				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 852		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ10	♥ K942	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ54	♦ J109	AP			
South HCP: 7	♣ A85	♣ K32	1. Stayman			
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AK6				2NT
Vul: None	♥ 98	♥ AK5	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ K63	♦ AJ94	Pass	3NT	AP	
South HCP: 20	♣ KQ92	♣ J63	1. Stayman			
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ J1098				
Vul: NS	♥ KJ65	♥ 7432		2NT	AP	
North HCP: 21	♦ KJ	♦ 2				
South HCP: 1	♣ AKQJ	♣ 10872				
Contract: 2N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 87654	♠ KQ10				2NT
Vul: EW	♥ 63	♥ KQ5	Pass	3♥	X	3♠
North HCP: 3	♦ K1095	♦ AQ72	AP			
South HCP: 20	♣ 107	♣ A62				
Contract: 3♠ S						

Board: 144

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♦ N

North:

♠ AJ6

♥ QJ6

♦ AJ

♣ AQJ98

South:

♠ Q5

♥ A875

♦ KQ10865

♣ 6

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

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 139	♠ AKQ7	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ KJ103	You bid first.
HCP: 20	♣ KJ9	
Board: 140	♠ 852	The opponents are silent.
Dealer: N	♥ K942	
Vul: Both	♦ J109	Partner bids first.
HCP: 7	♣ K32	
Board: 141	♠ AK6	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ AJ94	You bid first.
HCP: 20	♣ J63	
Board: 142	♠ J1098	The opponents are silent.
Dealer: N	♥ 7432	
Vul: NS	♦ 2	Partner bids first.
HCP: 1	♣ 10872	
Board: 143	♠ KQ10	East Doubles 3♥ if possible.
Dealer: S	♥ KQ5	
Vul: EW	♦ AQ72	You bid first.
HCP: 20	♣ A62	
Board: 144	♠ Q5	The opponents are silent.
Dealer: N	♥ A875	
Vul: None	♦ KQ10865	Partner bids first.
HCP: 11	♣ 6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ AKQ7				2NT
Vul: NS	♥ 95	♥ K4				
North HCP: 4	♦ 976	♦ KJ103	AP			
South HCP: 20	♣ A643	♣ KJ9				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 852		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ10	♥ K942	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ54	♦ J109	AP			
South HCP: 7	♣ A85	♣ K32	1. Stayman			
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AK6				2NT
Vul: None	♥ 98	♥ AK5	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ K63	♦ AJ94	Pass	3NT	AP	
South HCP: 20	♣ KQ92	♣ J63	1. Stayman			
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ J1098				
Vul: NS	♥ KJ65	♥ 7432		2NT	AP	
North HCP: 21	♦ KJ	♦ 2				
South HCP: 1	♣ AKQJ	♣ 10872				
Contract: 2N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 87654	♠ KQ10				2NT
Vul: EW	♥ 63	♥ KQ5	Pass	3♥	X	3♠
North HCP: 3	♦ K1095	♦ AQ72	AP			
South HCP: 20	♣ 107	♣ A62				
Contract: 3♠ S						

Board: 144

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♦ N

North:

♠ AJ6

♥ QJ6

♦ AJ

♣ AQJ98

South:

♠ Q5

♥ A875

♦ KQ10865

♣ 6

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♦	Pass	4♦
------	----	------	----

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 145	♠ Q3	The opponents are silent.
Dealer: S	♥ 7654	
Vul: NS	♦ 9652	Partner bids first.
HCP: 7	♣ KQ3	

Board: 146	♠ AK52	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ QJ843	

Board: 147	♠ A	The opponents are silent.
Dealer: S	♥ J9742	
Vul: Both	♦ 108632	Partner bids first.
HCP: 5	♣ 85	

Board: 148	♠ A83	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ Q1098	

Board: 149	♠ 107	The opponents are silent.
Dealer: S	♥ QJ9873	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ KQ107	

Board: 150	♠ 74	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AK1092	You bid first.
HCP: 20	♣ KQJ8	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ4				2NT
Vul: NS	♥ 7654	♥ A983	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ 9652	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ KQ3	♣ A64				
Contract: 4♥ S			1. Stayman			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J73				
Vul: EW	♥ K2	♥ 95		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ 9854	AP			
South HCP: 8	♣ QJ843	♣ AK107				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				2NT
Vul: Both	♥ J9742	♥ K3	Pass	3♦	Pass	3♥
North HCP: 5	♦ 108632	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ 85	♣ A10976				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ K		2NT	Pass	3♦
Vul: NS	♥ AJ10	♥ KQ974	Pass	3♥	Pass	5NT
North HCP: 20	♦ AKQ	♦ J32	Pass	6NT	AP	
South HCP: 13	♣ Q1098	♣ KJ65				
Contract: 6N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AJ98				2NT
Vul: EW	♥ QJ9873	♥ A62	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK9	Pass	6♥	AP	
South HCP: 20	♣ KQ107	♣ A64				
Contract: 6♥ S						

Board: 150

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ 74

♥ AK

♦ AK1092

♣ KQJ8

South:

♠ A10952

♥ 943

♦ Q4

♣ 965

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 145	♠ KJ4	The opponents are silent.
Dealer: S	♥ A983	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ A64	

Board: 146	♠ J73	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ 9854	Partner bids first.
HCP: 8	♣ AK107	

Board: 147	♠ KQ6	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ A10976	

Board: 148	♠ K	The opponents are silent.
Dealer: N	♥ KQ974	
Vul: NS	♦ J32	Partner bids first.
HCP: 13	♣ KJ65	

Board: 149	♠ AJ98	The opponents are silent.
Dealer: S	♥ A62	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ A64	

Board: 150	♠ A10952	The opponents are silent.
Dealer: N	♥ 943	
Vul: None	♦ Q4	Partner bids first.
HCP: 6	♣ 965	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ4				2NT
Vul: NS	♥ 7654	♥ A983	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ 9652	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ KQ3	♣ A64				
Contract: 4♥ S			1. Stayman			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J73				
Vul: EW	♥ K2	♥ 95		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ 9854	AP			
South HCP: 8	♣ QJ843	♣ AK107				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				2NT
Vul: Both	♥ J9742	♥ K3	Pass	3♦	Pass	3♥
North HCP: 5	♦ 108632	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ 85	♣ A10976				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ K		2NT	Pass	3♦
Vul: NS	♥ AJ10	♥ KQ974	Pass	3♥	Pass	5NT
North HCP: 20	♦ AKQ	♦ J32	Pass	6NT	AP	
South HCP: 13	♣ Q1098	♣ KJ65				
Contract: 6N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AJ98				2NT
Vul: EW	♥ QJ9873	♥ A62	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK9	Pass	6♥	AP	
South HCP: 20	♣ KQ107	♣ A64				
Contract: 6♥ S						

Board: 150

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ 74

♥ AK

♦ AK1092

♣ KQJ8

South:

♠ A10952

♥ 943

♦ Q4

♣ 965

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 151	♠ 73	The opponents are silent.
Dealer: S	♥ 109853	
Vul: EW	♦ 97	Partner bids first.
HCP: 3	♣ K842	
Board: 152	♠ A54	West Doubles 3♠ if possible.
Dealer: N	♥ AK7	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ KJ975	
Board: 153	♠ 4	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ J109854	Partner bids first.
HCP: 6	♣ K1085	
Board: 154	♠ AK108	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ J10	You bid first.
HCP: 20	♣ A1098	
Board: 155	♠ K875	The opponents are silent.
Dealer: S	♥ 9862	
Vul: Both	♦ 653	Partner bids first.
HCP: 3	♣ 32	
Board: 156	♠ AK7	The opponents are silent.
Dealer: N	♥ 10652	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AKQ5	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AQ6				2NT
Vul: EW	♥ 109853	♥ AKQ	Pass	3♦	Pass	3♥
North HCP: 3	♦ 97	♦ KQ103	AP			
South HCP: 20	♣ K842	♣ 1097				
Contract: 3♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ —		2NT	Pass	3♠ ¹
Vul: Both	♥ AK7	♥ Q1052	X	4♣ ²	Pass	5♦
North HCP: 20	♦ AJ	♦ Q109653	AP			
South HCP: 4	♣ KJ975	♣ 1083				
Contract: 5♦ S						

1. Minor Suit Transfers after 2NT
2. automat

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K96				2NT
Vul: None	♥ Q5	♥ A1042	Pass	3NT	AP	
North HCP: 6	♦ J109854	♦ AKQ3				
South HCP: 20	♣ K1085	♣ A6				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ QJ7632		2NT	Pass	3♥
Vul: NS	♥ AKJ	♥ 32	Pass	3♠	Pass	4♠
North HCP: 20	♦ J10	♦ 64	AP			
South HCP: 8	♣ A1098	♣ KQ6				
Contract: 4♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ QJ9				2NT
Vul: Both	♥ 9862	♥ AKQ4	AP			
North HCP: 3	♦ 653	♦ QJ4				
South HCP: 21	♣ 32	♣ AQ7				
Contract: 2N S						

Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AK7

♥ 10652

♦ A8

♣ AKQ5

South:

♠ J9

♥ J843

♦ 10653

♣ J102

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 151	♠ AQ6	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ KQ103	You bid first.
HCP: 20	♣ 1097	
Board: 152	♠ —	West Doubles 3♠ if possible.
Dealer: N	♥ Q1052	
Vul: Both	♦ Q109653	Partner bids first.
HCP: 4	♣ 1083	
Board: 153	♠ K96	The opponents are silent.
Dealer: S	♥ A1042	
Vul: None	♦ AKQ3	You bid first.
HCP: 20	♣ A6	
Board: 154	♠ QJ7632	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ 64	Partner bids first.
HCP: 8	♣ KQ6	
Board: 155	♠ QJ9	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: Both	♦ QJ4	You bid first.
HCP: 21	♣ AQ7	
Board: 156	♠ J9	The opponents are silent.
Dealer: N	♥ J843	
Vul: NS	♦ 10653	Partner bids first.
HCP: 3	♣ J102	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AQ6				2NT
Vul: EW	♥ 109853	♥ AKQ	Pass	3♦	Pass	3♥
North HCP: 3	♦ 97	♦ KQ103	AP			
South HCP: 20	♣ K842	♣ 1097				
Contract: 3♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ —		2NT	Pass	3♠ ¹
Vul: Both	♥ AK7	♥ Q1052	X	4♣ ²	Pass	5♦
North HCP: 20	♦ AJ	♦ Q109653	AP			
South HCP: 4	♣ KJ975	♣ 1083				
Contract: 5♦ S						

1. Minor Suit Transfers after 2NT
2. automat

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K96				2NT
Vul: None	♥ Q5	♥ A1042	Pass	3NT	AP	
North HCP: 6	♦ J109854	♦ AKQ3				
South HCP: 20	♣ K1085	♣ A6				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ QJ7632		2NT	Pass	3♥
Vul: NS	♥ AKJ	♥ 32	Pass	3♠	Pass	4♠
North HCP: 20	♦ J10	♦ 64	AP			
South HCP: 8	♣ A1098	♣ KQ6				
Contract: 4♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ QJ9				2NT
Vul: Both	♥ 9862	♥ AKQ4	AP			
North HCP: 3	♦ 653	♦ QJ4				
South HCP: 21	♣ 32	♣ AQ7				
Contract: 2N S						

Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AK7

♥ 10652

♦ A8

♣ AKQ5

South:

♠ J9

♥ J843

♦ 10653

♣ J102

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 157	♠ 109432	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: EW	♦ KJ	Partner bids first.
HCP: 9	♣ 43	
Board: 158	♠ AK52	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ J6	You bid first.
HCP: 21	♣ AK97	
Board: 159	♠ Q	The opponents are silent.
Dealer: S	♥ 87432	
Vul: NS	♦ 98	Partner bids first.
HCP: 3	♣ J8754	
Board: 160	♠ AKQ	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ AQJ7	You bid first.
HCP: 21	♣ AJ53	
Board: 161	♠ J64	The opponents are silent.
Dealer: S	♥ Q865	
Vul: Both	♦ A984	Partner bids first.
HCP: 8	♣ J3	
Board: 162	♠ AKJ4	The opponents are silent.
Dealer: N	♥ A832	
Vul: EW	♦ A96	You bid first.
HCP: 20	♣ A5	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 109432	♠ AKJ7				2NT
Vul: EW	♥ AJ109	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ KJ	♦ 974	Pass	4♠	AP	
South HCP: 20	♣ 43	♣ AK76	1. Stayman			
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 863				
Vul: None	♥ AQ2	♥ J107		2NT	Pass	5NT
North HCP: 21	♦ J6	♦ AKQ54	Pass	6NT	AP	
South HCP: 12	♣ AK97	♣ Q10				
Contract: 6N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AKJ5				2NT
Vul: NS	♥ 87432	♥ K10	Pass	3♦	Pass	3♥
North HCP: 3	♦ 98	♦ A5	AP			
South HCP: 21	♣ J8754	♣ AQ932				
Contract: 3♥ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 85				
Vul: EW	♥ 73	♥ 106		2NT	Pass	3NT
North HCP: 21	♦ AQJ7	♦ K106432	AP			
South HCP: 5	♣ AJ53	♣ Q106				
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A5				2NT
Vul: Both	♥ Q865	♥ KJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ A984	♦ K1065	Pass	3NT	AP	
South HCP: 20	♣ J3	♣ AKQ9	1. Stayman			
Contract: 3N S						

Board: 162

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AKJ4

♥ A832

♦ A96

♣ A5

South:

♠ Q106

♥ 976

♦ K7

♣ KJ1062

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 157	♠ AKJ7	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ 974	You bid first.
HCP: 20	♣ AK76	
Board: 158	♠ 863	The opponents are silent.
Dealer: N	♥ J107	
Vul: None	♦ AKQ54	Partner bids first.
HCP: 12	♣ Q10	
Board: 159	♠ AKJ5	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AQ932	
Board: 160	♠ 85	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ K106432	Partner bids first.
HCP: 5	♣ Q106	
Board: 161	♠ A5	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ K1065	You bid first.
HCP: 20	♣ AKQ9	
Board: 162	♠ Q106	The opponents are silent.
Dealer: N	♥ 976	
Vul: EW	♦ K7	Partner bids first.
HCP: 9	♣ KJ1062	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 109432	♠ AKJ7				2NT
Vul: EW	♥ AJ109	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ KJ	♦ 974	Pass	4♠	AP	
South HCP: 20	♣ 43	♣ AK76	1. Stayman			
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 863				
Vul: None	♥ AQ2	♥ J107		2NT	Pass	5NT
North HCP: 21	♦ J6	♦ AKQ54	Pass	6NT	AP	
South HCP: 12	♣ AK97	♣ Q10				
Contract: 6N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AKJ5				2NT
Vul: NS	♥ 87432	♥ K10	Pass	3♦	Pass	3♥
North HCP: 3	♦ 98	♦ A5	AP			
South HCP: 21	♣ J8754	♣ AQ932				
Contract: 3♥ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 85				
Vul: EW	♥ 73	♥ 106		2NT	Pass	3NT
North HCP: 21	♦ AQJ7	♦ K106432	AP			
South HCP: 5	♣ AJ53	♣ Q106				
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A5				2NT
Vul: Both	♥ Q865	♥ KJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ A984	♦ K1065	Pass	3NT	AP	
South HCP: 20	♣ J3	♣ AKQ9	1. Stayman			
Contract: 3N S						

Board: 162

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AKJ4

♥ A832

♦ A96

♣ A5

South:

♠ Q106

♥ 976

♦ K7

♣ KJ1062

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 163	♠ J1098	The opponents are silent.
Dealer: S	♥ 109532	
Vul: Both	♦ 6	Partner bids first.
HCP: 6	♣ AJ8	
Board: 164	♠ AJ9	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ AK106	You bid first.
HCP: 20	♣ A86	
Board: 165	♠ J532	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ 1062	Partner bids first.
HCP: 7	♣ J75	
Board: 166	♠ AQ10	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ A85	
Board: 167	♠ 5	The opponents are silent.
Dealer: S	♥ KQ1076	
Vul: NS	♦ J7642	Partner bids first.
HCP: 10	♣ A10	
Board: 168	♠ A85	West Doubles 3♥ if possible.
Dealer: N	♥ A95	
Vul: Both	♦ AKJ5	You bid first.
HCP: 20	♣ A94	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K74				2NT
Vul: Both	♥ 109532	♥ AKQJ	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 6	♦ AJ2	Pass	4♥	AP	
South HCP: 21	♣ AJ8	♣ K76				
Contract: 4♥ S			1. Stayman			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ1074		2NT	Pass	3♥
Vul: None	♥ A94	♥ Q3	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AK106	♦ J87	Pass	6♠	AP	
South HCP: 11	♣ A86	♣ K95				
Contract: 6♠ N			1. Quantitative 4NT			

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J532	♠ AK6				2NT
Vul: EW	♥ AJ2	♥ 96	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ 1062	♦ AQ98	Pass	3NT	AP	
South HCP: 20	♣ J75	♣ AK86				
Contract: 3N S			1. Stayman			

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 84				
Vul: Both	♥ KQ54	♥ 863		2NT	AP	
North HCP: 21	♦ AQ7	♦ 1042				
South HCP: 2	♣ A85	♣ Q7642				
Contract: 2N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ8				2NT
Vul: NS	♥ KQ1076	♥ AJ8	Pass	3♦	Pass	3♥
North HCP: 10	♦ J7642	♦ AKQ	Pass	3NT	Pass	4♥
South HCP: 21	♣ A10	♣ Q872	Pass	4NT ¹	Pass	5♣
Contract: 6♥ S			Pass	6♥	AP	
			1. Blackwood 0314, for ♥			

Board: 168
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 6♠ N

North:
♠ A85
♥ A95
♦ AKJ5
♣ A94

South:
♠ KQJ742
♥ 7
♦ 7
♣ Q10753

West	North	East	South
	2NT	Pass	3♥
X	3♠	Pass	3NT ¹
Pass	4♣ ²	Pass	4NT ³
Pass	5♦	Pass	6♠
AP			
1. Cue bid, a ♥ stopper			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♠			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 163	♠ K74	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ AJ2	You bid first.
HCP: 21	♣ K76	
Board: 164	♠ KQ1074	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ J87	Partner bids first.
HCP: 11	♣ K95	
Board: 165	♠ AK6	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ AQ98	You bid first.
HCP: 20	♣ AK86	
Board: 166	♠ 84	The opponents are silent.
Dealer: N	♥ 863	
Vul: Both	♦ 1042	Partner bids first.
HCP: 2	♣ Q7642	
Board: 167	♠ AJ8	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ Q872	
Board: 168	♠ KQJ742	West Doubles 3♥ if possible.
Dealer: N	♥ 7	
Vul: Both	♦ 7	Partner bids first.
HCP: 8	♣ Q10753	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K74				2NT
Vul: Both	♥ 109532	♥ AKQJ	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 6	♦ AJ2	Pass	4♥	AP	
South HCP: 21	♣ AJ8	♣ K76				
Contract: 4♥ S			1. Stayman			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ1074		2NT	Pass	3♥
Vul: None	♥ A94	♥ Q3	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AK106	♦ J87	Pass	6♠	AP	
South HCP: 11	♣ A86	♣ K95				
Contract: 6♠ N			1. Quantitative 4NT			

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J532	♠ AK6				2NT
Vul: EW	♥ AJ2	♥ 96	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ 1062	♦ AQ98	Pass	3NT	AP	
South HCP: 20	♣ J75	♣ AK86				
Contract: 3N S			1. Stayman			

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 84				
Vul: Both	♥ KQ54	♥ 863		2NT	AP	
North HCP: 21	♦ AQ7	♦ 1042				
South HCP: 2	♣ A85	♣ Q7642				
Contract: 2N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ8				2NT
Vul: NS	♥ KQ1076	♥ AJ8	Pass	3♦	Pass	3♥
North HCP: 10	♦ J7642	♦ AKQ	Pass	3NT	Pass	4♥
South HCP: 21	♣ A10	♣ Q872	Pass	4NT ¹	Pass	5♣
Contract: 6♥ S			Pass	6♥	AP	
			1. Blackwood 0314, for ♥			

Board: 168
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 6♠ N

North:
♠ A85
♥ A95
♦ AKJ5
♣ A94

South:
♠ KQJ742
♥ 7
♦ 7
♣ Q10753

West	North	East	South
	2NT	Pass	3♥
X	3♠	Pass	3NT ¹
Pass	4♣ ²	Pass	4NT ³
Pass	5♦	Pass	6♠
AP			
1. Cue bid, a ♥ stopper			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♠			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 169	♠ QJ32	The opponents are silent.
Dealer: S	♥ 832	
Vul: None	♦ 632	Partner bids first.
HCP: 4	♣ J85	

Board: 170	♠ KQ93	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ A42	You bid first.
HCP: 20	♣ AQ10	

Board: 171	♠ K42	The opponents are silent.
Dealer: S	♥ 965	
Vul: None	♦ KJ92	Partner bids first.
HCP: 11	♣ A75	

Board: 172	♠ Q1073	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ AJ6	You bid first.
HCP: 20	♣ AKJ	

Board: 173	♠ 74	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ 863	Partner bids first.
HCP: 10	♣ KQJ87	

Board: 174	♠ AK7	The opponents are silent.
Dealer: N	♥ A74	
Vul: NS	♦ AK1073	You bid first.
HCP: 21	♣ K8	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 169

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ QJ32

♥ 832

♦ 632

♣ J85

South:

♠ A76

♥ AJ7

♦ AQ74

♣ KQ4

West North East South

2NT

AP

Board: 170

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ KQ93

♥ KQ9

♦ A42

♣ AQ10

South:

♠ 2

♥ AJ107

♦ KJ87653

♣ 5

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 171

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K42

♥ 965

♦ KJ92

♣ A75

South:

♠ AQ10

♥ AQ83

♦ A653

♣ KQ

West North East South

2NT

Pass 4NT¹ Pass 6NT

AP

1. Quantitative 4NT

Board: 172

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ Q1073

♥ AJ3

♦ AJ6

♣ AKJ

South:

♠ J8

♥ Q10

♦ KQ1032

♣ Q1054

West North East South

2NT Pass 3NT

AP

Board: 173

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ 74

♥ A85

♦ 863

♣ KQJ87

South:

♠ AKQ2

♥ J1043

♦ AQ

♣ A102

West North East South

2NT

Pass 3NT AP

Board: 174

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 4♠ N

North:

♠ AK7

♥ A74

♦ AK1073

♣ K8

South:

♠ Q1098542

♥ QJ5

♦ —

♣ 652

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 169	♠ A76	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ AQ74	You bid first.
HCP: 20	♣ KQ4	
Board: 170	♠ 2	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: NS	♦ KJ87653	Partner bids first.
HCP: 9	♣ 5	
Board: 171	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: None	♦ A653	You bid first.
HCP: 21	♣ KQ	
Board: 172	♠ J8	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ KQ1032	Partner bids first.
HCP: 10	♣ Q1054	
Board: 173	♠ AKQ2	The opponents are silent.
Dealer: S	♥ J1043	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ A102	
Board: 174	♠ Q1098542	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: NS	♦ —	Partner bids first.
HCP: 5	♣ 652	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 169

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ QJ32

♥ 832

♦ 632

♣ J85

South:

♠ A76

♥ AJ7

♦ AQ74

♣ KQ4

West North East South

2NT

AP

Board: 170

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ KQ93

♥ KQ9

♦ A42

♣ AQ10

South:

♠ 2

♥ AJ107

♦ KJ87653

♣ 5

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 171

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K42

♥ 965

♦ KJ92

♣ A75

South:

♠ AQ10

♥ AQ83

♦ A653

♣ KQ

West North East South

2NT

Pass 4NT¹ Pass 6NT

AP

1. Quantitative 4NT

Board: 172

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ Q1073

♥ AJ3

♦ AJ6

♣ AKJ

South:

♠ J8

♥ Q10

♦ KQ1032

♣ Q1054

West North East South

2NT Pass 3NT

AP

Board: 173

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ 74

♥ A85

♦ 863

♣ KQJ87

South:

♠ AKQ2

♥ J1043

♦ AQ

♣ A102

West North East South

2NT

Pass 3NT AP

Board: 174

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 4♠ N

North:

♠ AK7

♥ A74

♦ AK1073

♣ K8

South:

♠ Q1098542

♥ QJ5

♦ —

♣ 652

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

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

AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 175	♠ 106542	The opponents are silent.
Dealer: S	♥ Q743	
Vul: EW	♦ 3	Partner bids first.
HCP: 2	♣ 964	
Board: 176	♠ K6	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ KQ97	You bid first.
HCP: 20	♣ Q109	
Board: 177	♠ QJ62	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ J9	Partner bids first.
HCP: 12	♣ A9432	
Board: 178	♠ AKJ	The opponents are silent.
Dealer: N	♥ K87	
Vul: EW	♦ AK5	You bid first.
HCP: 21	♣ QJ43	
Board: 179	♠ 8	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ K109632	Partner bids first.
HCP: 7	♣ A972	
Board: 180	♠ K5	The opponents are silent.
Dealer: N	♥ A74	
Vul: NS	♦ AQJ85	You bid first.
HCP: 20	♣ AQ6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 106542	♠ AKQ				2NT
Vul: EW	♥ Q743	♥ J2	Pass	3♥	Pass	3♠
North HCP: 2	♦ 3	♦ K98	AP			
South HCP: 20	♣ 964	♣ AK853				
Contract: 3♠ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 95432		2NT	Pass	3♥
Vul: Both	♥ AKQJ	♥ 106543	Pass	3♠	AP	
North HCP: 20	♦ KQ97	♦ 5				
South HCP: 3	♣ Q109	♣ K8				
Contract: 3♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ QJ62	♠ AK7				2NT
Vul: None	♥ A5	♥ KJ4	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J9	♦ A64	Pass	5NT	Pass	6NT
South HCP: 20	♣ A9432	♣ KQ85	AP			
Contract: 6N S			1. Stayman			

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q107654		2NT	Pass	3♥
Vul: EW	♥ K87	♥ 105	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK5	♦ 42	AP			
South HCP: 5	♣ QJ43	♣ K62				
Contract: 4♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK53				2NT
Vul: None	♥ 107	♥ AKQJ	Pass	3NT	AP	
North HCP: 7	♦ K109632	♦ 74				
South HCP: 21	♣ A972	♣ KJ3				
Contract: 3N S						

Board: 180
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ K5
♥ A74
♦ AQJ85
♣ AQ6

South:
♠ J92
♥ KQ1092
♦ 3
♣ K932

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

1. Blackwood 0314, for ♥

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 175	♠ AKQ	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ K98	You bid first.
HCP: 20	♣ AK853	

Board: 176	♠ 95432	The opponents are silent.
Dealer: N	♥ 106543	
Vul: Both	♦ 5	Partner bids first.
HCP: 3	♣ K8	

Board: 177	♠ AK7	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ A64	You bid first.
HCP: 20	♣ KQ85	

Board: 178	♠ Q107654	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ 42	Partner bids first.
HCP: 5	♣ K62	

Board: 179	♠ AK53	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ 74	You bid first.
HCP: 21	♣ KJ3	

Board: 180	♠ J92	The opponents are silent.
Dealer: N	♥ KQ1092	
Vul: NS	♦ 3	Partner bids first.
HCP: 9	♣ K932	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 106542	♠ AKQ				2NT
Vul: EW	♥ Q743	♥ J2	Pass	3♥	Pass	3♠
North HCP: 2	♦ 3	♦ K98	AP			
South HCP: 20	♣ 964	♣ AK853				
Contract: 3♠ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 95432		2NT	Pass	3♥
Vul: Both	♥ AKQJ	♥ 106543	Pass	3♠	AP	
North HCP: 20	♦ KQ97	♦ 5				
South HCP: 3	♣ Q109	♣ K8				
Contract: 3♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ QJ62	♠ AK7				2NT
Vul: None	♥ A5	♥ KJ4	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J9	♦ A64	Pass	5NT	Pass	6NT
South HCP: 20	♣ A9432	♣ KQ85	AP			
Contract: 6N S			1. Stayman			

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q107654		2NT	Pass	3♥
Vul: EW	♥ K87	♥ 105	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK5	♦ 42	AP			
South HCP: 5	♣ QJ43	♣ K62				
Contract: 4♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK53				2NT
Vul: None	♥ 107	♥ AKQJ	Pass	3NT	AP	
North HCP: 7	♦ K109632	♦ 74				
South HCP: 21	♣ A972	♣ KJ3				
Contract: 3N S						

Board: 180
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ K5
♥ A74
♦ AQJ85
♣ AQ6

South:
♠ J92
♥ KQ1092
♦ 3
♣ K932

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

1. Blackwood 0314, for ♥

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 181	♠ K632	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ K763	Partner bids first.
HCP: 12	♣ K8	

Board: 182	♠ AQJ3	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ K103	You bid first.
HCP: 21	♣ A86	

Board: 183	♠ K52	The opponents are silent.
Dealer: S	♥ J62	
Vul: EW	♦ Q832	Partner bids first.
HCP: 7	♣ J102	

Board: 184	♠ KQ8	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ Q964	You bid first.
HCP: 21	♣ AK10	

Board: 185	♠ 102	The opponents are silent.
Dealer: S	♥ 10984	
Vul: NS	♦ 10752	Partner bids first.
HCP: 4	♣ A107	

Board: 186	♠ AKJ5	The opponents are silent.
Dealer: N	♥ 104	
Vul: EW	♦ AQJ8	You bid first.
HCP: 20	♣ AJ4	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K632	♠ A4				2NT
Vul: Both	♥ QJ6	♥ AK87	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K763	♦ A82	Pass	5NT	Pass	7NT
South HCP: 20	♣ K8	♣ AJ76	AP			
Contract: 7N S			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 10964		2NT	Pass	3♣ ¹
Vul: None	♥ AK6	♥ J752	Pass	3♠	Pass	4♠
North HCP: 21	♦ K103	♦ Q98	AP			
South HCP: 5	♣ A86	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ Q1097				2NT
Vul: EW	♥ J62	♥ AQ8	Pass	3NT	AP	
North HCP: 7	♦ Q832	♦ AK				
South HCP: 20	♣ J102	♣ KQ64				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 53		2NT	Pass	3♠ ¹
Vul: None	♥ AK4	♥ 1063	Pass	3NT	AP	
North HCP: 21	♦ Q964	♦ 3	1. Minor Suit Transfers after 2NT			
South HCP: 1	♣ AK10	♣ J986543				
Contract: 3N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AKJ9				2NT
Vul: NS	♥ 10984	♥ KQ72	AP			
North HCP: 4	♦ 10752	♦ A4				
South HCP: 20	♣ A107	♣ QJ5				
Contract: 2N S						

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AKJ5

♥ 104

♦ AQJ8

♣ AJ4

South:

♠ 986

♥ K3

♦ 1062

♣ KQ1095

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 181	♠ A4	The opponents are silent.
Dealer: S	♥ AK87	
Vul: Both	♦ A82	You bid first.
HCP: 20	♣ AJ76	

Board: 182	♠ 10964	The opponents are silent.
Dealer: N	♥ J752	
Vul: None	♦ Q98	Partner bids first.
HCP: 5	♣ Q4	

Board: 183	♠ Q1097	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ KQ64	

Board: 184	♠ 53	The opponents are silent.
Dealer: N	♥ 1063	
Vul: None	♦ 3	Partner bids first.
HCP: 1	♣ J986543	

Board: 185	♠ AKJ9	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ QJ5	

Board: 186	♠ 986	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ 1062	Partner bids first.
HCP: 8	♣ KQ1095	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K632	♠ A4				2NT
Vul: Both	♥ QJ6	♥ AK87	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K763	♦ A82	Pass	5NT	Pass	7NT
South HCP: 20	♣ K8	♣ AJ76	AP			
Contract: 7N S			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 10964		2NT	Pass	3♣ ¹
Vul: None	♥ AK6	♥ J752	Pass	3♠	Pass	4♠
North HCP: 21	♦ K103	♦ Q98	AP			
South HCP: 5	♣ A86	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ Q1097				2NT
Vul: EW	♥ J62	♥ AQ8	Pass	3NT	AP	
North HCP: 7	♦ Q832	♦ AK				
South HCP: 20	♣ J102	♣ KQ64				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 53		2NT	Pass	3♠ ¹
Vul: None	♥ AK4	♥ 1063	Pass	3NT	AP	
North HCP: 21	♦ Q964	♦ 3	1. Minor Suit Transfers after 2NT			
South HCP: 1	♣ AK10	♣ J986543				
Contract: 3N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AKJ9				2NT
Vul: NS	♥ 10984	♥ KQ72	AP			
North HCP: 4	♦ 10752	♦ A4				
South HCP: 20	♣ A107	♣ QJ5				
Contract: 2N S						

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AKJ5

♥ 104

♦ AQJ8

♣ AJ4

South:

♠ 986

♥ K3

♦ 1062

♣ KQ1095

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 187	♠ J86	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ J754	Partner bids first.
HCP: 2	♣ 8732	
Board: 188	♠ KQJ3	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: NS	♦ Q2	You bid first.
HCP: 21	♣ AKQ	
Board: 189	♠ 107	The opponents are silent.
Dealer: S	♥ Q9752	
Vul: EW	♦ 8752	Partner bids first.
HCP: 2	♣ 43	
Board: 190	♠ AK106	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ K764	You bid first.
HCP: 20	♣ AQ9	
Board: 191	♠ J86	The opponents are silent.
Dealer: S	♥ 64	
Vul: Both	♦ J9	Partner bids first.
HCP: 4	♣ Q107654	
Board: 192	♠ AK4	The opponents are silent.
Dealer: N	♥ K864	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ KJ8	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ A953				2NT
Vul: Both	♥ 92	♥ AQ4				
North HCP: 2	♦ J754	♦ AK63	AP			
South HCP: 21	♣ 8732	♣ A5				
Contract: 2N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ A642				
Vul: NS	♥ KJ43	♥ 10965		2NT	AP	
North HCP: 21	♦ Q2	♦ 54				
South HCP: 4	♣ AKQ	♣ 1083				
Contract: 2N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AJ				2NT
Vul: EW	♥ Q9752	♥ A106	Pass	3♦	Pass	3♥
North HCP: 2	♦ 8752	♦ KQJ106	AP			
South HCP: 20	♣ 43	♣ AJ2				
Contract: 3♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ J32		2NT	Pass	3♣ ¹
Vul: None	♥ A2	♥ Q873	Pass	3♠	Pass	4♠
North HCP: 20	♦ K764	♦ 2	AP			
South HCP: 7	♣ AQ9	♣ KJ742	1. Stayman			
Contract: 4♠ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K74				2NT
Vul: Both	♥ 64	♥ K5	Pass	3♠ ¹	Pass	3NT
North HCP: 4	♦ J9	♦ AK432	AP			
South HCP: 20	♣ Q107654	♣ AK8	1. Minor Suit Transfers after 2NT			
Contract: 3N S						

Board: 192

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♥ N

North:

♠ AK4

♥ K864

♦ AQ9

♣ KJ8

South:

♠ 6

♥ QJ52

♦ J752

♣ A653

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	6♥
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AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 187	♠ A953	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ AK63	You bid first.
HCP: 21	♣ A5	

Board: 188	♠ A642	The opponents are silent.
Dealer: N	♥ 10965	
Vul: NS	♦ 54	Partner bids first.
HCP: 4	♣ 1083	

Board: 189	♠ AJ	The opponents are silent.
Dealer: S	♥ A106	
Vul: EW	♦ KQJ106	You bid first.
HCP: 20	♣ AJ2	

Board: 190	♠ J32	The opponents are silent.
Dealer: N	♥ Q873	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ KJ742	

Board: 191	♠ K74	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ AK432	You bid first.
HCP: 20	♣ AK8	

Board: 192	♠ 6	The opponents are silent.
Dealer: N	♥ QJ52	
Vul: NS	♦ J752	Partner bids first.
HCP: 8	♣ A653	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ A953				2NT
Vul: Both	♥ 92	♥ AQ4				
North HCP: 2	♦ J754	♦ AK63	AP			
South HCP: 21	♣ 8732	♣ A5				
Contract: 2N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ A642				
Vul: NS	♥ KJ43	♥ 10965		2NT	AP	
North HCP: 21	♦ Q2	♦ 54				
South HCP: 4	♣ AKQ	♣ 1083				
Contract: 2N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AJ				2NT
Vul: EW	♥ Q9752	♥ A106	Pass	3♦	Pass	3♥
North HCP: 2	♦ 8752	♦ KQJ106	AP			
South HCP: 20	♣ 43	♣ AJ2				
Contract: 3♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ J32		2NT	Pass	3♣ ¹
Vul: None	♥ A2	♥ Q873	Pass	3♠	Pass	4♠
North HCP: 20	♦ K764	♦ 2	AP			
South HCP: 7	♣ AQ9	♣ KJ742	1. Stayman			
Contract: 4♠ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K74				2NT
Vul: Both	♥ 64	♥ K5	Pass	3♠ ¹	Pass	3NT
North HCP: 4	♦ J9	♦ AK432	AP			
South HCP: 20	♣ Q107654	♣ AK8	1. Minor Suit Transfers after 2NT			
Contract: 3N S						

Board: 192

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♥ N

North:

♠ AK4

♥ K864

♦ AQ9

♣ KJ8

South:

♠ 6

♥ QJ52

♦ J752

♣ A653

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	6♥
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AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 193	♠ 7542	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ Q106	Partner bids first.
HCP: 8	♣ J74	

Board: 194	♠ AK5	The opponents are silent.
Dealer: N	♥ QJ74	
Vul: None	♦ A2	You bid first.
HCP: 21	♣ AK52	

Board: 195	♠ 642	The opponents are silent.
Dealer: S	♥ 9532	
Vul: NS	♦ 92	Partner bids first.
HCP: 7	♣ AK86	

Board: 196	♠ AQ	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: EW	♦ KJ7	You bid first.
HCP: 20	♣ A974	

Board: 197	♠ 53	The opponents are silent.
Dealer: S	♥ Q1084	
Vul: None	♦ 763	Partner bids first.
HCP: 3	♣ J1064	

Board: 198	♠ AKQ9	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ K1098	You bid first.
HCP: 20	♣ AK6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQ10				2NT
Vul: Both	♥ KQ5	♥ AJ10	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ Q106	♦ AKJ3	Pass	3NT	AP	
South HCP: 21	♣ J74	♣ Q93				
Contract: 3N S			1. Stayman			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ —		2NT	Pass	3♦
Vul: None	♥ QJ74	♥ A10832	Pass	4♥ ¹	Pass	5♠ ²
North HCP: 21	♦ A2	♦ K8754	Pass	6♦	Pass	6♥
South HCP: 7	♣ AK52	♣ 1083		AP		
Contract: 6♥ N			1. Super acceptance after NT 2. Exclusion, for ♥			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQ				2NT
Vul: NS	♥ 9532	♥ A104	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ 92	♦ AKJ7	Pass	3NT	AP	
South HCP: 21	♣ AK86	♣ 953				
Contract: 3N S			1. Stayman			

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J10842				
Vul: EW	♥ AQ104	♥ J9		2NT	Pass	3♥
North HCP: 20	♦ KJ7	♦ A	Pass	3♠	Pass	3NT
South HCP: 9	♣ A974	♣ K8532		AP		
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KJ4				2NT
Vul: None	♥ Q1084	♥ AK92				
North HCP: 3	♦ 763	♦ KQ9	AP			
South HCP: 20	♣ J1064	♣ A97				
Contract: 2N S						

Board: 198

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ9

♥ J3

♦ K1098

♣ AK6

South:

♠ 632

♥ AK7

♦ 7653

♣ 943

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 193	♠ AQ10	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ AKJ3	You bid first.
HCP: 21	♣ Q93	

Board: 194	♠ —	The opponents are silent.
Dealer: N	♥ A10832	
Vul: None	♦ K8754	Partner bids first.
HCP: 7	♣ 1083	

Board: 195	♠ AKQ	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ 953	

Board: 196	♠ J10842	The opponents are silent.
Dealer: N	♥ J9	
Vul: EW	♦ A	Partner bids first.
HCP: 9	♣ K8532	

Board: 197	♠ KJ4	The opponents are silent.
Dealer: S	♥ AK92	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ A97	

Board: 198	♠ 632	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ 7653	Partner bids first.
HCP: 7	♣ 943	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQ10				2NT
Vul: Both	♥ KQ5	♥ AJ10	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ Q106	♦ AKJ3	Pass	3NT	AP	
South HCP: 21	♣ J74	♣ Q93				
Contract: 3N S			1. Stayman			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ —		2NT	Pass	3♦
Vul: None	♥ QJ74	♥ A10832	Pass	4♥ ¹	Pass	5♠ ²
North HCP: 21	♦ A2	♦ K8754	Pass	6♦	Pass	6♥
South HCP: 7	♣ AK52	♣ 1083		AP		
Contract: 6♥ N			1. Super acceptance after NT 2. Exclusion, for ♥			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQ				2NT
Vul: NS	♥ 9532	♥ A104	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ 92	♦ AKJ7	Pass	3NT	AP	
South HCP: 21	♣ AK86	♣ 953				
Contract: 3N S			1. Stayman			

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J10842				
Vul: EW	♥ AQ104	♥ J9		2NT	Pass	3♥
North HCP: 20	♦ KJ7	♦ A	Pass	3♠	Pass	3NT
South HCP: 9	♣ A974	♣ K8532		AP		
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KJ4				2NT
Vul: None	♥ Q1084	♥ AK92				
North HCP: 3	♦ 763	♦ KQ9	AP			
South HCP: 20	♣ J1064	♣ A97				
Contract: 2N S						

Board: 198

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ9

♥ J3

♦ K1098

♣ AK6

South:

♠ 632

♥ AK7

♦ 7653

♣ 943

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 199	♠ KJ83	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ AQ87	Partner bids first.
HCP: 14	♣ Q4	
Board: 200	♠ AK3	East Bids XA♠♠ if possible.
Dealer: N	♥ AQ42	
Vul: NS	♦ KQJ2	You bid first.
HCP: 20	♣ J2	
Board: 201	♠ AQJ954	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ 74	Partner bids first.
HCP: 8	♣ J108	
Board: 202	♠ AJ102	The opponents are silent.
Dealer: N	♥ K852	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ AK8	
Board: 203	♠ K974	The opponents are silent.
Dealer: S	♥ 10532	
Vul: None	♦ QJ8	Partner bids first.
HCP: 6	♣ 84	
Board: 204	♠ AKJ7	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ K7	You bid first.
HCP: 20	♣ 983	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 199
 Dealer: S
 Vul: Both
 North HCP: 14
 South HCP: 20
 Contract: 6N S

North:
 ♠ KJ83
 ♥ Q98
 ♦ AQ87
 ♣ Q4

South:
 ♠ AQ5
 ♥ AK76
 ♦ K95
 ♣ A52

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	5NT	Pass	6NT
AP			

1. Stayman

Board: 200
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 9
 Contract: 6♥XN

North:
 ♠ AK3
 ♥ AQ42
 ♦ KQJ2
 ♣ J2

South:
 ♠ Q
 ♥ K965
 ♦ A8643
 ♣ 1043

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	6♥
Pass	Pass	XA♠♠	AP

1. Stayman

Board: 201
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 20
 Contract: 4♠S

North:
 ♠ AQJ954
 ♥ 83
 ♦ 74
 ♣ J108

South:
 ♠ 82
 ♥ AK109
 ♦ AQ1098
 ♣ AK

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
AP			

1. Texas

Board: 202
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 5
 Contract: 4♥N

North:
 ♠ AJ102
 ♥ K852
 ♦ AQ
 ♣ AK8

South:
 ♠ 985
 ♥ AJ963
 ♦ 85
 ♣ 953

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ ¹	AP	

1. Super acceptance after NT

Board: 203
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 21
 Contract: 4♥S

North:
 ♠ K974
 ♥ 10532
 ♦ QJ8
 ♣ 84

South:
 ♠ Q5
 ♥ AKQ8
 ♦ A74
 ♣ KQJ10

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	4♥	AP	

1. Stayman

Board: 204

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AKJ7

♥ AKQ6

♦ K7

♣ 983

South:

♠ 109

♥ 984

♦ AQ85

♣ Q762

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 199	♠ AQ5	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ K95	You bid first.
HCP: 20	♣ A52	
Board: 200	♠ Q	East Bids XA♠♠ if possible.
Dealer: N	♥ K965	
Vul: NS	♦ A8643	Partner bids first.
HCP: 9	♣ 1043	
Board: 201	♠ 82	The opponents are silent.
Dealer: S	♥ AK109	
Vul: EW	♦ AQ1098	You bid first.
HCP: 20	♣ AK	
Board: 202	♠ 985	The opponents are silent.
Dealer: N	♥ AJ963	
Vul: Both	♦ 85	Partner bids first.
HCP: 5	♣ 953	
Board: 203	♠ Q5	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: None	♦ A74	You bid first.
HCP: 21	♣ KQJ10	
Board: 204	♠ 109	The opponents are silent.
Dealer: N	♥ 984	
Vul: EW	♦ AQ85	Partner bids first.
HCP: 8	♣ Q762	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 199
 Dealer: S
 Vul: Both
 North HCP: 14
 South HCP: 20
 Contract: 6N S

North:
 ♠ KJ83
 ♥ Q98
 ♦ AQ87
 ♣ Q4

South:
 ♠ AQ5
 ♥ AK76
 ♦ K95
 ♣ A52

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	5NT	Pass	6NT
AP			

1. Stayman

Board: 200
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 9
 Contract: 6♥XN

North:
 ♠ AK3
 ♥ AQ42
 ♦ KQJ2
 ♣ J2

South:
 ♠ Q
 ♥ K965
 ♦ A8643
 ♣ 1043

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	6♥
Pass	Pass	XA♠♠	AP

1. Stayman

Board: 201
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 20
 Contract: 4♠S

North:
 ♠ AQJ954
 ♥ 83
 ♦ 74
 ♣ J108

South:
 ♠ 82
 ♥ AK109
 ♦ AQ1098
 ♣ AK

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
AP			

1. Texas

Board: 202
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 5
 Contract: 4♥N

North:
 ♠ AJ102
 ♥ K852
 ♦ AQ
 ♣ AK8

South:
 ♠ 985
 ♥ AJ963
 ♦ 85
 ♣ 953

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ ¹	AP	

1. Super acceptance after NT

Board: 203
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 21
 Contract: 4♥S

North:
 ♠ K974
 ♥ 10532
 ♦ QJ8
 ♣ 84

South:
 ♠ Q5
 ♥ AKQ8
 ♦ A74
 ♣ KQJ10

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	4♥	AP	

1. Stayman

Board: 204

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AKJ7

♥ AKQ6

♦ K7

♣ 983

South:

♠ 109

♥ 984

♦ AQ85

♣ Q762

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 205	♠ Q2	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ A10864	Partner bids first.
HCP: 12	♣ Q873	

Board: 206	♠ KQ	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ AK542	You bid first.
HCP: 21	♣ AQ9	

Board: 207	♠ AQ107	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: NS	♦ 3	Partner bids first.
HCP: 11	♣ 6532	

Board: 208	♠ AKQ2	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ AJ2	You bid first.
HCP: 20	♣ K54	

Board: 209	♠ 1072	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ Q1073	Partner bids first.
HCP: 2	♣ 8743	

Board: 210	♠ J7	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ AK83	You bid first.
HCP: 20	♣ AJ74	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K43				2NT
Vul: Both	♥ KJ	♥ A2	Pass	5NT	Pass	6NT
North HCP: 12	♦ A10864	♦ KQJ92	AP			
South HCP: 20	♣ Q873	♣ AK4				
Contract: 6N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 87				
Vul: None	♥ K65	♥ A97		2NT	Pass	3NT
North HCP: 21	♦ AK542	♦ J98	AP			
South HCP: 8	♣ AQ9	♣ K10863				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AQ107	♠ K5				2NT
Vul: NS	♥ KQ75	♥ 109	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ 3	♦ AQJ5	Pass	6NT	AP	
South HCP: 20	♣ 6532	♣ AKQJ7	1. Stayman			
Contract: 6N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J64		2NT	Pass	3♣ ¹
Vul: Both	♥ K109	♥ AJ64	Pass	3♠	Pass	5NT
North HCP: 20	♦ AJ2	♦ KQ6	Pass	6NT	AP	
South HCP: 13	♣ K54	♣ Q106	1. Stayman			
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ Q95				2NT
Vul: EW	♥ 87	♥ AK2				
North HCP: 2	♦ Q1073	♦ AK92	AP			
South HCP: 21	♣ 8743	♣ KQ9				
Contract: 2N S						

Board: 210

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ J7

♥ AK5

♦ AK83

♣ AJ74

South:

♠ 109

♥ Q102

♦ QJ76

♣ 6532

West	North	East	South
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	2NT	Pass	3NT
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AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 205	♠ K43	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ KQJ92	You bid first.
HCP: 20	♣ AK4	

Board: 206	♠ 87	The opponents are silent.
Dealer: N	♥ A97	
Vul: None	♦ J98	Partner bids first.
HCP: 8	♣ K10863	

Board: 207	♠ K5	The opponents are silent.
Dealer: S	♥ 109	
Vul: NS	♦ AQJ5	You bid first.
HCP: 20	♣ AKQJ7	

Board: 208	♠ J64	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 13	♣ Q106	

Board: 209	♠ Q95	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ AK92	You bid first.
HCP: 21	♣ KQ9	

Board: 210	♠ 109	The opponents are silent.
Dealer: N	♥ Q102	
Vul: None	♦ QJ76	Partner bids first.
HCP: 5	♣ 6532	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K43				2NT
Vul: Both	♥ KJ	♥ A2	Pass	5NT	Pass	6NT
North HCP: 12	♦ A10864	♦ KQJ92	AP			
South HCP: 20	♣ Q873	♣ AK4				
Contract: 6N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 87				
Vul: None	♥ K65	♥ A97		2NT	Pass	3NT
North HCP: 21	♦ AK542	♦ J98	AP			
South HCP: 8	♣ AQ9	♣ K10863				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AQ107	♠ K5				2NT
Vul: NS	♥ KQ75	♥ 109	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ 3	♦ AQJ5	Pass	6NT	AP	
South HCP: 20	♣ 6532	♣ AKQJ7	1. Stayman			
Contract: 6N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J64		2NT	Pass	3♣ ¹
Vul: Both	♥ K109	♥ AJ64	Pass	3♠	Pass	5NT
North HCP: 20	♦ AJ2	♦ KQ6	Pass	6NT	AP	
South HCP: 13	♣ K54	♣ Q106	1. Stayman			
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ Q95				2NT
Vul: EW	♥ 87	♥ AK2				
North HCP: 2	♦ Q1073	♦ AK92	AP			
South HCP: 21	♣ 8743	♣ KQ9				
Contract: 2N S						

Board: 210

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ J7

♥ AK5

♦ AK83

♣ AJ74

South:

♠ 109

♥ Q102

♦ QJ76

♣ 6532

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 211	♠ Q108	The opponents are silent.
Dealer: S	♥ QJ7643	
Vul: NS	♦ 2	Partner bids first.
HCP: 6	♣ J106	

Board: 212	♠ KQ102	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ AQJ2	You bid first.
HCP: 21	♣ Q8	

Board: 213	♠ J74	The opponents are silent.
Dealer: S	♥ 8542	
Vul: Both	♦ Q107	Partner bids first.
HCP: 3	♣ 1074	

Board: 214	♠ AK10	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: NS	♦ 32	You bid first.
HCP: 20	♣ AK72	

Board: 215	♠ K87	The opponents are silent.
Dealer: S	♥ 64	
Vul: EW	♦ Q4	Partner bids first.
HCP: 6	♣ J107652	

Board: 216	♠ 64	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ AKQ84	You bid first.
HCP: 20	♣ KQ6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AKJ6				2NT
Vul: NS	♥ QJ7643	♥ K10	Pass	3♦	Pass	3♥
North HCP: 6	♦ 2	♦ AK106	Pass	4♥	AP	
South HCP: 20	♣ J106	♣ Q98				
Contract: 4♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ J875				
Vul: EW	♥ AK10	♥ 964		2NT	AP	
North HCP: 21	♦ AQJ2	♦ 1094				
South HCP: 1	♣ Q8	♣ 653				
Contract: 2N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AKQ				2NT
Vul: Both	♥ 8542	♥ A1093				
North HCP: 3	♦ Q107	♦ 54	AP			
South HCP: 20	♣ 1074	♣ AK85				
Contract: 2N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q9542		2NT	Pass	3♥
Vul: NS	♥ AQ72	♥ —	Pass	3♠	Pass	3NT
North HCP: 20	♦ 32	♦ KQ754	Pass	4♠	AP	
South HCP: 10	♣ AK72	♣ QJ3				
Contract: 4♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AJ10				2NT
Vul: EW	♥ 64	♥ KQ95				
North HCP: 6	♦ Q4	♦ AKJ5	Pass	3NT	AP	
South HCP: 20	♣ J107652	♣ Q4				
Contract: 3N S						

Board: 216

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ 64

♥ AQ9

♦ AKQ84

♣ KQ6

South:

♠ KQ2

♥ K7

♦ 10732

♣ 9753

West	North	East	South
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	2NT	Pass	3NT
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AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 211	♠ AKJ6	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ AK106	You bid first.
HCP: 20	♣ Q98	

Board: 212	♠ J875	The opponents are silent.
Dealer: N	♥ 964	
Vul: EW	♦ 1094	Partner bids first.
HCP: 1	♣ 653	

Board: 213	♠ AKQ	The opponents are silent.
Dealer: S	♥ A1093	
Vul: Both	♦ 54	You bid first.
HCP: 20	♣ AK85	

Board: 214	♠ Q9542	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ KQ754	Partner bids first.
HCP: 10	♣ QJ3	

Board: 215	♠ AJ10	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ Q4	

Board: 216	♠ KQ2	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ 10732	Partner bids first.
HCP: 8	♣ 9753	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AKJ6				2NT
Vul: NS	♥ QJ7643	♥ K10	Pass	3♦	Pass	3♥
North HCP: 6	♦ 2	♦ AK106	Pass	4♥	AP	
South HCP: 20	♣ J106	♣ Q98				
Contract: 4♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ J875				
Vul: EW	♥ AK10	♥ 964		2NT	AP	
North HCP: 21	♦ AQJ2	♦ 1094				
South HCP: 1	♣ Q8	♣ 653				
Contract: 2N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AKQ				2NT
Vul: Both	♥ 8542	♥ A1093				
North HCP: 3	♦ Q107	♦ 54	AP			
South HCP: 20	♣ 1074	♣ AK85				
Contract: 2N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q9542		2NT	Pass	3♥
Vul: NS	♥ AQ72	♥ —	Pass	3♠	Pass	3NT
North HCP: 20	♦ 32	♦ KQ754	Pass	4♠	AP	
South HCP: 10	♣ AK72	♣ QJ3				
Contract: 4♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AJ10				2NT
Vul: EW	♥ 64	♥ KQ95				
North HCP: 6	♦ Q4	♦ AKJ5	Pass	3NT	AP	
South HCP: 20	♣ J107652	♣ Q4				
Contract: 3N S						

Board: 216

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ 64

♥ AQ9

♦ AKQ84

♣ KQ6

South:

♠ KQ2

♥ K7

♦ 10732

♣ 9753

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 217	♠ AK10654	The opponents are silent.
Dealer: S	♥ 1084	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ 1097	
Board: 218	♠ A63	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ KQ86	You bid first.
HCP: 20	♣ AQJ10	
Board: 219	♠ AKJ10	The opponents are silent.
Dealer: S	♥ QJ864	
Vul: NS	♦ J2	Partner bids first.
HCP: 12	♣ 62	
Board: 220	♠ J7	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: None	♦ AJ1098	You bid first.
HCP: 21	♣ AK	
Board: 221	♠ 4	The opponents are silent.
Dealer: S	♥ 10653	
Vul: NS	♦ Q43	Partner bids first.
HCP: 3	♣ J9532	
Board: 222	♠ AJ4	The opponents are silent.
Dealer: N	♥ A643	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ A102	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AK10654	♠ QJ73				2NT
Vul: EW	♥ 1084	♥ KJ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 9	♦ AKJ42	AP			
South HCP: 20	♣ 1097	♣ AJ	1. Texas			
Contract: 4♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ KQ75		2NT	Pass	3♣ ¹
Vul: None	♥ KJ	♥ Q863	Pass	3♦	Pass	5NT
North HCP: 20	♦ KQ86	♦ AJ3	Pass	6NT	AP	
South HCP: 12	♣ AQJ10	♣ 96	1. Stayman			
Contract: 6N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10	♠ Q3				2NT
Vul: NS	♥ QJ864	♥ AK93	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ J2	♦ A98	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ 62	♣ AQJ3	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 10643		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ6	♥ 7	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ1098	♦ K743	AP			
South HCP: 5	♣ AK	♣ Q864	1. Stayman			
Contract: 3N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQ				2NT
Vul: NS	♥ 10653	♥ AJ9				
North HCP: 3	♦ Q43	♦ K862	AP			
South HCP: 20	♣ J9532	♣ AK84				
Contract: 2N S						

Board: 222

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AJ4

♥ A643

♦ AK5

♣ A102

South:

♠ K1096

♥ QJ8

♦ 9762

♣ Q4

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 217	♠ QJ73	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ AKJ42	You bid first.
HCP: 20	♣ AJ	

Board: 218	♠ KQ75	The opponents are silent.
Dealer: N	♥ Q863	
Vul: None	♦ AJ3	Partner bids first.
HCP: 12	♣ 96	

Board: 219	♠ Q3	The opponents are silent.
Dealer: S	♥ AK93	
Vul: NS	♦ A98	You bid first.
HCP: 20	♣ AQJ3	

Board: 220	♠ 10643	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ K743	Partner bids first.
HCP: 5	♣ Q864	

Board: 221	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ K862	You bid first.
HCP: 20	♣ AK84	

Board: 222	♠ K1096	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ 9762	Partner bids first.
HCP: 8	♣ Q4	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AK10654	♠ QJ73				2NT
Vul: EW	♥ 1084	♥ KJ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 9	♦ AKJ42	AP			
South HCP: 20	♣ 1097	♣ AJ	1. Texas			
Contract: 4♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ KQ75		2NT	Pass	3♣ ¹
Vul: None	♥ KJ	♥ Q863	Pass	3♦	Pass	5NT
North HCP: 20	♦ KQ86	♦ AJ3	Pass	6NT	AP	
South HCP: 12	♣ AQJ10	♣ 96	1. Stayman			
Contract: 6N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10	♠ Q3				2NT
Vul: NS	♥ QJ864	♥ AK93	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ J2	♦ A98	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ 62	♣ AQJ3	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 10643		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ6	♥ 7	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ1098	♦ K743	AP			
South HCP: 5	♣ AK	♣ Q864	1. Stayman			
Contract: 3N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQ				2NT
Vul: NS	♥ 10653	♥ AJ9				
North HCP: 3	♦ Q43	♦ K862	AP			
South HCP: 20	♣ J9532	♣ AK84				
Contract: 2N S						

Board: 222

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AJ4

♥ A643

♦ AK5

♣ A102

South:

♠ K1096

♥ QJ8

♦ 9762

♣ Q4

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 223	♠ 109	The opponents are silent.
Dealer: S	♥ A42	
Vul: NS	♦ 85432	Partner bids first.
HCP: 4	♣ 532	
Board: 224	♠ AJ4	The opponents are silent.
Dealer: N	♥ A654	
Vul: EW	♦ K64	You bid first.
HCP: 21	♣ AKQ	
Board: 225	♠ 1096	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AK10732	Partner bids first.
HCP: 9	♣ Q953	
Board: 226	♠ K6	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ AKQJ7	You bid first.
HCP: 21	♣ A743	
Board: 227	♠ Q52	The opponents are silent.
Dealer: S	♥ J103	
Vul: EW	♦ AJ763	Partner bids first.
HCP: 8	♣ 84	
Board: 228	♠ AK	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ AKQ9	You bid first.
HCP: 21	♣ 9654	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AJ75				2NT
Vul: NS	♥ A42	♥ KQ				
North HCP: 4	♦ 85432	♦ KQ6	AP			
South HCP: 20	♣ 532	♣ AJ64				
Contract: 2N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 953		2NT	Pass	3♠ ¹
Vul: EW	♥ A654	♥ 73				
North HCP: 21	♦ K64	♦ 108	Pass	3NT	AP	
South HCP: 1	♣ AKQ	♣ J109543	1. Minor Suit Transfers after 2NT			
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AK4				2NT
Vul: Both	♥ —	♥ KQ86				
North HCP: 9	♦ AK10732	♦ QJ6	Pass	6♦	AP	
South HCP: 20	♣ Q953	♣ AJ10				
Contract: 6♦ N						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A8543		2NT	Pass	3♣ ¹
Vul: NS	♥ A7	♥ Q632	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AKQJ7	♦ 10	Pass	3NT	AP	
South HCP: 10	♣ A743	♣ KJ6	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AK43				2NT
Vul: EW	♥ J103	♥ AKQ2				
North HCP: 8	♦ AJ763	♦ 84	Pass	3NT	AP	
South HCP: 20	♣ 84	♣ A107				
Contract: 3N S						

Board: 228

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AK

♥ AJ9

♦ AKQ9

♣ 9654

South:

♠ Q972

♥ 8652

♦ J1042

♣ Q

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

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 223	♠ AJ75	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ KQ6	You bid first.
HCP: 20	♣ AJ64	

Board: 224	♠ 953	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ 108	Partner bids first.
HCP: 1	♣ J109543	

Board: 225	♠ AK4	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: Both	♦ QJ6	You bid first.
HCP: 20	♣ AJ10	

Board: 226	♠ A8543	The opponents are silent.
Dealer: N	♥ Q632	
Vul: NS	♦ 10	Partner bids first.
HCP: 10	♣ KJ6	

Board: 227	♠ AK43	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: EW	♦ 84	You bid first.
HCP: 20	♣ A107	

Board: 228	♠ Q972	The opponents are silent.
Dealer: N	♥ 8652	
Vul: Both	♦ J1042	Partner bids first.
HCP: 5	♣ Q	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 223

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ 109

♥ A42

♦ 85432

♣ 532

South:

♠ AJ75

♥ KQ

♦ KQ6

♣ AJ64

West North East South

2NT

AP

Board: 224

Dealer: N

Vul: EW

North HCP: 21

South HCP: 1

Contract: 3N N

North:

♠ AJ4

♥ A654

♦ K64

♣ AKQ

South:

♠ 953

♥ 73

♦ 108

♣ J109543

West North East South

2NT Pass 3♠¹

Pass 3NT AP

1. Minor Suit Transfers after 2NT

Board: 225

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 1096

♥ —

♦ AK10732

♣ Q953

South:

♠ AK4

♥ KQ86

♦ QJ6

♣ AJ10

West North East South

2NT

Pass 6♦ AP

Board: 226

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ K6

♥ A7

♦ AKQJ7

♣ A743

South:

♠ A8543

♥ Q632

♦ 10

♣ KJ6

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3♥²

Pass 3NT AP

1. Stayman

2. SMOLEN

Board: 227

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ Q52

♥ J103

♦ AJ763

♣ 84

South:

♠ AK43

♥ AKQ2

♦ 84

♣ A107

West North East South

2NT

Pass 3NT AP

Board: 228

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AK

♥ AJ9

♦ AKQ9

♣ 9654

South:

♠ Q972

♥ 8652

♦ J1042

♣ Q

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 229	♠ KJ10543	The opponents are silent.
Dealer: S	♥ 1095	
Vul: None	♦ 7	Partner bids first.
HCP: 5	♣ J104	

Board: 230	♠ AQ	The opponents are silent.
Dealer: N	♥ A54	
Vul: Both	♦ KQJ86	You bid first.
HCP: 20	♣ KJ2	

Board: 231	♠ A73	The opponents are silent.
Dealer: S	♥ J103	
Vul: None	♦ Q1063	Partner bids first.
HCP: 11	♣ A63	

Board: 232	♠ A5	The opponents are silent.
Dealer: N	♥ A1052	
Vul: NS	♦ AQJ6	You bid first.
HCP: 20	♣ KQ5	

Board: 233	♠ 1092	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ 9872	Partner bids first.
HCP: 5	♣ KQ104	

Board: 234	♠ K63	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ AKQ9	You bid first.
HCP: 20	♣ AQJ10	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ KJ10543	♠ AQ98				2NT
Vul: None	♥ 1095	♥ AK82	Pass	3♥	Pass	3♠
North HCP: 5	♦ 7	♦ KQ4	Pass	4♠	AP	
South HCP: 20	♣ J104	♣ Q3				
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J1085				
Vul: Both	♥ A54	♥ J98		2NT	AP	
North HCP: 20	♦ KQJ86	♦ 7				
South HCP: 4	♣ KJ2	♣ Q10976				
Contract: 2N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KQ62				2NT
Vul: None	♥ J103	♥ AK	Pass	4NT ¹	AP	
North HCP: 11	♦ Q1063	♦ K5	1. Quantitative 4NT			
South HCP: 20	♣ A63	♣ KQ1087				
Contract: 4N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 7		2NT	Pass	3♣ ¹
Vul: NS	♥ A1052	♥ KQJ7	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQJ6	♦ 9853				
South HCP: 6	♣ KQ5	♣ 10763		AP		
Contract: 4♥ N				1. Stayman		

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AQJ8				2NT
Vul: Both	♥ 32	♥ AKJ				
North HCP: 5	♦ 9872	♦ J65	Pass	3NT	AP	
South HCP: 20	♣ KQ104	♣ A87				
Contract: 3N S						

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 0

Contract: 2N N

North:

♠ K63

♥ J8

♦ AKQ9

♣ AQJ10

South:

♠ 875

♥ 75

♦ 865

♣ 86432

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 229	♠ AQ98	The opponents are silent.
Dealer: S	♥ AK82	
Vul: None	♦ KQ4	You bid first.
HCP: 20	♣ Q3	

Board: 230	♠ J1085	The opponents are silent.
Dealer: N	♥ J98	
Vul: Both	♦ 7	Partner bids first.
HCP: 4	♣ Q10976	

Board: 231	♠ KQ62	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ K5	You bid first.
HCP: 20	♣ KQ1087	

Board: 232	♠ 7	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: NS	♦ 9853	Partner bids first.
HCP: 6	♣ 10763	

Board: 233	♠ AQJ8	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ J65	You bid first.
HCP: 20	♣ A87	

Board: 234	♠ 875	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ 865	Partner bids first.
HCP: 0	♣ 86432	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ KJ10543	♠ AQ98				2NT
Vul: None	♥ 1095	♥ AK82	Pass	3♥	Pass	3♠
North HCP: 5	♦ 7	♦ KQ4	Pass	4♠	AP	
South HCP: 20	♣ J104	♣ Q3				
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J1085				
Vul: Both	♥ A54	♥ J98		2NT	AP	
North HCP: 20	♦ KQJ86	♦ 7				
South HCP: 4	♣ KJ2	♣ Q10976				
Contract: 2N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KQ62				2NT
Vul: None	♥ J103	♥ AK	Pass	4NT ¹	AP	
North HCP: 11	♦ Q1063	♦ K5	1. Quantitative 4NT			
South HCP: 20	♣ A63	♣ KQ1087				
Contract: 4N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 7		2NT	Pass	3♣ ¹
Vul: NS	♥ A1052	♥ KQJ7	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQJ6	♦ 9853	AP			
South HCP: 6	♣ KQ5	♣ 10763	1. Stayman			
Contract: 4♥ N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AQJ8				2NT
Vul: Both	♥ 32	♥ AKJ	Pass	3NT	AP	
North HCP: 5	♦ 9872	♦ J65				
South HCP: 20	♣ KQ104	♣ A87				
Contract: 3N S						

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 0

Contract: 2N N

North:

♠ K63

♥ J8

♦ AKQ9

♣ AQJ10

South:

♠ 875

♥ 75

♦ 865

♣ 86432

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 235	♠ 953	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 9	♣ Q92	

Board: 236	♠ A7	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: EW	♦ A1065	You bid first.
HCP: 20	♣ AJ3	

Board: 237	♠ QJ632	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ 974	Partner bids first.
HCP: 6	♣ 87	

Board: 238	♠ QJ73	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ AK109	You bid first.
HCP: 20	♣ A6	

Board: 239	♠ J95	The opponents are silent.
Dealer: S	♥ K32	
Vul: EW	♦ J542	Partner bids first.
HCP: 5	♣ 943	

Board: 240	♠ AK10	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ A962	You bid first.
HCP: 20	♣ KQ10	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A107				2NT
Vul: NS	♥ Q1032	♥ AK9	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KQ9	♦ J6	Pass	3NT	AP	
South HCP: 20	♣ Q92	♣ AKJ87				
Contract: 3N S			1. Stayman			

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 863		2NT	Pass	3♦
Vul: EW	♥ AQJ8	♥ K7632	Pass	4♥ ¹	AP	
North HCP: 20	♦ A1065	♦ 9873				
South HCP: 3	♣ AJ3	♣ 5	1. Super acceptance after NT			
Contract: 4♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK9				2NT
Vul: None	♥ K52	♥ A86	Pass	3♥	Pass	3♠
North HCP: 6	♦ 974	♦ A85	Pass	3NT	Pass	4♠
South HCP: 21	♣ 87	♣ AQ42	AP			
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ 62		2NT	Pass	3NT
Vul: NS	♥ AQ2	♥ K10	AP			
North HCP: 20	♦ AK109	♦ Q8654				
South HCP: 8	♣ A6	♣ K743				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AKQ4				2NT
Vul: EW	♥ K32	♥ Q8	Pass	3NT	AP	
North HCP: 5	♦ J542	♦ KQ83				
South HCP: 21	♣ 943	♣ KQ8				
Contract: 3N S						

Board: 240

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AK10

♥ A96

♦ A962

♣ KQ10

South:

♠ 95

♥ K532

♦ Q1083

♣ 653

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

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 235	♠ A107	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ J6	You bid first.
HCP: 20	♣ AKJ87	

Board: 236	♠ 863	The opponents are silent.
Dealer: N	♥ K7632	
Vul: EW	♦ 9873	Partner bids first.
HCP: 3	♣ 5	

Board: 237	♠ AK9	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ A85	You bid first.
HCP: 21	♣ AQ42	

Board: 238	♠ 62	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ Q8654	Partner bids first.
HCP: 8	♣ K743	

Board: 239	♠ AKQ4	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ KQ83	You bid first.
HCP: 21	♣ KQ8	

Board: 240	♠ 95	The opponents are silent.
Dealer: N	♥ K532	
Vul: Both	♦ Q1083	Partner bids first.
HCP: 5	♣ 653	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A107				2NT
Vul: NS	♥ Q1032	♥ AK9	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KQ9	♦ J6	Pass	3NT	AP	
South HCP: 20	♣ Q92	♣ AKJ87				
Contract: 3N S			1. Stayman			

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 863		2NT	Pass	3♦
Vul: EW	♥ AQJ8	♥ K7632	Pass	4♥ ¹	AP	
North HCP: 20	♦ A1065	♦ 9873				
South HCP: 3	♣ AJ3	♣ 5	1. Super acceptance after NT			
Contract: 4♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK9				2NT
Vul: None	♥ K52	♥ A86	Pass	3♥	Pass	3♠
North HCP: 6	♦ 974	♦ A85	Pass	3NT	Pass	4♠
South HCP: 21	♣ 87	♣ AQ42	AP			
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ 62		2NT	Pass	3NT
Vul: NS	♥ AQ2	♥ K10	AP			
North HCP: 20	♦ AK109	♦ Q8654				
South HCP: 8	♣ A6	♣ K743				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AKQ4				2NT
Vul: EW	♥ K32	♥ Q8	Pass	3NT	AP	
North HCP: 5	♦ J542	♦ KQ83				
South HCP: 21	♣ 943	♣ KQ8				
Contract: 3N S						

Board: 240

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AK10

♥ A96

♦ A962

♣ KQ10

South:

♠ 95

♥ K532

♦ Q1083

♣ 653

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

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 241	♠ A975	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ K982	Partner bids first.
HCP: 10	♣ K84	

Board: 242	♠ A106	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ KQ73	You bid first.
HCP: 21	♣ KQ	

Board: 243	♠ J64	The opponents are silent.
Dealer: S	♥ 9653	
Vul: Both	♦ 82	Partner bids first.
HCP: 4	♣ K875	

Board: 244	♠ AKJ3	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: None	♦ A7	You bid first.
HCP: 21	♣ AJ7	

Board: 245	♠ Q82	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ 3	Partner bids first.
HCP: 5	♣ K86432	

Board: 246	♠ A105	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ AK1096	You bid first.
HCP: 21	♣ K3	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: NS	♥ 54	♥ KQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9				
Contract: 3N S						1. Stayman

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 8532				
Vul: EW	♥ AK98	♥ Q1054		2NT	AP	
North HCP: 21	♦ KQ73	♦ 8642				
South HCP: 3	♣ KQ	♣ J				
Contract: 2N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A2				2NT
Vul: Both	♥ 9653	♥ A2				
North HCP: 4	♦ 82	♦ AKJ64	AP			
South HCP: 20	♣ K875	♣ A942				
Contract: 2N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q2				
Vul: None	♥ KJ105	♥ A7432		2NT	Pass	3♦
North HCP: 21	♦ A7	♦ QJ4	Pass	4♥ ¹	AP	
South HCP: 9	♣ AJ7	♣ 653				
Contract: 4♥ N						1. Super acceptance after NT

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK73				2NT
Vul: EW	♥ 986	♥ AJ75				
North HCP: 5	♦ 3	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ K86432	♣ Q97				
Contract: 3N S						

Board: 246

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ A105

♥ AK8

♦ AK1096

♣ K3

South:

♠ K93

♥ 1097632

♦ 3

♣ QJ4

West	North	East	South
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	2NT	Pass	3♦
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Pass	3♥	Pass	4♥
------	----	------	----

AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 241	♠ KQ8	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: NS	♦ A107	You bid first.
HCP: 20	♣ AJ9	

Board: 242	♠ 8532	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: EW	♦ 8642	Partner bids first.
HCP: 3	♣ J	

Board: 243	♠ A2	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AKJ64	You bid first.
HCP: 20	♣ A942	

Board: 244	♠ Q2	The opponents are silent.
Dealer: N	♥ A7432	
Vul: None	♦ QJ4	Partner bids first.
HCP: 9	♣ 653	

Board: 245	♠ AK73	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: EW	♦ AK	You bid first.
HCP: 21	♣ Q97	

Board: 246	♠ K93	The opponents are silent.
Dealer: N	♥ 1097632	
Vul: Both	♦ 3	Partner bids first.
HCP: 6	♣ QJ4	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: NS	♥ 54	♥ KQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9				
Contract: 3N S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 8532				
Vul: EW	♥ AK98	♥ Q1054		2NT	AP	
North HCP: 21	♦ KQ73	♦ 8642				
South HCP: 3	♣ KQ	♣ J				
Contract: 2N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A2				2NT
Vul: Both	♥ 9653	♥ A2				
North HCP: 4	♦ 82	♦ AKJ64	AP			
South HCP: 20	♣ K875	♣ A942				
Contract: 2N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q2				
Vul: None	♥ KJ105	♥ A7432		2NT	Pass	3♦
North HCP: 21	♦ A7	♦ QJ4	Pass	4♥ ¹	AP	
South HCP: 9	♣ AJ7	♣ 653	1. Super acceptance after NT			
Contract: 4♥ N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK73				2NT
Vul: EW	♥ 986	♥ AJ75				
North HCP: 5	♦ 3	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ K86432	♣ Q97				
Contract: 3N S						

Board: 246

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ A105

♥ AK8

♦ AK1096

♣ K3

South:

♠ K93

♥ 1097632

♦ 3

♣ QJ4

West	North	East	South
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	2NT	Pass	3♦
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Pass	3♥	Pass	4♥
------	----	------	----

AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 247	♠ 965	The opponents are silent.
Dealer: S	♥ 965	
Vul: None	♦ Q1085	Partner bids first.
HCP: 3	♣ J98	

Board: 248	♠ A62	The opponents are silent.
Dealer: N	♥ A1054	
Vul: Both	♦ KQ2	You bid first.
HCP: 20	♣ AK5	

Board: 249	♠ 1053	The opponents are silent.
Dealer: S	♥ 764	
Vul: None	♦ K32	Partner bids first.
HCP: 3	♣ 10652	

Board: 250	♠ AKJ6	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ AJ632	

Board: 251	♠ J864	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AQ984	Partner bids first.
HCP: 7	♣ 9876	

Board: 252	♠ AK6	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ KQ8	You bid first.
HCP: 20	♣ A987	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ A108				2NT
Vul: None	♥ 965	♥ AK8				
North HCP: 3	♦ Q1085	♦ AK2	AP			
South HCP: 20	♣ J98	♣ Q1052				
Contract: 2N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KJ10953		2NT	Pass	4♥ ¹
Vul: Both	♥ A1054	♥ 98	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ KQ2	♦ A873	Pass	5♣	Pass	5♦
South HCP: 8	♣ AK5	♣ 9	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			

1. Texas
2. Blackwood 0314, for ♠

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ KJ4				2NT
Vul: None	♥ 764	♥ AK103				
North HCP: 3	♦ K32	♦ A106	AP			
South HCP: 21	♣ 10652	♣ AQ4				
Contract: 2N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q985		2NT	Pass	3♣ ¹
Vul: NS	♥ A7	♥ K862	Pass	3♠	Pass	4♠
North HCP: 20	♦ K4	♦ A83				
South HCP: 9	♣ AJ632	♣ 54	AP			
Contract: 4♠ N			1. Stayman			

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J864	♠ A52				2NT
Vul: EW	♥ —	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AQ984	♦ KJ765	Pass	3NT	AP	
South HCP: 20	♣ 9876	♣ AJ5	1. Stayman			
Contract: 3N S						

Board: 252

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AK6

♥ A53

♦ KQ8

♣ A987

South:

♠ 732

♥ 9642

♦ 97542

♣ K

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 247	♠ A108	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ Q1052	

Board: 248	♠ KJ10953	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ A873	Partner bids first.
HCP: 8	♣ 9	

Board: 249	♠ KJ4	The opponents are silent.
Dealer: S	♥ AK103	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ AQ4	

Board: 250	♠ Q985	The opponents are silent.
Dealer: N	♥ K862	
Vul: NS	♦ A83	Partner bids first.
HCP: 9	♣ 54	

Board: 251	♠ A52	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ KJ765	You bid first.
HCP: 20	♣ AJ5	

Board: 252	♠ 732	The opponents are silent.
Dealer: N	♥ 9642	
Vul: None	♦ 97542	Partner bids first.
HCP: 3	♣ K	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ A108				2NT
Vul: None	♥ 965	♥ AK8				
North HCP: 3	♦ Q1085	♦ AK2	AP			
South HCP: 20	♣ J98	♣ Q1052				
Contract: 2N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KJ10953		2NT	Pass	4♥ ¹
Vul: Both	♥ A1054	♥ 98	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ KQ2	♦ A873	Pass	5♣	Pass	5♦
South HCP: 8	♣ AK5	♣ 9	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			

1. Texas
2. Blackwood 0314, for ♠

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ KJ4				2NT
Vul: None	♥ 764	♥ AK103				
North HCP: 3	♦ K32	♦ A106	AP			
South HCP: 21	♣ 10652	♣ AQ4				
Contract: 2N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q985		2NT	Pass	3♣ ¹
Vul: NS	♥ A7	♥ K862	Pass	3♠	Pass	4♠
North HCP: 20	♦ K4	♦ A83				
South HCP: 9	♣ AJ632	♣ 54	AP			
Contract: 4♠ N			1. Stayman			

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J864	♠ A52				2NT
Vul: EW	♥ —	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AQ984	♦ KJ765	Pass	3NT	AP	
South HCP: 20	♣ 9876	♣ AJ5	1. Stayman			
Contract: 3N S						

Board: 252

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AK6

♥ A53

♦ KQ8

♣ A987

South:

♠ 732

♥ 9642

♦ 97542

♣ K

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 253	♠ Q4	The opponents are silent.
Dealer: S	♥ A953	
Vul: NS	♦ J6542	Partner bids first.
HCP: 7	♣ 42	

Board: 254	♠ AKQ7	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ J842	You bid first.
HCP: 21	♣ AK2	

Board: 255	♠ 4	East Bids 3♥ if possible.
Dealer: S	♥ Q97542	
Vul: NS	♦ KQ854	Partner bids first.
HCP: 7	♣ 2	

Board: 256	♠ KQ83	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ A95	You bid first.
HCP: 21	♣ QJ	

Board: 257	♠ 106	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ J64	Partner bids first.
HCP: 3	♣ 109864	

Board: 258	♠ K1094	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ KJ95	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AKJ7				2NT
Vul: NS	♥ A953	♥ J10	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J6542	♦ Q8	Pass	3NT	AP	
South HCP: 21	♣ 42	♣ AKQJ9	1. Stayman			
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J85		2NT	Pass	3♣ ¹
Vul: EW	♥ KJ	♥ A1093	Pass	3♠	Pass	3NT
North HCP: 21	♦ J842	♦ K95	AP			
South HCP: 8	♣ AK2	♣ 1087	1. Stayman			
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ6				2NT
Vul: NS	♥ Q97542	♥ A86	Pass	3♦	3♥ ¹	3♠ ²
North HCP: 7	♦ KQ854	♦ AJ103	Pass	4♥	AP	
South HCP: 21	♣ 2	♣ K9	1. Michaels Cuebid			
Contract: 4♥ N			2. strength cue bid			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ 10976				
Vul: Both	♥ AKQ7	♥ J1085		2NT	AP	
North HCP: 21	♦ A95	♦ J64				
South HCP: 2	♣ QJ	♣ 82				
Contract: 2N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ KJ8				2NT
Vul: None	♥ Q93	♥ K82				
North HCP: 3	♦ J64	♦ AQ5	AP			
South HCP: 21	♣ 109864	♣ AKJ5				
Contract: 2N S						

Board: 258

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♠ N

North:

♠ K1094

♥ A4

♦ AKQ

♣ KJ95

South:

♠ QJ863

♥ 107

♦ 983

♣ 642

West	North	East	South
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	2NT	Pass	3♥
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Pass	4♠ ¹	AP	
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1. Super acceptance after NT

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 253	♠ AKJ7	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ Q8	
HCP: 21	♣ AKQJ9	You bid first.

Board: 254	♠ J85	The opponents are silent.
Dealer: N	♥ A1093	
Vul: EW	♦ K95	
HCP: 8	♣ 1087	Partner bids first.

Board: 255	♠ AKQ6	East Bids 3♥ if possible.
Dealer: S	♥ A86	
Vul: NS	♦ AJ103	
HCP: 21	♣ K9	You bid first.

Board: 256	♠ 10976	The opponents are silent.
Dealer: N	♥ J1085	
Vul: Both	♦ J64	
HCP: 2	♣ 82	Partner bids first.

Board: 257	♠ KJ8	The opponents are silent.
Dealer: S	♥ K82	
Vul: None	♦ AQ5	
HCP: 21	♣ AKJ5	You bid first.

Board: 258	♠ QJ863	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ 983	
HCP: 3	♣ 642	Partner bids first.

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AKJ7				2NT
Vul: NS	♥ A953	♥ J10	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J6542	♦ Q8	Pass	3NT	AP	
South HCP: 21	♣ 42	♣ AKQJ9				
Contract: 3N S			1. Stayman			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J85		2NT	Pass	3♣ ¹
Vul: EW	♥ KJ	♥ A1093	Pass	3♠	Pass	3NT
North HCP: 21	♦ J842	♦ K95	AP			
South HCP: 8	♣ AK2	♣ 1087				
Contract: 3N N			1. Stayman			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ6				2NT
Vul: NS	♥ Q97542	♥ A86	Pass	3♦	3♥ ¹	3♠ ²
North HCP: 7	♦ KQ854	♦ AJ103	Pass	4♥	AP	
South HCP: 21	♣ 2	♣ K9				
Contract: 4♥ N			1. Michaels Cuebid 2. strength cue bid			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ 10976				
Vul: Both	♥ AKQ7	♥ J1085		2NT	AP	
North HCP: 21	♦ A95	♦ J64				
South HCP: 2	♣ QJ	♣ 82				
Contract: 2N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ KJ8				2NT
Vul: None	♥ Q93	♥ K82				
North HCP: 3	♦ J64	♦ AQ5	AP			
South HCP: 21	♣ 109864	♣ AKJ5				
Contract: 2N S						

Board: 258

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♠ N

North:

♠ K1094

♥ A4

♦ AKQ

♣ KJ95

South:

♠ QJ863

♥ 107

♦ 983

♣ 642

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

	2NT	Pass	3♥
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Pass	4♠ ¹	AP	
------	-----------------	----	--

1. Super acceptance after NT

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 259	♠ K2	The opponents are silent.
Dealer: S	♥ 10873	
Vul: Both	♦ 8652	Partner bids first.
HCP: 5	♣ Q104	

Board: 260	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ K4	You bid first.
HCP: 21	♣ KJ762	

Board: 261	♠ 1052	The opponents are silent.
Dealer: S	♥ 742	
Vul: NS	♦ Q104	Partner bids first.
HCP: 4	♣ Q842	

Board: 262	♠ A93	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ AQ3	You bid first.
HCP: 21	♣ AK103	

Board: 263	♠ J10876	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ J1092	Partner bids first.
HCP: 3	♣ J9	

Board: 264	♠ AK2	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ J1064	You bid first.
HCP: 21	♣ AQ6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A864				2NT
Vul: Both	♥ 10873	♥ AK9	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 8652	♦ KJ93	Pass	3NT	AP	
South HCP: 20	♣ Q104	♣ AJ				
Contract: 3N S			1. Stayman			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 108732		2NT	Pass	3♥
Vul: None	♥ AJ	♥ 92	Pass	4♠ ¹	Pass	4NT ²
North HCP: 21	♦ K4	♦ A987	Pass	5♣	Pass	5♦
South HCP: 8	♣ KJ762	♣ A8	Pass	6♣	Pass	6♠
Contract: 6♠ N			AP			
			1. Super acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ AJ7				2NT
Vul: NS	♥ 742	♥ AQJ				
North HCP: 4	♦ Q104	♦ K75	AP			
South HCP: 20	♣ Q842	♣ AJ93				
Contract: 2N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ J52		2NT	AP	
Vul: Both	♥ A92	♥ 653				
North HCP: 21	♦ AQ3	♦ J10974				
South HCP: 2	♣ AK103	♣ 95				
Contract: 2N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ J10876	♠ AQ94				2NT
Vul: None	♥ 82	♥ AQ9	Pass	3♥	Pass	4♠ ¹
North HCP: 3	♦ J1092	♦ K8	AP			
South HCP: 20	♣ J9	♣ KQ107				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 264

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AK2

♥ AK6

♦ J1064

♣ AQ6

South:

♠ J7

♥ J752

♦ AK872

♣ J3

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 259	♠ A864	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ KJ93	You bid first.
HCP: 20	♣ AJ	

Board: 260	♠ 108732	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ A987	Partner bids first.
HCP: 8	♣ A8	

Board: 261	♠ AJ7	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ K75	You bid first.
HCP: 20	♣ AJ93	

Board: 262	♠ J52	The opponents are silent.
Dealer: N	♥ 653	
Vul: Both	♦ J10974	Partner bids first.
HCP: 2	♣ 95	

Board: 263	♠ AQ94	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ K8	You bid first.
HCP: 20	♣ KQ107	

Board: 264	♠ J7	The opponents are silent.
Dealer: N	♥ J752	
Vul: NS	♦ AK872	Partner bids first.
HCP: 10	♣ J3	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A864				2NT
Vul: Both	♥ 10873	♥ AK9	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 8652	♦ KJ93	Pass	3NT	AP	
South HCP: 20	♣ Q104	♣ AJ				
Contract: 3N S			1. Stayman			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 108732		2NT	Pass	3♥
Vul: None	♥ AJ	♥ 92	Pass	4♠ ¹	Pass	4NT ²
North HCP: 21	♦ K4	♦ A987	Pass	5♣	Pass	5♦
South HCP: 8	♣ KJ762	♣ A8	Pass	6♣	Pass	6♠
Contract: 6♠ N			AP			
			1. Super acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ AJ7				2NT
Vul: NS	♥ 742	♥ AQJ				
North HCP: 4	♦ Q104	♦ K75	AP			
South HCP: 20	♣ Q842	♣ AJ93				
Contract: 2N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ J52		2NT	AP	
Vul: Both	♥ A92	♥ 653				
North HCP: 21	♦ AQ3	♦ J10974				
South HCP: 2	♣ AK103	♣ 95				
Contract: 2N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ J10876	♠ AQ94				2NT
Vul: None	♥ 82	♥ AQ9	Pass	3♥	Pass	4♠ ¹
North HCP: 3	♦ J1092	♦ K8	AP			
South HCP: 20	♣ J9	♣ KQ107				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 264

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AK2

♥ AK6

♦ J1064

♣ AQ6

South:

♠ J7

♥ J752

♦ AK872

♣ J3

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 265	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ1094	
Vul: EW	♦ Q103	Partner bids first.
HCP: 16	♣ KJ4	

Board: 266	♠ A6	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ AKQJ10	You bid first.
HCP: 20	♣ K853	

Board: 267	♠ J6	The opponents are silent.
Dealer: S	♥ J10854	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 10	♣ QJ7	

Board: 268	♠ AQ32	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ K63	You bid first.
HCP: 20	♣ AK5	

Board: 269	♠ 872	The opponents are silent.
Dealer: S	♥ J9652	
Vul: Both	♦ A5	Partner bids first.
HCP: 8	♣ K82	

Board: 270	♠ Q106	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ Q74	You bid first.
HCP: 20	♣ AKQ8	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ				2NT
Vul: EW	♥ AQ1094	♥ J2	Pass	3♦	Pass	3♥
North HCP: 16	♦ Q103	♦ AK85	Pass	5NT	Pass	6NT
South HCP: 20	♣ KJ4	♣ AQ972	AP			
Contract: 6N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K108		2NT	Pass	4♦ ¹
Vul: None	♥ QJ	♥ AK9872	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQJ10	♦ 3	Pass	5♠	Pass	7NT
South HCP: 15	♣ K853	♣ AJ7	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK3				2NT
Vul: NS	♥ J10854	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 10	♦ AJ2	♦ Q83	Pass	3NT	Pass	4♥
South HCP: 20	♣ QJ7	♣ A832	AP			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ K96				
Vul: EW	♥ KJ6	♥ 532	West	North	East	South
North HCP: 20	♦ K63	♦ 1054		2NT	AP	
South HCP: 3	♣ AK5	♣ 10943				
Contract: 2N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ5				2NT
Vul: Both	♥ J9652	♥ A8	Pass	3♦	Pass	3♥
North HCP: 8	♦ A5	♦ K32	Pass	3NT	AP	
South HCP: 20	♣ K82	♣ AJ74				
Contract: 3N S						

Board: 270

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ Q106

♥ AK3

♦ Q74

♣ AKQ8

South:

♠ K98

♥ QJ8

♦ 52

♣ J9754

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

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

AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 265	♠ AQ	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ972	

Board: 266	♠ K108	The opponents are silent.
Dealer: N	♥ AK9872	
Vul: None	♦ 3	Partner bids first.
HCP: 15	♣ AJ7	

Board: 267	♠ AK3	The opponents are silent.
Dealer: S	♥ AK3	
Vul: NS	♦ Q83	You bid first.
HCP: 20	♣ A832	

Board: 268	♠ K96	The opponents are silent.
Dealer: N	♥ 532	
Vul: EW	♦ 1054	Partner bids first.
HCP: 3	♣ 10943	

Board: 269	♠ AKJ5	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ K32	You bid first.
HCP: 20	♣ AJ74	

Board: 270	♠ K98	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: EW	♦ 52	Partner bids first.
HCP: 7	♣ J9754	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ				2NT
Vul: EW	♥ AQ1094	♥ J2	Pass	3♦	Pass	3♥
North HCP: 16	♦ Q103	♦ AK85	Pass	5NT	Pass	6NT
South HCP: 20	♣ KJ4	♣ AQ972	AP			
Contract: 6N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K108		2NT	Pass	4♦ ¹
Vul: None	♥ QJ	♥ AK9872	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQJ10	♦ 3	Pass	5♠	Pass	7NT
South HCP: 15	♣ K853	♣ AJ7	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK3				2NT
Vul: NS	♥ J10854	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 10	♦ AJ2	♦ Q83	Pass	3NT	Pass	4♥
South HCP: 20	♣ QJ7	♣ A832	AP			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ K96				
Vul: EW	♥ KJ6	♥ 532	West	North	East	South
North HCP: 20	♦ K63	♦ 1054		2NT	AP	
South HCP: 3	♣ AK5	♣ 10943				
Contract: 2N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ5				2NT
Vul: Both	♥ J9652	♥ A8	Pass	3♦	Pass	3♥
North HCP: 8	♦ A5	♦ K32	Pass	3NT	AP	
South HCP: 20	♣ K82	♣ AJ74				
Contract: 3N S						

Board: 270

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ Q106

♥ AK3

♦ Q74

♣ AKQ8

South:

♠ K98

♥ QJ8

♦ 52

♣ J9754

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

AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 271	♠ K642	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ Q983	Partner bids first.
HCP: 11	♣ K64	

Board: 272	♠ 10742	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: EW	♦ AK43	You bid first.
HCP: 20	♣ AK	

Board: 273	♠ 65	The opponents are silent.
Dealer: S	♥ QJ8643	
Vul: Both	♦ 96	Partner bids first.
HCP: 3	♣ 1053	

Board: 274	♠ A1095	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ K10	

Board: 275	♠ AK52	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ K107	Partner bids first.
HCP: 13	♣ QJ74	

Board: 276	♠ AK	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ J965	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 271

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K642

♥ K9

♦ Q983

♣ K64

South:

♠ AQ10

♥ AQJ7

♦ AKJ7

♣ 97

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 272

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ 10742

♥ KQJ

♦ AK43

♣ AK

South:

♠ KQ6

♥ 963

♦ 10652

♣ Q107

West North East South

2NT Pass 3NT

AP

Board: 273

Dealer: S

Vul: Both

North HCP: 3

South HCP: 20

Contract: 4♥ S

North:

♠ 65

♥ QJ8643

♦ 96

♣ 1053

South:

♠ AQJ

♥ A1072

♦ AQ7

♣ K87

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 274

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A1095

♥ AQ95

♦ AK5

♣ K10

South:

♠ K864

♥ K

♦ Q432

♣ AJ73

West North East South

2NT Pass 3♣¹

Pass 3NT² Pass 6NT

AP

1. Stayman

2. both majors

Board: 275

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AK52

♥ 87

♦ K107

♣ QJ74

South:

♠ QJ93

♥ A10

♦ AQ5

♣ AK53

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 6♠ AP

1. Stayman

Board: 276

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AK

♥ AQ104

♦ AQ2

♣ J965

South:

♠ Q75

♥ 98632

♦ 106

♣ Q82

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

2NT	Pass	3♦
-----	------	----

Pass	4♥ ¹	AP
------	-----------------	----

1. Super acceptance after NT

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 271	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: None	♦ AKJ7	You bid first.
HCP: 21	♣ 97	

Board: 272	♠ KQ6	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ 10652	Partner bids first.
HCP: 7	♣ Q107	

Board: 273	♠ AQJ	The opponents are silent.
Dealer: S	♥ A1072	
Vul: Both	♦ AQ7	You bid first.
HCP: 20	♣ K87	

Board: 274	♠ K864	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ Q432	Partner bids first.
HCP: 13	♣ AJ73	

Board: 275	♠ QJ93	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ AK53	

Board: 276	♠ Q75	The opponents are silent.
Dealer: N	♥ 98632	
Vul: NS	♦ 106	Partner bids first.
HCP: 4	♣ Q82	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 271

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K642

♥ K9

♦ Q983

♣ K64

South:

♠ AQ10

♥ AQJ7

♦ AKJ7

♣ 97

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 272

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ 10742

♥ KQJ

♦ AK43

♣ AK

South:

♠ KQ6

♥ 963

♦ 10652

♣ Q107

West North East South

2NT Pass 3NT

AP

Board: 273

Dealer: S

Vul: Both

North HCP: 3

South HCP: 20

Contract: 4♥ S

North:

♠ 65

♥ QJ8643

♦ 96

♣ 1053

South:

♠ AQJ

♥ A1072

♦ AQ7

♣ K87

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 274

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A1095

♥ AQ95

♦ AK5

♣ K10

South:

♠ K864

♥ K

♦ Q432

♣ AJ73

West North East South

2NT Pass 3♣¹

Pass 3NT² Pass 6NT

AP

1. Stayman

2. both majors

Board: 275

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AK52

♥ 87

♦ K107

♣ QJ74

South:

♠ QJ93

♥ A10

♦ AQ5

♣ AK53

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 6♠ AP

1. Stayman

Board: 276

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AK

♥ AQ104

♦ AQ2

♣ J965

South:

♠ Q75

♥ 98632

♦ 106

♣ Q82

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

2NT	Pass	3♦
-----	------	----

Pass	4♥ ¹	AP
------	-----------------	----

1. Super acceptance after NT

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 277	♠ K	The opponents are silent.
Dealer: S	♥ 109842	
Vul: EW	♦ KQ1042	Partner bids first.
HCP: 10	♣ Q10	

Board: 278	♠ A97	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: None	♦ A62	You bid first.
HCP: 21	♣ AK4	

Board: 279	♠ 97654	The opponents are silent.
Dealer: S	♥ 532	
Vul: NS	♦ Q2	Partner bids first.
HCP: 5	♣ K85	

Board: 280	♠ KJ4	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ AK65	

Board: 281	♠ 106	The opponents are silent.
Dealer: S	♥ J9542	
Vul: NS	♦ 93	Partner bids first.
HCP: 1	♣ 10652	

Board: 282	♠ A874	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ K94	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ Q6				2NT
Vul: EW	♥ 109842	♥ AKJ7	Pass	3♦	Pass	3♥
North HCP: 10	♦ KQ1042	♦ A8	Pass	3NT	Pass	4♥
South HCP: 21	♣ Q10	♣ AK984	AP			
Contract: 4♥ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ64		2NT	Pass	3♣ ¹
Vul: None	♥ AQ73	♥ 10	Pass	3♥	Pass	3NT
North HCP: 21	♦ A62	♦ K108754	AP			
South HCP: 8	♣ AK4	♣ J7	1. Stayman			
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 97654	♠ AKJ2				2NT
Vul: NS	♥ 532	♥ AQ98	Pass	3♥	Pass	4♠ ¹
North HCP: 5	♦ Q2	♦ J10	AP			
South HCP: 21	♣ K85	♣ AQ2	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ —		2NT	Pass	3♦
Vul: Both	♥ AQ62	♥ K9875	Pass	4♥ ¹	AP	
North HCP: 20	♦ K2	♦ QJ95	1. Super acceptance after NT			
South HCP: 6	♣ AK65	♣ 8742				
Contract: 4♥ N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A974				2NT
Vul: NS	♥ J9542	♥ A103	Pass	3♦	Pass	3♥
North HCP: 1	♦ 93	♦ AQ	AP			
South HCP: 21	♣ 10652	♣ AQJ8				
Contract: 3♥ S						

Board: 282

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ A874

♥ KQ

♦ AKJ8

♣ K94

South:

♠ QJ52

♥ 10965

♦ 7532

♣ 10

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 277	♠ Q6	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: EW	♦ A8	You bid first.
HCP: 21	♣ AK984	
Board: 278	♠ KJ64	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ K108754	Partner bids first.
HCP: 8	♣ J7	
Board: 279	♠ AKJ2	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: NS	♦ J10	You bid first.
HCP: 21	♣ AQ2	
Board: 280	♠ —	The opponents are silent.
Dealer: N	♥ K9875	
Vul: Both	♦ QJ95	Partner bids first.
HCP: 6	♣ 8742	
Board: 281	♠ A974	The opponents are silent.
Dealer: S	♥ A103	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ AQJ8	
Board: 282	♠ QJ52	The opponents are silent.
Dealer: N	♥ 10965	
Vul: EW	♦ 7532	Partner bids first.
HCP: 3	♣ 10	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ Q6				2NT
Vul: EW	♥ 109842	♥ AKJ7	Pass	3♦	Pass	3♥
North HCP: 10	♦ KQ1042	♦ A8	Pass	3NT	Pass	4♥
South HCP: 21	♣ Q10	♣ AK984	AP			
Contract: 4♥ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ64		2NT	Pass	3♣ ¹
Vul: None	♥ AQ73	♥ 10	Pass	3♥	Pass	3NT
North HCP: 21	♦ A62	♦ K108754	AP			
South HCP: 8	♣ AK4	♣ J7	1. Stayman			
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 97654	♠ AKJ2				2NT
Vul: NS	♥ 532	♥ AQ98	Pass	3♥	Pass	4♠ ¹
North HCP: 5	♦ Q2	♦ J10	AP			
South HCP: 21	♣ K85	♣ AQ2	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ —		2NT	Pass	3♦
Vul: Both	♥ AQ62	♥ K9875	Pass	4♥ ¹	AP	
North HCP: 20	♦ K2	♦ QJ95	1. Super acceptance after NT			
South HCP: 6	♣ AK65	♣ 8742				
Contract: 4♥ N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A974				2NT
Vul: NS	♥ J9542	♥ A103	Pass	3♦	Pass	3♥
North HCP: 1	♦ 93	♦ AQ	AP			
South HCP: 21	♣ 10652	♣ AQJ8				
Contract: 3♥ S						

Board: 282

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ A874

♥ KQ

♦ AKJ8

♣ K94

South:

♠ QJ52

♥ 10965

♦ 7532

♣ 10

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 283	♠ AJ104	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 11	♣ J104	
Board: 284	♠ Q7	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ KJ94	You bid first.
HCP: 20	♣ AKQJ5	
Board: 285	♠ J972	The opponents are silent.
Dealer: S	♥ 964	
Vul: EW	♦ 9752	Partner bids first.
HCP: 1	♣ 95	
Board: 286	♠ A108	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ AKJ4	You bid first.
HCP: 21	♣ K85	
Board: 287	♠ 7	The opponents are silent.
Dealer: S	♥ Q108	
Vul: None	♦ Q876532	Partner bids first.
HCP: 4	♣ 104	
Board: 288	♠ AKQ9	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ J2	You bid first.
HCP: 20	♣ AKQJ3	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ AJ104	♠ 93				2NT
Vul: Both	♥ 643	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ KQ10	♦ A742	Pass	6NT	AP	
South HCP: 21	♣ J104	♣ AKQ				
Contract: 6N S						1. Stayman

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A42				
Vul: None	♥ A2	♥ KJ4		2NT	Pass	3NT
North HCP: 20	♦ KJ94	♦ 108	AP			
South HCP: 8	♣ AKQJ5	♣ 98762				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ J972	♠ Q10				2NT
Vul: EW	♥ 964	♥ K5				
North HCP: 1	♦ 9752	♦ AKQ10	AP			
South HCP: 20	♣ 95	♣ AQ643				
Contract: 2N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ QJ96		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ7	♥ J9532	Pass	3♦	Pass	3♠ ²
North HCP: 21	♦ AKJ4	♦ 10	Pass	4♥	AP	
South HCP: 7	♣ K85	♣ QJ4				
Contract: 4♥ N						1. Stayman
						2. SMOLEN

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK5				2NT
Vul: None	♥ Q108	♥ AJ7	Pass	3♠ ¹	Pass	3NT
North HCP: 4	♦ Q876532	♦ A109	Pass	4♦	AP	
South HCP: 20	♣ 104	♣ A876				
Contract: 4♦ N						1. Minor Suit Transfers after 2NT

Board: 288

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AKQ9

♥ 43

♦ J2

♣ AKQJ3

South:

♠ J

♥ QJ106

♦ KQ1053

♣ 976

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 283	♠ 93	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ A742	You bid first.
HCP: 21	♣ AKQ	

Board: 284	♠ A42	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ 108	Partner bids first.
HCP: 8	♣ 98762	

Board: 285	♠ Q10	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ AKQ10	You bid first.
HCP: 20	♣ AQ643	

Board: 286	♠ QJ96	The opponents are silent.
Dealer: N	♥ J9532	
Vul: Both	♦ 10	Partner bids first.
HCP: 7	♣ QJ4	

Board: 287	♠ AK5	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ A109	You bid first.
HCP: 20	♣ A876	

Board: 288	♠ J	The opponents are silent.
Dealer: N	♥ QJ106	
Vul: NS	♦ KQ1053	Partner bids first.
HCP: 9	♣ 976	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ AJ104	♠ 93				2NT
Vul: Both	♥ 643	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ KQ10	♦ A742	Pass	6NT	AP	
South HCP: 21	♣ J104	♣ AKQ				
Contract: 6N S						1. Stayman

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A42				
Vul: None	♥ A2	♥ KJ4		2NT	Pass	3NT
North HCP: 20	♦ KJ94	♦ 108	AP			
South HCP: 8	♣ AKQJ5	♣ 98762				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ J972	♠ Q10				2NT
Vul: EW	♥ 964	♥ K5				
North HCP: 1	♦ 9752	♦ AKQ10	AP			
South HCP: 20	♣ 95	♣ AQ643				
Contract: 2N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ QJ96		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ7	♥ J9532	Pass	3♦	Pass	3♠ ²
North HCP: 21	♦ AKJ4	♦ 10	Pass	4♥	AP	
South HCP: 7	♣ K85	♣ QJ4				
Contract: 4♥ N						1. Stayman
						2. SMOLEN

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK5				2NT
Vul: None	♥ Q108	♥ AJ7	Pass	3♠ ¹	Pass	3NT
North HCP: 4	♦ Q876532	♦ A109	Pass	4♦	AP	
South HCP: 20	♣ 104	♣ A876				
Contract: 4♦ N						1. Minor Suit Transfers after 2NT

Board: 288

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AKQ9

♥ 43

♦ J2

♣ AKQJ3

South:

♠ J

♥ QJ106

♦ KQ1053

♣ 976

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 289	♠ K72	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ 9653	Partner bids first.
HCP: 6	♣ 8643	
Board: 290	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: None	♦ A105	You bid first.
HCP: 20	♣ K7	
Board: 291	♠ 64	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: NS	♦ J76	Partner bids first.
HCP: 8	♣ A543	
Board: 292	♠ J2	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ AQJ10	You bid first.
HCP: 20	♣ KQ6	
Board: 293	♠ J7	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ K109543	Partner bids first.
HCP: 7	♣ J9	
Board: 294	♠ AK5	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: NS	♦ KJ6	You bid first.
HCP: 20	♣ K85	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 289

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ K72

♥ K2

♦ 9653

♣ 8643

South:

♠ AJ98

♥ AJ94

♦ AKJ

♣ Q5

West	North	East	South
			2NT

Pass	3NT	AP	
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Board: 290

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKJ10

♥ AJ72

♦ A105

♣ K7

South:

♠ 9763

♥ K1084

♦ 76

♣ Q96

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3NT ²	Pass	4♠
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AP

1. Stayman

2. both majors

Board: 291

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 64

♥ QJ54

♦ J76

♣ A543

South:

♠ AKJ

♥ K63

♦ AK92

♣ Q98

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Stayman

Board: 292

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ J2

♥ AK108

♦ AQJ10

♣ KQ6

South:

♠ K85

♥ 7642

♦ 852

♣ 1095

West	North	East	South
	2NT	AP	

Board: 293

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J7

♥ Q97

♦ K109543

♣ J9

South:

♠ AKQ10

♥ K52

♦ AQ76

♣ Q4

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 294

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ AK5

♥ AQ95

♦ KJ6

♣ K85

South:

♠ Q743

♥ KJ1087

♦ A52

♣ 9

West	North	East	South
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	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♥	Pass	6♥
------	----	------	----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 289	♠ AJ98	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ Q5	

Board: 290	♠ 9763	The opponents are silent.
Dealer: N	♥ K1084	
Vul: None	♦ 76	Partner bids first.
HCP: 5	♣ Q96	

Board: 291	♠ AKJ	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ AK92	You bid first.
HCP: 20	♣ Q98	

Board: 292	♠ K85	The opponents are silent.
Dealer: N	♥ 7642	
Vul: EW	♦ 852	Partner bids first.
HCP: 3	♣ 1095	

Board: 293	♠ AKQ10	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ AQ76	You bid first.
HCP: 20	♣ Q4	

Board: 294	♠ Q743	The opponents are silent.
Dealer: N	♥ KJ1087	
Vul: NS	♦ A52	Partner bids first.
HCP: 10	♣ 9	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 289

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ K72

♥ K2

♦ 9653

♣ 8643

South:

♠ AJ98

♥ AJ94

♦ AKJ

♣ Q5

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 290

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKJ10

♥ AJ72

♦ A105

♣ K7

South:

♠ 9763

♥ K1084

♦ 76

♣ Q96

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3NT ²	Pass	4♠
------	------------------	------	----

AP

1. Stayman

2. both majors

Board: 291

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 64

♥ QJ54

♦ J76

♣ A543

South:

♠ AKJ

♥ K63

♦ AK92

♣ Q98

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Stayman

Board: 292

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ J2

♥ AK108

♦ AQJ10

♣ KQ6

South:

♠ K85

♥ 7642

♦ 852

♣ 1095

West	North	East	South
	2NT	AP	

Board: 293

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J7

♥ Q97

♦ K109543

♣ J9

South:

♠ AKQ10

♥ K52

♦ AQ76

♣ Q4

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 294

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ AK5

♥ AQ95

♦ KJ6

♣ K85

South:

♠ Q743

♥ KJ1087

♦ A52

♣ 9

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

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♥	Pass	6♥
------	----	------	----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 295	♠ 97	The opponents are silent.
Dealer: S	♥ A1042	
Vul: EW	♦ A2	Partner bids first.
HCP: 9	♣ J9863	
Board: 296	♠ K953	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ K3	
Board: 297	♠ 1087	The opponents are silent.
Dealer: S	♥ J762	
Vul: EW	♦ A9743	Partner bids first.
HCP: 5	♣ 6	
Board: 298	♠ KQ9	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AK73	You bid first.
HCP: 21	♣ AJ96	
Board: 299	♠ 4	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ KQ3	Partner bids first.
HCP: 11	♣ K109652	
Board: 300	♠ AQ2	The opponents are silent.
Dealer: N	♥ AK92	
Vul: Both	♦ A654	You bid first.
HCP: 20	♣ K2	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KQ6				2NT
Vul: EW	♥ A1042	♥ K76	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ A2	♦ K1085	Pass	3NT	AP	
South HCP: 20	♣ J9863	♣ AKQ				
Contract: 3N S			1. Stayman			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ 2		2NT	Pass	3♣ ¹
Vul: Both	♥ A93	♥ J876	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 1092	AP			
South HCP: 7	♣ K3	♣ AQ987				
Contract: 3N N			1. Stayman			

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A52				2NT
Vul: EW	♥ J762	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ A9743	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AQJ102				
Contract: 3N S			1. Stayman			

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J7				
Vul: Both	♥ A4	♥ 72		2NT	Pass	3NT
North HCP: 21	♦ AK73	♦ J98	AP			
South HCP: 5	♣ AJ96	♣ K87542				
Contract: 3N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KJ2				2NT
Vul: None	♥ QJ7	♥ AK52	Pass	4♣ ¹	Pass	4NT
North HCP: 11	♦ KQ3	♦ AJ5	Pass	6♣	AP	
South HCP: 20	♣ K109652	♣ A43				
Contract: 6♣ N			1. Gerber, for N			

Board: 300

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AQ2

♥ AK92

♦ A654

♣ K2

South:

♠ J1063

♥ 654

♦ 102

♣ QJ64

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 295	♠ KQ6	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ K1085	You bid first.
HCP: 20	♣ AKQ	

Board: 296	♠ 2	The opponents are silent.
Dealer: N	♥ J876	
Vul: Both	♦ 1092	Partner bids first.
HCP: 7	♣ AQ987	

Board: 297	♠ A52	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ Q2	You bid first.
HCP: 20	♣ AQJ102	

Board: 298	♠ J7	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ J98	Partner bids first.
HCP: 5	♣ K87542	

Board: 299	♠ KJ2	The opponents are silent.
Dealer: S	♥ AK52	
Vul: None	♦ AJ5	You bid first.
HCP: 20	♣ A43	

Board: 300	♠ J1063	The opponents are silent.
Dealer: N	♥ 654	
Vul: Both	♦ 102	Partner bids first.
HCP: 4	♣ QJ64	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KQ6				2NT
Vul: EW	♥ A1042	♥ K76	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ A2	♦ K1085	Pass	3NT	AP	
South HCP: 20	♣ J9863	♣ AKQ				
Contract: 3N S			1. Stayman			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ 2		2NT	Pass	3♣ ¹
Vul: Both	♥ A93	♥ J876	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 1092	AP			
South HCP: 7	♣ K3	♣ AQ987				
Contract: 3N N			1. Stayman			

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A52				2NT
Vul: EW	♥ J762	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ A9743	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AQJ102				
Contract: 3N S			1. Stayman			

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J7				
Vul: Both	♥ A4	♥ 72		2NT	Pass	3NT
North HCP: 21	♦ AK73	♦ J98	AP			
South HCP: 5	♣ AJ96	♣ K87542				
Contract: 3N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KJ2				2NT
Vul: None	♥ QJ7	♥ AK52	Pass	4♣ ¹	Pass	4NT
North HCP: 11	♦ KQ3	♦ AJ5	Pass	6♣	AP	
South HCP: 20	♣ K109652	♣ A43				
Contract: 6♣ N			1. Gerber, for N			

Board: 300

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AQ2

♥ AK92

♦ A654

♣ K2

South:

♠ J1063

♥ 654

♦ 102

♣ QJ64

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 301	♠ K3	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ 653	Partner bids first.
HCP: 6	♣ QJ7542	
Board: 302	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK84	
Vul: NS	♦ 108	You bid first.
HCP: 20	♣ AQJ5	
Board: 303	♠ 98732	The opponents are silent.
Dealer: S	♥ 1073	
Vul: Both	♦ 32	Partner bids first.
HCP: 0	♣ 1082	
Board: 304	♠ A104	East Doubles 3♦ if possible.
Dealer: N	♥ AKJ	
Vul: None	♦ AQ9	You bid first.
HCP: 21	♣ QJ62	
Board: 305	♠ KJ743	The opponents are silent.
Dealer: S	♥ KQJ73	
Vul: NS	♦ 42	Partner bids first.
HCP: 10	♣ 10	
Board: 306	♠ AQ109	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ AQJ	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1042				2NT
Vul: None	♥ 107	♥ KJ9				
North HCP: 6	♦ 653	♦ AQ	Pass	3NT	AP	
South HCP: 21	♣ QJ7542	♣ AK96				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 1075		2NT	Pass	3NT
Vul: NS	♥ AK84	♥ 1062				
North HCP: 20	♦ 108	♦ AJ76	AP			
South HCP: 8	♣ AQJ5	♣ K103				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 98732	♠ AK				2NT
Vul: Both	♥ 1073	♥ KJ	Pass	3♥	Pass	3♠
North HCP: 0	♦ 32	♦ K875	AP			
South HCP: 20	♣ 1082	♣ KQJ65				
Contract: 3♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K986		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ	♥ Q4	Pass	3♦	X	3NT
North HCP: 21	♦ AQ9	♦ J2	AP			
South HCP: 9	♣ QJ62	♣ K10985				
Contract: 3N N			1. Stayman			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ KJ743	♠ A98				2NT
Vul: NS	♥ KQJ73	♥ A5	Pass	3♥	Pass	3♠
North HCP: 10	♦ 42	♦ KQJ73	Pass	4♥	Pass	4♠
South HCP: 20	♣ 10	♣ AQ4	Pass	4NT ¹	Pass	5♣
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

Board: 306

Dealer: N

Vul: EW

North HCP: 21

South HCP: 0

Contract: 2N N

North:

♠ AQ109

♥ K108

♦ KQ3

♣ AQJ

South:

♠ 72

♥ 642

♦ 9765

♣ 9754

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 301	♠ A1042	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AK96	
Board: 302	♠ 1075	The opponents are silent.
Dealer: N	♥ 1062	
Vul: NS	♦ AJ76	Partner bids first.
HCP: 8	♣ K103	
Board: 303	♠ AK	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ K875	You bid first.
HCP: 20	♣ KQJ65	
Board: 304	♠ K986	East Doubles 3♦ if possible.
Dealer: N	♥ Q4	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ K10985	
Board: 305	♠ A98	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ KQJ73	You bid first.
HCP: 20	♣ AQ4	
Board: 306	♠ 72	The opponents are silent.
Dealer: N	♥ 642	
Vul: EW	♦ 9765	Partner bids first.
HCP: 0	♣ 9754	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1042				2NT
Vul: None	♥ 107	♥ KJ9				
North HCP: 6	♦ 653	♦ AQ	Pass	3NT	AP	
South HCP: 21	♣ QJ7542	♣ AK96				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 1075		2NT	Pass	3NT
Vul: NS	♥ AK84	♥ 1062				
North HCP: 20	♦ 108	♦ AJ76	AP			
South HCP: 8	♣ AQJ5	♣ K103				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 98732	♠ AK				2NT
Vul: Both	♥ 1073	♥ KJ	Pass	3♥	Pass	3♠
North HCP: 0	♦ 32	♦ K875	AP			
South HCP: 20	♣ 1082	♣ KQJ65				
Contract: 3♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K986		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ	♥ Q4	Pass	3♦	X	3NT
North HCP: 21	♦ AQ9	♦ J2	AP			
South HCP: 9	♣ QJ62	♣ K10985				
Contract: 3N N			1. Stayman			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ KJ743	♠ A98				2NT
Vul: NS	♥ KQJ73	♥ A5	Pass	3♥	Pass	3♠
North HCP: 10	♦ 42	♦ KQJ73	Pass	4♥	Pass	4♠
South HCP: 20	♣ 10	♣ AQ4	Pass	4NT ¹	Pass	5♣
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

Board: 306

Dealer: N

Vul: EW

North HCP: 21

South HCP: 0

Contract: 2N N

North:

♠ AQ109

♥ K108

♦ KQ3

♣ AQJ

South:

♠ 72

♥ 642

♦ 9765

♣ 9754

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 307	♠ J8632	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AJ1094	Partner bids first.
HCP: 7	♣ J3	
Board: 308	♠ AKJ	East Bids XA♠♠ if possible.
Dealer: N	♥ AK2	
Vul: NS	♦ 10863	You bid first.
HCP: 20	♣ KQ6	
Board: 309	♠ 962	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ J10962	Partner bids first.
HCP: 3	♣ 875	
Board: 310	♠ AK2	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ J32	
Board: 311	♠ J63	The opponents are silent.
Dealer: S	♥ KJ752	
Vul: EW	♦ Q3	Partner bids first.
HCP: 7	♣ 863	
Board: 312	♠ A73	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ AKQ83	You bid first.
HCP: 20	♣ K102	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 307

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J8632

♥ 8

♦ AJ1094

♣ J3

South:

♠ AK

♥ AQ

♦ KQ62

♣ Q9862

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 308

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6NX N

North:

♠ AKJ

♥ AK2

♦ 10863

♣ KQ6

South:

♠ 964

♥ 64

♦ AKQJ9

♣ J52

West North East South

2NT Pass 4♣¹

Pass 4♠ Pass 6NT

Pass Pass XA♠♠ AP

1. Gerber, for N

Board: 309

Dealer: S

Vul: EW

North HCP: 3

South HCP: 21

Contract: 2N S

North:

♠ 962

♥ Q5

♦ J10962

♣ 875

South:

♠ AKQ8

♥ A762

♦ KQ3

♣ K9

West North East South

2NT

AP

Board: 310

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AK2

♥ AQ97

♦ AQ9

♣ J32

South:

♠ Q53

♥ 105

♦ J6

♣ AQ10876

West North East South

2NT Pass 3NT

AP

Board: 311

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J63

♥ KJ752

♦ Q3

♣ 863

South:

♠ KQ2

♥ Q6

♦ A765

♣ AKQ5

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

Board: 312

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ A73

♥ A7

♦ AKQ83

♣ K102

South:

♠ K8

♥ K109863

♦ J52

♣ 94

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

Pass	3♥	Pass	4♥
------	----	------	----

AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 307	♠ AK	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ KQ62	You bid first.
HCP: 20	♣ Q9862	
Board: 308	♠ 964	East Bids XA♠♠ if possible.
Dealer: N	♥ 64	
Vul: NS	♦ AKQJ9	Partner bids first.
HCP: 11	♣ J52	
Board: 309	♠ AKQ8	The opponents are silent.
Dealer: S	♥ A762	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ K9	
Board: 310	♠ Q53	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ J6	Partner bids first.
HCP: 9	♣ AQ10876	
Board: 311	♠ KQ2	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ A765	You bid first.
HCP: 20	♣ AKQ5	
Board: 312	♠ K8	The opponents are silent.
Dealer: N	♥ K109863	
Vul: Both	♦ J52	Partner bids first.
HCP: 7	♣ 94	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 307

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J8632

♥ 8

♦ AJ1094

♣ J3

South:

♠ AK

♥ AQ

♦ KQ62

♣ Q9862

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 308

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6NX N

North:

♠ AKJ

♥ AK2

♦ 10863

♣ KQ6

South:

♠ 964

♥ 64

♦ AKQJ9

♣ J52

West North East South

2NT Pass 4♣¹

Pass 4♠ Pass 6NT

Pass Pass XA♠♠ AP

1. Gerber, for N

Board: 309

Dealer: S

Vul: EW

North HCP: 3

South HCP: 21

Contract: 2N S

North:

♠ 962

♥ Q5

♦ J10962

♣ 875

South:

♠ AKQ8

♥ A762

♦ KQ3

♣ K9

West North East South

2NT

AP

Board: 310

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AK2

♥ AQ97

♦ AQ9

♣ J32

South:

♠ Q53

♥ 105

♦ J6

♣ AQ10876

West North East South

2NT Pass 3NT

AP

Board: 311

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J63

♥ KJ752

♦ Q3

♣ 863

South:

♠ KQ2

♥ Q6

♦ A765

♣ AKQ5

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

Board: 312

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ A73

♥ A7

♦ AKQ83

♣ K102

South:

♠ K8

♥ K109863

♦ J52

♣ 94

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

	2NT	Pass	3♦
--	-----	------	----

Pass	3♥	Pass	4♥
------	----	------	----

AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 313	♠ Q105	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ J10863	Partner bids first.
HCP: 6	♣ Q73	

Board: 314	♠ 94	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ AK73	You bid first.
HCP: 20	♣ A943	

Board: 315	♠ Q32	The opponents are silent.
Dealer: S	♥ J964	
Vul: Both	♦ J1062	Partner bids first.
HCP: 4	♣ 65	

Board: 316	♠ 73	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ AK104	

Board: 317	♠ Q9742	The opponents are silent.
Dealer: S	♥ Q10864	
Vul: NS	♦ 64	Partner bids first.
HCP: 4	♣ 6	

Board: 318	♠ KJ4	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ AJ97	You bid first.
HCP: 20	♣ AKJ3	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ AK97				2NT
Vul: None	♥ J10	♥ 984				
North HCP: 6	♦ J10863	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ Q73	♣ AJ6				
Contract: 3N S						
Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ A876		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ	♥ 973	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK73	♦ 108	AP			
South HCP: 5	♣ A943	♣ J1052	1. Stayman			
Contract: 3N N						
Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 854				2NT
Vul: Both	♥ J964	♥ AK7				
North HCP: 4	♦ J1062	♦ KQ8	AP			
South HCP: 20	♣ 65	♣ AKJ2				
Contract: 2N S						
Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A982		2NT	AP	
Vul: None	♥ K109	♥ 6543				
North HCP: 20	♦ AKQJ	♦ 106				
South HCP: 4	♣ AK104	♣ 982				
Contract: 2N N						
Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ AK63				2NT
Vul: NS	♥ Q10864	♥ AJ92	Pass	3♥	Pass	4♠ ¹
North HCP: 4	♦ 64	♦ A3	AP			
South HCP: 20	♣ 6	♣ A54	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 318

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KJ4

♥ K3

♦ AJ97

♣ AKJ3

South:

♠ AQ6

♥ A6

♦ 8532

♣ Q1054

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 313	♠ AK97	The opponents are silent.
Dealer: S	♥ 984	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AJ6	

Board: 314	♠ A876	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ 108	Partner bids first.
HCP: 5	♣ J1052	

Board: 315	♠ 854	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ AKJ2	

Board: 316	♠ A982	The opponents are silent.
Dealer: N	♥ 6543	
Vul: None	♦ 106	Partner bids first.
HCP: 4	♣ 982	

Board: 317	♠ AK63	The opponents are silent.
Dealer: S	♥ AJ92	
Vul: NS	♦ A3	You bid first.
HCP: 20	♣ A54	

Board: 318	♠ AQ6	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ 8532	Partner bids first.
HCP: 12	♣ Q1054	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ AK97				2NT
Vul: None	♥ J10	♥ 984				
North HCP: 6	♦ J10863	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ Q73	♣ AJ6				
Contract: 3N S						
Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ A876		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ	♥ 973	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK73	♦ 108	AP			
South HCP: 5	♣ A943	♣ J1052	1. Stayman			
Contract: 3N N						
Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 854				2NT
Vul: Both	♥ J964	♥ AK7				
North HCP: 4	♦ J1062	♦ KQ8	AP			
South HCP: 20	♣ 65	♣ AKJ2				
Contract: 2N S						
Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A982		2NT	AP	
Vul: None	♥ K109	♥ 6543				
North HCP: 20	♦ AKQJ	♦ 106				
South HCP: 4	♣ AK104	♣ 982				
Contract: 2N N						
Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ AK63				2NT
Vul: NS	♥ Q10864	♥ AJ92	Pass	3♥	Pass	4♠ ¹
North HCP: 4	♦ 64	♦ A3	AP			
South HCP: 20	♣ 6	♣ A54	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 318

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KJ4

♥ K3

♦ AJ97

♣ AKJ3

South:

♠ AQ6

♥ A6

♦ 8532

♣ Q1054

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 319	♠ Q10764	The opponents are silent.
Dealer: S	♥ K653	
Vul: None	♦ Q102	Partner bids first.
HCP: 8	♣ J	

Board: 320	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ Q4	You bid first.
HCP: 21	♣ AQ1073	

Board: 321	♠ K5432	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ 763	Partner bids first.
HCP: 6	♣ 62	

Board: 322	♠ K63	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: None	♦ AQ102	You bid first.
HCP: 20	♣ Q10	

Board: 323	♠ K8	The opponents are silent.
Dealer: S	♥ 1053	
Vul: NS	♦ KQ865	Partner bids first.
HCP: 11	♣ K104	

Board: 324	♠ K8	The opponents are silent.
Dealer: N	♥ A876	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ A98	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ AJ92				2NT
Vul: None	♥ K653	♥ A42	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ Q102	♦ AJ4	Pass	6♠	AP	
South HCP: 20	♣ J	♣ AQ10				
Contract: 6♠ S						1. Stayman

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 6		2NT	Pass	3♦
Vul: NS	♥ AQ4	♥ K10762	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q4	♦ AJ82	Pass	4♥	AP	
South HCP: 8	♣ AQ1073	♣ 852				
Contract: 4♥ N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ K5432	♠ AQJ10				2NT
Vul: EW	♥ K76	♥ 104	Pass	3♥	Pass	4♠ ¹
North HCP: 6	♦ 763	♦ AK85	Pass	4NT ²	Pass	5♣
South HCP: 20	♣ 62	♣ AQ9	Pass	6♠	AP	
Contract: 6♠ S						1. Super acceptance after NT
						2. Blackwood 0314, for ♠

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AJ82		2NT	Pass	3♠ ¹
Vul: None	♥ AKQ9	♥ 7654	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ102	♦ 6	AP			
South HCP: 5	♣ Q10	♣ 9765				
Contract: 4♥ N						1. Stayman

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A4				2NT
Vul: NS	♥ 1053	♥ AJ2	Pass	4♣ ¹	Pass	4♦
North HCP: 11	♦ KQ865	♦ AJ104	Pass	6NT	AP	
South HCP: 20	♣ K104	♣ AQ92				
Contract: 6N S						1. Gerber, for N

Board: 324

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ K8

♥ A876

♦ AKQ6

♣ A98

South:

♠ 9654

♥ KJ5

♦ 953

♣ J107

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	3NT
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AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 319	♠ AJ92	The opponents are silent.
Dealer: S	♥ A42	
Vul: None	♦ AJ4	You bid first.
HCP: 20	♣ AQ10	

Board: 320	♠ 6	The opponents are silent.
Dealer: N	♥ K10762	
Vul: NS	♦ AJ82	Partner bids first.
HCP: 8	♣ 852	

Board: 321	♠ AQJ10	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ9	

Board: 322	♠ AJ82	The opponents are silent.
Dealer: N	♥ 7654	
Vul: None	♦ 6	Partner bids first.
HCP: 5	♣ 9765	

Board: 323	♠ A4	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ AJ104	You bid first.
HCP: 20	♣ AQ92	

Board: 324	♠ 9654	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ 953	Partner bids first.
HCP: 5	♣ J107	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ AJ92				2NT
Vul: None	♥ K653	♥ A42	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ Q102	♦ AJ4	Pass	6♠	AP	
South HCP: 20	♣ J	♣ AQ10				
Contract: 6♠ S						1. Stayman

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 6		2NT	Pass	3♦
Vul: NS	♥ AQ4	♥ K10762	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q4	♦ AJ82	Pass	4♥	AP	
South HCP: 8	♣ AQ1073	♣ 852				
Contract: 4♥ N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ K5432	♠ AQJ10				2NT
Vul: EW	♥ K76	♥ 104	Pass	3♥	Pass	4♠ ¹
North HCP: 6	♦ 763	♦ AK85	Pass	4NT ²	Pass	5♣
South HCP: 20	♣ 62	♣ AQ9	Pass	6♠	AP	
Contract: 6♠ S						1. Super acceptance after NT
						2. Blackwood 0314, for ♠

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AJ82		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ9	♥ 7654	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ102	♦ 6	AP			
South HCP: 5	♣ Q10	♣ 9765				
Contract: 4♥ N						1. Stayman

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A4				2NT
Vul: NS	♥ 1053	♥ AJ2	Pass	4♣ ¹	Pass	4♦
North HCP: 11	♦ KQ865	♦ AJ104	Pass	6NT	AP	
South HCP: 20	♣ K104	♣ AQ92				
Contract: 6N S						1. Gerber, for N

Board: 324

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ K8

♥ A876

♦ AKQ6

♣ A98

South:

♠ 9654

♥ KJ5

♦ 953

♣ J107

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	3NT
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AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 325	♠ K7543	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ 642	Partner bids first.
HCP: 6	♣ 42	
Board: 326	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q963	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ AQ4	
Board: 327	♠ 987654	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ KJ	Partner bids first.
HCP: 5	♣ J106	
Board: 328	♠ KQ4	The opponents are silent.
Dealer: N	♥ A103	
Vul: Both	♦ K942	You bid first.
HCP: 21	♣ AKQ	
Board: 329	♠ 54	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: None	♦ 93	Partner bids first.
HCP: 8	♣ KQ10954	
Board: 330	♠ AK64	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ AJ83	You bid first.
HCP: 20	♣ Q8	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ K7543	♠ AQ				2NT
Vul: Both	♥ K42	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 6	♦ 642	♦ AK93	Pass	3NT	AP	
South HCP: 20	♣ 42	♣ A763				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ AJ642		2NT	Pass	3♥
Vul: NS	♥ Q963	♥ J4	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK10	♦ J976	Pass	4♠	AP	
South HCP: 10	♣ AQ4	♣ K7				
Contract: 4♠ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 987654	♠ Q10				2NT
Vul: EW	♥ 32	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ KJ	♦ AQ104	Pass	4♠	AP	
South HCP: 20	♣ J106	♣ K84				
Contract: 4♠ S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 109				
Vul: Both	♥ A103	♥ 876		2NT	AP	
North HCP: 21	♦ K942	♦ Q10865				
South HCP: 2	♣ AKQ	♣ 1053				
Contract: 2N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ QJ82				2NT
Vul: None	♥ QJ6	♥ AK9	Pass	3NT	AP	
North HCP: 8	♦ 93	♦ AK62				
South HCP: 21	♣ KQ10954	♣ A7				
Contract: 3N S						

Board: 330

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AK64

♥ AQ10

♦ AJ83

♣ Q8

South:

♠ J87

♥ K93

♦ 54

♣ AK752

West	North	East	South
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	2NT	Pass	4♣ ¹
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Pass	4NT	Pass	6NT
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AP

1. Gerber, for N

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 325	♠ AQ	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: Both	♦ AK93	You bid first.
HCP: 20	♣ A763	

Board: 326	♠ AJ642	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ J976	Partner bids first.
HCP: 10	♣ K7	

Board: 327	♠ Q10	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ K84	

Board: 328	♠ 109	The opponents are silent.
Dealer: N	♥ 876	
Vul: Both	♦ Q10865	Partner bids first.
HCP: 2	♣ 1053	

Board: 329	♠ QJ82	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ AK62	You bid first.
HCP: 21	♣ A7	

Board: 330	♠ J87	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ 54	Partner bids first.
HCP: 11	♣ AK752	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ K7543	♠ AQ				2NT
Vul: Both	♥ K42	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 6	♦ 642	♦ AK93	Pass	3NT	AP	
South HCP: 20	♣ 42	♣ A763				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ AJ642		2NT	Pass	3♥
Vul: NS	♥ Q963	♥ J4	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK10	♦ J976	Pass	4♠	AP	
South HCP: 10	♣ AQ4	♣ K7				
Contract: 4♠ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 987654	♠ Q10				2NT
Vul: EW	♥ 32	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ KJ	♦ AQ104	Pass	4♠	AP	
South HCP: 20	♣ J106	♣ K84				
Contract: 4♠ S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 109				
Vul: Both	♥ A103	♥ 876		2NT	AP	
North HCP: 21	♦ K942	♦ Q10865				
South HCP: 2	♣ AKQ	♣ 1053				
Contract: 2N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ QJ82				2NT
Vul: None	♥ QJ6	♥ AK9	Pass	3NT	AP	
North HCP: 8	♦ 93	♦ AK62				
South HCP: 21	♣ KQ10954	♣ A7				
Contract: 3N S						

Board: 330

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AK64

♥ AQ10

♦ AJ83

♣ Q8

South:

♠ J87

♥ K93

♦ 54

♣ AK752

West	North	East	South
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	2NT	Pass	4♣ ¹
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Pass	4NT	Pass	6NT
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AP

1. Gerber, for N

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 331	♠ 8	The opponents are silent.
Dealer: S	♥ 742	
Vul: None	♦ J876	Partner bids first.
HCP: 5	♣ A8642	

Board: 332	♠ AQJ	The opponents are silent.
Dealer: N	♥ AK109	
Vul: NS	♦ AQ8	You bid first.
HCP: 20	♣ 1092	

Board: 333	♠ QJ107	The opponents are silent.
Dealer: S	♥ K643	
Vul: Both	♦ J4	Partner bids first.
HCP: 9	♣ Q53	

Board: 334	♠ A6	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ AKQ64	You bid first.
HCP: 21	♣ AJ73	

Board: 335	♠ 1072	The opponents are silent.
Dealer: S	♥ Q8762	
Vul: NS	♦ 4	Partner bids first.
HCP: 4	♣ Q942	

Board: 336	♠ AK2	The opponents are silent.
Dealer: N	♥ K1064	
Vul: EW	♦ AQ9	You bid first.
HCP: 21	♣ AJ2	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				2NT
Vul: None	♥ 742	♥ KQJ				
North HCP: 5	♦ J876	♦ K3	Pass	3NT	AP	
South HCP: 20	♣ A8642	♣ J1097				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K87		2NT	Pass	3NT
Vul: NS	♥ AK109	♥ J6				
North HCP: 20	♦ AQ8	♦ 97653	AP			
South HCP: 8	♣ 1092	♣ A87				
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ AK42				2NT
Vul: Both	♥ K643	♥ Q97	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J4	♦ AQ63	Pass	4♠	AP	
South HCP: 20	♣ Q53	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K73		2NT	Pass	3NT
Vul: None	♥ K9	♥ J8				
North HCP: 21	♦ AKQ64	♦ 10532	AP			
South HCP: 6	♣ AJ73	♣ Q1052				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AKJ9				2NT
Vul: NS	♥ Q8762	♥ A5	Pass	3♦	Pass	3♥
North HCP: 4	♦ 4	♦ A63	AP			
South HCP: 20	♣ Q942	♣ A875				
Contract: 3♥ S						

Board: 336

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♠ N

North:

♠ AK2

♥ K1064

♦ AQ9

♣ AJ2

South:

♠ QJ97643

♥ AQ9

♦ 83

♣ 4

West	North	East	South
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	2NT	Pass	4♥ ¹
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Pass	4♠	Pass	4NT ²
------	----	------	------------------

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

AP

1. Texas

2. Blackwood 0314, for ♠

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 331	♠ AKQJ	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ K3	You bid first.
HCP: 20	♣ J1097	

Board: 332	♠ K87	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ 97653	Partner bids first.
HCP: 8	♣ A87	

Board: 333	♠ AK42	The opponents are silent.
Dealer: S	♥ Q97	
Vul: Both	♦ AQ63	You bid first.
HCP: 20	♣ AJ	

Board: 334	♠ K73	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ 10532	Partner bids first.
HCP: 6	♣ Q1052	

Board: 335	♠ AKJ9	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ A63	You bid first.
HCP: 20	♣ A875	

Board: 336	♠ QJ97643	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ 83	Partner bids first.
HCP: 9	♣ 4	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				2NT
Vul: None	♥ 742	♥ KQJ				
North HCP: 5	♦ J876	♦ K3	Pass	3NT	AP	
South HCP: 20	♣ A8642	♣ J1097				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K87		2NT	Pass	3NT
Vul: NS	♥ AK109	♥ J6				
North HCP: 20	♦ AQ8	♦ 97653	AP			
South HCP: 8	♣ 1092	♣ A87				
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ AK42				2NT
Vul: Both	♥ K643	♥ Q97	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J4	♦ AQ63	Pass	4♠	AP	
South HCP: 20	♣ Q53	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K73		2NT	Pass	3NT
Vul: None	♥ K9	♥ J8				
North HCP: 21	♦ AKQ64	♦ 10532	AP			
South HCP: 6	♣ AJ73	♣ Q1052				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AKJ9				2NT
Vul: NS	♥ Q8762	♥ A5				
North HCP: 4	♦ 4	♦ A63	Pass	3♦	Pass	3♥
South HCP: 20	♣ Q942	♣ A875	AP			
Contract: 3♥ S						

Board: 336

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♠ N

North:

♠ AK2

♥ K1064

♦ AQ9

♣ AJ2

South:

♠ QJ97643

♥ AQ9

♦ 83

♣ 4

West	North	East	South
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	2NT	Pass	4♥ ¹
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Pass	4♠	Pass	4NT ²
------	----	------	------------------

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

AP

1. Texas

2. Blackwood 0314, for ♠

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 337	♠ KQ	The opponents are silent.
Dealer: S	♥ AQ8632	
Vul: None	♦ 976	Partner bids first.
HCP: 12	♣ J10	

Board: 338	♠ J96	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ AQJ5	

Board: 339	♠ K10987	The opponents are silent.
Dealer: S	♥ K1076	
Vul: EW	♦ 72	Partner bids first.
HCP: 7	♣ J8	

Board: 340	♠ KQ10	The opponents are silent.
Dealer: N	♥ J83	
Vul: Both	♦ AKQ32	You bid first.
HCP: 20	♣ AJ	

Board: 341	♠ K942	The opponents are silent.
Dealer: S	♥ A532	
Vul: NS	♦ 73	Partner bids first.
HCP: 10	♣ K85	

Board: 342	♠ A2	The opponents are silent.
Dealer: N	♥ AK75	
Vul: EW	♦ A743	You bid first.
HCP: 21	♣ AQ5	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 337

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 7♥ S

North:

♠ KQ

♥ AQ8632

♦ 976

♣ J10

South:

♠ A109

♥ K4

♦ AK5

♣ AK762

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♦

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 338

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J96

♥ A85

♦ AKJ

♣ AQJ5

South:

♠ K

♥ K42

♦ Q642

♣ 98632

West North East South

2NT Pass 3NT

AP

Board: 339

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ K10987

♥ K1076

♦ 72

♣ J8

South:

♠ AQ5

♥ 985

♦ AK94

♣ AK10

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 4♠

AP

1. Stayman

2. SMOLEN

Board: 340

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ10

♥ J83

♦ AKQ32

♣ AJ

South:

♠ J9763

♥ K75

♦ 1098

♣ 97

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 341

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ K942

♥ A532

♦ 73

♣ K85

South:

♠ AQ53

♥ 764

♦ AK5

♣ AQJ

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 6NT AP

1. Stayman

Board: 342

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ A2

♥ AK75

♦ A743

♣ AQ5

South:

♠ 975

♥ J32

♦ QJ98

♣ K106

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

AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 337	♠ A109	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AK762	

Board: 338	♠ K	The opponents are silent.
Dealer: N	♥ K42	
Vul: NS	♦ Q642	Partner bids first.
HCP: 8	♣ 98632	

Board: 339	♠ AQ5	The opponents are silent.
Dealer: S	♥ 985	
Vul: EW	♦ AK94	You bid first.
HCP: 20	♣ AK10	

Board: 340	♠ J9763	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ 1098	Partner bids first.
HCP: 4	♣ 97	

Board: 341	♠ AQ53	The opponents are silent.
Dealer: S	♥ 764	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ AQJ	

Board: 342	♠ 975	The opponents are silent.
Dealer: N	♥ J32	
Vul: EW	♦ QJ98	Partner bids first.
HCP: 7	♣ K106	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 337

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 7♥ S

North:

♠ KQ

♥ AQ8632

♦ 976

♣ J10

South:

♠ A109

♥ K4

♦ AK5

♣ AK762

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♦

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 338

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J96

♥ A85

♦ AKJ

♣ AQJ5

South:

♠ K

♥ K42

♦ Q642

♣ 98632

West North East South

2NT Pass 3NT

AP

Board: 339

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ K10987

♥ K1076

♦ 72

♣ J8

South:

♠ AQ5

♥ 985

♦ AK94

♣ AK10

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 4♠

AP

1. Stayman

2. SMOLEN

Board: 340

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ10

♥ J83

♦ AKQ32

♣ AJ

South:

♠ J9763

♥ K75

♦ 1098

♣ 97

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 341

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ K942

♥ A532

♦ 73

♣ K85

South:

♠ AQ53

♥ 764

♦ AK5

♣ AQJ

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 6NT AP

1. Stayman

Board: 342

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ A2

♥ AK75

♦ A743

♣ AQ5

South:

♠ 975

♥ J32

♦ QJ98

♣ K106

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 343	♠ K10872	The opponents are silent.
Dealer: S	♥ 1062	
Vul: Both	♦ Q53	Partner bids first.
HCP: 5	♣ 82	
Board: 344	♠ K542	The opponents are silent.
Dealer: N	♥ AK65	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ A7	
Board: 345	♠ —	The opponents are silent.
Dealer: S	♥ AK98762	
Vul: EW	♦ K9	Partner bids first.
HCP: 10	♣ 8753	
Board: 346	♠ A873	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AKJ2	
Board: 347	♠ 7	The opponents are silent.
Dealer: S	♥ QJ976	
Vul: None	♦ K84	Partner bids first.
HCP: 6	♣ 10532	
Board: 348	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q943	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ 97	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ K10872	♠ AQ93				2NT
Vul: Both	♥ 1062	♥ AJ4	Pass	3♥	Pass	3♠
North HCP: 5	♦ Q53	♦ A76	Pass	3NT	Pass	4♠
South HCP: 21	♣ 82	♣ AQ4	AP			
Contract: 4♠ S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K542	♠ AJ		2NT	Pass	4♣ ¹
Vul: None	♥ AK65	♥ J72	Pass	4NT	Pass	7NT
North HCP: 20	♦ AQ6	♦ J5	AP			
South HCP: 13	♣ A7	♣ KQJ954	1. Gerber, for N			
Contract: 7N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK52				2NT
Vul: EW	♥ AK98762	♥ 54	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ K9	♦ A106	Pass	5♠ ²	Pass	6♦
South HCP: 20	♣ 8753	♣ AKQ6	Pass	6♠	Pass	7♥
Contract: 7♥ S			AP			
			1. Texas			
			2. Exclusion, for ♥			

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ KQJ10		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ6	♥ Q975	Pass	3♠	Pass	4♠
North HCP: 20	♦ A8	♦ 1065	AP			
South HCP: 8	♣ AKJ2	♣ 95	1. Stayman			
Contract: 4♠ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A1092				2NT
Vul: None	♥ QJ976	♥ AK4	Pass	3♦	Pass	3♥
North HCP: 6	♦ K84	♦ Q75	Pass	3NT	Pass	4♥
South HCP: 20	♣ 10532	♣ AQJ	AP			
Contract: 4♥ S						

Board: 348
Dealer: N
Vul: NS
North HCP: 20
South HCP: 15
Contract: 7N N

North:
♠ AKQ7
♥ Q943
♦ AKQ
♣ 97

South:
♠ 8532
♥ AKJ872
♦ 3
♣ AK

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♠	Pass	7NT
AP			
1. Texas			
2. Blackwood 0314, for ♥			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 343	♠ AQ93	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ A76	You bid first.
HCP: 21	♣ AQ4	

Board: 344	♠ AJ	The opponents are silent.
Dealer: N	♥ J72	
Vul: None	♦ J5	Partner bids first.
HCP: 13	♣ KQJ954	

Board: 345	♠ AK52	The opponents are silent.
Dealer: S	♥ 54	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AKQ6	

Board: 346	♠ KQJ10	The opponents are silent.
Dealer: N	♥ Q975	
Vul: Both	♦ 1065	Partner bids first.
HCP: 8	♣ 95	

Board: 347	♠ A1092	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ Q75	You bid first.
HCP: 20	♣ AQJ	

Board: 348	♠ 8532	The opponents are silent.
Dealer: N	♥ AKJ872	
Vul: NS	♦ 3	Partner bids first.
HCP: 15	♣ AK	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ K10872	♠ AQ93				2NT
Vul: Both	♥ 1062	♥ AJ4	Pass	3♥	Pass	3♠
North HCP: 5	♦ Q53	♦ A76	Pass	3NT	Pass	4♠
South HCP: 21	♣ 82	♣ AQ4	AP			
Contract: 4♠ S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K542	♠ AJ		2NT	Pass	4♣ ¹
Vul: None	♥ AK65	♥ J72	Pass	4NT	Pass	7NT
North HCP: 20	♦ AQ6	♦ J5	AP			
South HCP: 13	♣ A7	♣ KQJ954	1. Gerber, for N			
Contract: 7N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK52				2NT
Vul: EW	♥ AK98762	♥ 54	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ K9	♦ A106	Pass	5♠ ²	Pass	6♦
South HCP: 20	♣ 8753	♣ AKQ6	Pass	6♠	Pass	7♥
Contract: 7♥ S			AP			
			1. Texas			
			2. Exclusion, for ♥			

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ KQJ10		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ6	♥ Q975	Pass	3♠	Pass	4♠
North HCP: 20	♦ A8	♦ 1065	AP			
South HCP: 8	♣ AKJ2	♣ 95	1. Stayman			
Contract: 4♠ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A1092				2NT
Vul: None	♥ QJ976	♥ AK4	Pass	3♦	Pass	3♥
North HCP: 6	♦ K84	♦ Q75	Pass	3NT	Pass	4♥
South HCP: 20	♣ 10532	♣ AQJ	AP			
Contract: 4♥ S						

Board: 348

Dealer: N

Vul: NS

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ AKQ7

♥ Q943

♦ AKQ

♣ 97

South:

♠ 8532

♥ AKJ872

♦ 3

♣ AK

West	North	East	South
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	2NT	Pass	4♦ ¹
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Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♠	Pass	7NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♥

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 349	♠ 864	The opponents are silent.
Dealer: S	♥ Q64	
Vul: Both	♦ AJ542	Partner bids first.
HCP: 9	♣ Q5	

Board: 350	♠ K4	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ KJ102	

Board: 351	♠ 108	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ Q53	Partner bids first.
HCP: 3	♣ J109763	

Board: 352	♠ KQ	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ K64	You bid first.
HCP: 20	♣ AKJ53	

Board: 353	♠ K64	The opponents are silent.
Dealer: S	♥ 1052	
Vul: NS	♦ A1082	Partner bids first.
HCP: 8	♣ J65	

Board: 354	♠ Q73	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ A42	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 349

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 864

♥ Q64

♦ AJ542

♣ Q5

South:

♠ AK107

♥ KJ3

♦ KQ109

♣ A8

West North East South

2NT

Pass 3NT AP

Board: 350

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ K4

♥ KQJ7

♦ AK10

♣ KJ102

South:

♠ 109763

♥ A654

♦ 85

♣ 74

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 351

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3N S

North:

♠ 108

♥ 97

♦ Q53

♣ J109763

South:

♠ A752

♥ K864

♦ AK10

♣ AQ

West North East South

2NT

Pass 3♠¹ Pass 3NT

AP

1. Minor Suit Transfers after 2NT

Board: 352

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ KQ

♥ A83

♦ K64

♣ AKJ53

South:

♠ A842

♥ J96

♦ A98

♣ Q62

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 353

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K64

♥ 1052

♦ A1082

♣ J65

South:

♠ AQJ8

♥ AK

♦ J5

♣ AQ832

West North East South

2NT

Pass 3NT AP

Board: 354

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ Q73

♥ AQ8

♦ AKJ5

♣ A42

South:

♠ 10982

♥ KJ7543

♦ 104

♣ 5

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 349	♠ AK107	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ KQ109	You bid first.
HCP: 20	♣ A8	

Board: 350	♠ 109763	The opponents are silent.
Dealer: N	♥ A654	
Vul: NS	♦ 85	Partner bids first.
HCP: 4	♣ 74	

Board: 351	♠ A752	The opponents are silent.
Dealer: S	♥ K864	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ AQ	

Board: 352	♠ A842	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ A98	Partner bids first.
HCP: 11	♣ Q62	

Board: 353	♠ AQJ8	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ J5	You bid first.
HCP: 21	♣ AQ832	

Board: 354	♠ 10982	The opponents are silent.
Dealer: N	♥ KJ7543	
Vul: EW	♦ 104	Partner bids first.
HCP: 4	♣ 5	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 349

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 864

♥ Q64

♦ AJ542

♣ Q5

South:

♠ AK107

♥ KJ3

♦ KQ109

♣ A8

West North East South

2NT

Pass 3NT AP

Board: 350

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ K4

♥ KQJ7

♦ AK10

♣ KJ102

South:

♠ 109763

♥ A654

♦ 85

♣ 74

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 351

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3N S

North:

♠ 108

♥ 97

♦ Q53

♣ J109763

South:

♠ A752

♥ K864

♦ AK10

♣ AQ

West North East South

2NT

Pass 3♠¹ Pass 3NT

AP

1. Minor Suit Transfers after 2NT

Board: 352

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ KQ

♥ A83

♦ K64

♣ AKJ53

South:

♠ A842

♥ J96

♦ A98

♣ Q62

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 353

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K64

♥ 1052

♦ A1082

♣ J65

South:

♠ AQJ8

♥ AK

♦ J5

♣ AQ832

West North East South

2NT

Pass 3NT AP

Board: 354

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ Q73

♥ AQ8

♦ AKJ5

♣ A42

South:

♠ 10982

♥ KJ7543

♦ 104

♣ 5

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 355	♠ K1098	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ 32	Partner bids first.
HCP: 9	♣ AJ76	
Board: 356	♠ A9	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ 973	You bid first.
HCP: 20	♣ AKJ73	
Board: 357	♠ 10876	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ K7	Partner bids first.
HCP: 8	♣ AJ865	
Board: 358	♠ 73	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ AK107	You bid first.
HCP: 21	♣ AQJ	
Board: 359	♠ J9	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ Q84	Partner bids first.
HCP: 8	♣ Q10983	
Board: 360	♠ AJ92	West Doubles 4♦ if possible.
Dealer: N	♥ AKQJ	
Vul: EW	♦ 63	You bid first.
HCP: 20	♣ KQ6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ AQ65				2NT
Vul: Both	♥ J74	♥ 95	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 32	♦ AKQ109	Pass	6♠	AP	
South HCP: 20	♣ AJ76	♣ KQ				
Contract: 6♠ S			1. Stayman			

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K432		2NT	Pass	3♣ ¹
Vul: NS	♥ AKJ	♥ 107542	Pass	3♦	Pass	3♠ ²
North HCP: 20	♦ 973	♦ J2	Pass	4♥	AP	
South HCP: 6	♣ AKJ73	♣ Q6				
Contract: 4♥ N			1. Stayman 2. SMOLEN			

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AQ9				2NT
Vul: EW	♥ 72	♥ QJ98	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K7	♦ AQ9	Pass	3NT	AP	
South HCP: 20	♣ AJ865	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ Q105				
Vul: Both	♥ AK107	♥ J8		2NT	AP	
North HCP: 21	♦ AK107	♦ J52				
South HCP: 4	♣ AQJ	♣ 97653				
Contract: 2N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK65				2NT
Vul: None	♥ K109	♥ J8				
North HCP: 8	♦ Q84	♦ AK52	Pass	3NT	AP	
South HCP: 20	♣ Q10983	♣ AJ5				
Contract: 3N S						

Board: 360

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AJ92

♥ AKQJ

♦ 63

♣ KQ6

South:

♠ 7

♥ 1097653

♦ K

♣ J9874

West	North	East	South
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	2NT	Pass	4♦ ¹
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X	4♥	AP	
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1. Texas

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 355	♠ AQ65	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ AKQ109	You bid first.
HCP: 20	♣ KQ	
Board: 356	♠ K432	The opponents are silent.
Dealer: N	♥ 107542	
Vul: NS	♦ J2	Partner bids first.
HCP: 6	♣ Q6	
Board: 357	♠ AQ9	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ KQ4	
Board: 358	♠ Q105	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ J52	Partner bids first.
HCP: 4	♣ 97653	
Board: 359	♠ AK65	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ AK52	You bid first.
HCP: 20	♣ AJ5	
Board: 360	♠ 7	West Doubles 4♦ if possible.
Dealer: N	♥ 1097653	
Vul: EW	♦ K	Partner bids first.
HCP: 4	♣ J9874	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ AQ65				2NT
Vul: Both	♥ J74	♥ 95	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 32	♦ AKQ109	Pass	6♠	AP	
South HCP: 20	♣ AJ76	♣ KQ				
Contract: 6♠ S			1. Stayman			

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K432		2NT	Pass	3♣ ¹
Vul: NS	♥ AKJ	♥ 107542	Pass	3♦	Pass	3♠ ²
North HCP: 20	♦ 973	♦ J2	Pass	4♥	AP	
South HCP: 6	♣ AKJ73	♣ Q6				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AQ9				2NT
Vul: EW	♥ 72	♥ QJ98	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K7	♦ AQ9	Pass	3NT	AP	
South HCP: 20	♣ AJ865	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ Q105				
Vul: Both	♥ AK107	♥ J8		2NT	AP	
North HCP: 21	♦ AK107	♦ J52				
South HCP: 4	♣ AQJ	♣ 97653				
Contract: 2N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK65				2NT
Vul: None	♥ K109	♥ J8				
North HCP: 8	♦ Q84	♦ AK52	Pass	3NT	AP	
South HCP: 20	♣ Q10983	♣ AJ5				
Contract: 3N S						

Board: 360

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AJ92

♥ AKQJ

♦ 63

♣ KQ6

South:

♠ 7

♥ 1097653

♦ K

♣ J9874

West	North	East	South
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	2NT	Pass	4♦ ¹
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X	4♥	AP	
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1. Texas

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 361	♠ KQ954	The opponents are silent.
Dealer: S	♥ Q762	
Vul: Both	♦ 976	Partner bids first.
HCP: 11	♣ A	

Board: 362	♠ AKQ9	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ J5	You bid first.
HCP: 20	♣ K1094	

Board: 363	♠ 3	The opponents are silent.
Dealer: S	♥ K87653	
Vul: NS	♦ K5	Partner bids first.
HCP: 6	♣ 10765	

Board: 364	♠ KQ5	The opponents are silent.
Dealer: N	♥ KJ109	
Vul: Both	♦ AK53	You bid first.
HCP: 20	♣ A4	

Board: 365	♠ QJ106	The opponents are silent.
Dealer: S	♥ Q102	
Vul: None	♦ Q10873	Partner bids first.
HCP: 7	♣ 8	

Board: 366	♠ K975	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ AKQ7	You bid first.
HCP: 20	♣ KJ	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ KQ954	♠ AJ86				2NT
Vul: Both	♥ Q762	♥ AK9	Pass	3♣ ¹	Pass	3♠
North HCP: 11	♦ 976	♦ K102	Pass	6♠	AP	
South HCP: 20	♣ A	♣ KQ8	1. Stayman			
Contract: 6♠ S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 8643		2NT	Pass	3♣ ¹
Vul: None	♥ AQJ	♥ 1032	Pass	3♠	Pass	4♠
North HCP: 20	♦ J5	♦ K93	AP			
South HCP: 5	♣ K1094	♣ Q76	1. Stayman			
Contract: 4♠ N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A72				2NT
Vul: NS	♥ K87653	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 6	♦ K5	♦ Q8	Pass	4♥	AP	
South HCP: 21	♣ 10765	♣ AKQ42				
Contract: 4♥ S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 942		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ109	♥ AQ43	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK53	♦ 84	AP			
South HCP: 11	♣ A4	♣ KQ102	1. Stayman			
Contract: 4♥ N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 84				2NT
Vul: None	♥ Q102	♥ A96	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q10873	♦ AK952	Pass	3NT	AP	
South HCP: 20	♣ 8	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 366

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ K975

♥ A53

♦ AKQ7

♣ KJ

South:

♠ 103

♥ K92

♦ 109653

♣ 983

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 361	♠ AJ86	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ K102	You bid first.
HCP: 20	♣ KQ8	

Board: 362	♠ 8643	The opponents are silent.
Dealer: N	♥ 1032	
Vul: None	♦ K93	Partner bids first.
HCP: 5	♣ Q76	

Board: 363	♠ A72	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ Q8	You bid first.
HCP: 21	♣ AKQ42	

Board: 364	♠ 942	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: Both	♦ 84	Partner bids first.
HCP: 11	♣ KQ102	

Board: 365	♠ 84	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ AK952	You bid first.
HCP: 20	♣ AKQ	

Board: 366	♠ 103	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ 109653	Partner bids first.
HCP: 3	♣ 983	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ KQ954	♠ AJ86				2NT
Vul: Both	♥ Q762	♥ AK9	Pass	3♣ ¹	Pass	3♠
North HCP: 11	♦ 976	♦ K102	Pass	6♠	AP	
South HCP: 20	♣ A	♣ KQ8				
Contract: 6♠ S			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 8643		2NT	Pass	3♣ ¹
Vul: None	♥ AQJ	♥ 1032	Pass	3♠	Pass	4♠
North HCP: 20	♦ J5	♦ K93	AP			
South HCP: 5	♣ K1094	♣ Q76	1. Stayman			
Contract: 4♠ N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A72				2NT
Vul: NS	♥ K87653	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 6	♦ K5	♦ Q8	Pass	4♥	AP	
South HCP: 21	♣ 10765	♣ AKQ42				
Contract: 4♥ S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 942		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ109	♥ AQ43	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK53	♦ 84	AP			
South HCP: 11	♣ A4	♣ KQ102	1. Stayman			
Contract: 4♥ N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 84				2NT
Vul: None	♥ Q102	♥ A96	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q10873	♦ AK952	Pass	3NT	AP	
South HCP: 20	♣ 8	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 366

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ K975

♥ A53

♦ AKQ7

♣ KJ

South:

♠ 103

♥ K92

♦ 109653

♣ 983

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 367	♠ 9864	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ AJ82	Partner bids first.
HCP: 9	♣ KJ10	

Board: 368	♠ AQ109	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AQ10	You bid first.
HCP: 21	♣ K98	

Board: 369	♠ Q952	East Bids 3♥ if possible.
Dealer: S	♥ 10652	West Bids XN if possible.
Vul: Both	♦ 642	
HCP: 2	♣ 74	Partner bids first.

Board: 370	♠ AK5	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ A975	You bid first.
HCP: 21	♣ AJ72	

Board: 371	♠ 1074	The opponents are silent.
Dealer: S	♥ 10984	
Vul: Both	♦ J986	Partner bids first.
HCP: 4	♣ K6	

Board: 372	♠ K2	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AK72	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ A10				2NT
Vul: NS	♥ 105	♥ AQJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ AJ82	♦ K765	Pass	3NT	AP	
South HCP: 20	♣ KJ10	♣ AQ3				
Contract: 3N S			1. Stayman			

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ K53		2NT	Pass	3♦
Vul: EW	♥ AQ7	♥ 98652	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ10	♦ K5	Pass	4♥	AP	
South HCP: 7	♣ K98	♣ J103				
Contract: 4♥ N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q952	♠ AJ10				2NT
Vul: Both	♥ 10652	♥ A8	Pass	Pass	3♥	3NT
North HCP: 2	♦ 642	♦ AKJ3	XN	AP		
South HCP: 21	♣ 74	♣ A953				
Contract: 3NX S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q98762		2NT	Pass	3♥
Vul: EW	♥ AJ	♥ 1098	Pass	3♠	Pass	4♠
North HCP: 21	♦ A975	♦ QJ	AP			
South HCP: 8	♣ AJ72	♣ K5				
Contract: 4♠ N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ 93				2NT
Vul: Both	♥ 10984	♥ AJ6				
North HCP: 4	♦ J986	♦ AKQ	AP			
South HCP: 20	♣ K6	♣ AQ874				
Contract: 2N S						

Board: 372

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ K2

♥ AQ52

♦ A106

♣ AK72

South:

♠ A87

♥ K103

♦ KQJ4

♣ Q106

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 367	♠ A10	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: NS	♦ K765	You bid first.
HCP: 20	♣ AQ3	
Board: 368	♠ K53	The opponents are silent.
Dealer: N	♥ 98652	
Vul: EW	♦ K5	Partner bids first.
HCP: 7	♣ J103	
Board: 369	♠ AJ10	East Bids 3♥ if possible.
Dealer: S	♥ A8	West Bids XN if possible.
Vul: Both	♦ AKJ3	
HCP: 21	♣ A953	You bid first.
Board: 370	♠ Q98762	The opponents are silent.
Dealer: N	♥ 1098	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ K5	
Board: 371	♠ 93	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ AQ874	
Board: 372	♠ A87	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 15	♣ Q106	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ A10				2NT
Vul: NS	♥ 105	♥ AQJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ AJ82	♦ K765	Pass	3NT	AP	
South HCP: 20	♣ KJ10	♣ AQ3	1. Stayman			
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ K53		2NT	Pass	3♦
Vul: EW	♥ AQ7	♥ 98652	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ10	♦ K5	Pass	4♥	AP	
South HCP: 7	♣ K98	♣ J103				
Contract: 4♥ N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q952	♠ AJ10				2NT
Vul: Both	♥ 10652	♥ A8	Pass	Pass	3♥	3NT
North HCP: 2	♦ 642	♦ AKJ3	XN	AP		
South HCP: 21	♣ 74	♣ A953				
Contract: 3NX S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q98762		2NT	Pass	3♥
Vul: EW	♥ AJ	♥ 1098	Pass	3♠	Pass	4♠
North HCP: 21	♦ A975	♦ QJ	AP			
South HCP: 8	♣ AJ72	♣ K5				
Contract: 4♠ N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ 93				2NT
Vul: Both	♥ 10984	♥ AJ6				
North HCP: 4	♦ J986	♦ AKQ	AP			
South HCP: 20	♣ K6	♣ AQ874				
Contract: 2N S						

Board: 372

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ K2

♥ AQ52

♦ A106

♣ AK72

South:

♠ A87

♥ K103

♦ KQJ4

♣ Q106

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 373	♠ Q65	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ KJ97632	Partner bids first.
HCP: 6	♣ 85	
Board: 374	♠ A109	The opponents are silent.
Dealer: N	♥ A62	
Vul: Both	♦ AQ95	You bid first.
HCP: 21	♣ AK9	
Board: 375	♠ Q874	East Doubles 3♣ if possible.
Dealer: S	♥ J1053	
Vul: None	♦ A3	Partner bids first.
HCP: 11	♣ A75	
Board: 376	♠ 1063	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ AKQ98	You bid first.
HCP: 21	♣ KQ	
Board: 377	♠ 63	The opponents are silent.
Dealer: S	♥ Q108654	
Vul: Both	♦ 85	Partner bids first.
HCP: 7	♣ AJ10	
Board: 378	♠ AK96	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ AQ96	You bid first.
HCP: 21	♣ AJ4	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 373

Dealer: S

Vul: EW

North HCP: 6

South HCP: 21

Contract: 6♦ N

North:

♠ Q65

♥ 8

♦ KJ97632

♣ 85

South:

♠ A3

♥ AQ105

♦ AQ104

♣ AJ3

West North East South

Pass 6♦ AP 2NT

Board: 374

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ A109

♥ A62

♦ AQ95

♣ AK9

South:

♠ 73

♥ J108754

♦ K32

♣ 42

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 375

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ Q874

♥ J1053

♦ A3

♣ A75

South:

♠ AKJ3

♥ AK6

♦ QJ104

♣ Q2

West North East South

Pass 3♣¹ X 3♠ 2NT

Pass 4♣² Pass 4♠

Pass 4NT³ Pass 5♣

Pass 6♠ AP

1. Stayman

2. limit raise or better in ♠

3. Blackwood 0314, for ♠

Board: 376

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ 1063

♥ AK2

♦ AKQ98

♣ KQ

South:

♠ KJ8

♥ Q1043

♦ J

♣ A8763

West North East South

Pass 2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 377

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ 63

♥ Q108654

♦ 85

♣ AJ10

South:

♠ KQ4

♥ K9

♦ AKQ7

♣ K432

West North East South

Pass 4♦¹ Pass 4♥ 2NT

Pass AP

1. Texas

Board: 378

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK96

♥ K10

♦ AQ96

♣ AJ4

South:

♠ 1053

♥ A84

♦ J5

♣ Q10952

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 373	♠ A3	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: EW	♦ AQ104	You bid first.
HCP: 21	♣ AJ3	
Board: 374	♠ 73	The opponents are silent.
Dealer: N	♥ J108754	
Vul: Both	♦ K32	Partner bids first.
HCP: 4	♣ 42	
Board: 375	♠ AKJ3	East Doubles 3♣ if possible.
Dealer: S	♥ AK6	
Vul: None	♦ QJ104	You bid first.
HCP: 20	♣ Q2	
Board: 376	♠ KJ8	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ A8763	
Board: 377	♠ KQ4	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ K432	
Board: 378	♠ 1053	The opponents are silent.
Dealer: N	♥ A84	
Vul: None	♦ J5	Partner bids first.
HCP: 7	♣ Q10952	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 373

Dealer: S

Vul: EW

North HCP: 6

South HCP: 21

Contract: 6♦ N

North:

♠ Q65

♥ 8

♦ KJ97632

♣ 85

South:

♠ A3

♥ AQ105

♦ AQ104

♣ AJ3

West North East South

Pass 6♦ AP 2NT

Board: 374

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ A109

♥ A62

♦ AQ95

♣ AK9

South:

♠ 73

♥ J108754

♦ K32

♣ 42

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 375

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ Q874

♥ J1053

♦ A3

♣ A75

South:

♠ AKJ3

♥ AK6

♦ QJ104

♣ Q2

West North East South

Pass 3♣¹ X 3♠ 2NT

Pass 4♣² Pass 4♠

Pass 4NT³ Pass 5♣

Pass 6♠ AP

1. Stayman

2. limit raise or better in ♠

3. Blackwood 0314, for ♠

Board: 376

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ 1063

♥ AK2

♦ AKQ98

♣ KQ

South:

♠ KJ8

♥ Q1043

♦ J

♣ A8763

West North East South

Pass 2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 377

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ 63

♥ Q108654

♦ 85

♣ AJ10

South:

♠ KQ4

♥ K9

♦ AKQ7

♣ K432

West North East South

Pass 4♦¹ Pass 4♥ 2NT

AP

1. Texas

Board: 378

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK96

♥ K10

♦ AQ96

♣ AJ4

South:

♠ 1053

♥ A84

♦ J5

♣ Q10952

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 379	♠ Q42	The opponents are silent.
Dealer: S	♥ 76432	
Vul: EW	♦ J863	Partner bids first.
HCP: 3	♣ 5	

Board: 380	♠ AK4	The opponents are silent.
Dealer: N	♥ 9754	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ AK3	

Board: 381	♠ A532	The opponents are silent.
Dealer: S	♥ J8743	
Vul: NS	♦ 10	Partner bids first.
HCP: 7	♣ Q97	

Board: 382	♠ AK9	The opponents are silent.
Dealer: N	♥ AK93	
Vul: EW	♦ A95	You bid first.
HCP: 21	♣ K32	

Board: 383	♠ AJ105	East Doubles 3♣ if possible.
Dealer: S	♥ 54	
Vul: Both	♦ 987543	Partner bids first.
HCP: 5	♣ 10	

Board: 384	♠ A85	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ KQJ62	You bid first.
HCP: 20	♣ A7	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK9				2NT
Vul: EW	♥ 76432	♥ AK5	Pass	3♦	Pass	3♥
North HCP: 3	♦ J863	♦ 72	AP			
South HCP: 20	♣ 5	♣ AQ1064				
Contract: 3♥ S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J6		2NT	Pass	3♣ ¹
Vul: None	♥ 9754	♥ K632	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK3	♦ Q9762	AP			
South HCP: 6	♣ AK3	♣ 87	1. Stayman			
Contract: 4♥ N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KJ87				2NT
Vul: NS	♥ J8743	♥ AKQ10	Pass	3♣ ¹	Pass	3NT ²
North HCP: 7	♦ 10	♦ A4	Pass	6♥	AP	
South HCP: 21	♣ Q97	♣ KJ4	1. Stayman			
Contract: 6♥ N			2. both majors			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 75		2NT	Pass	4♣ ¹
Vul: EW	♥ AK93	♥ 7	Pass	4NT	Pass	6♣
North HCP: 21	♦ A95	♦ K42	AP			
South HCP: 10	♣ K32	♣ AQJ9765	1. Gerber, for N			
Contract: 6♣ S						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ Q87				2NT
Vul: Both	♥ 54	♥ AQ96	Pass	3♣ ¹	X	3♥
North HCP: 5	♦ 987543	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ 10	♣ AJ6	1. Stayman			
Contract: 3N S						

Board: 384

Dealer: N

Vul: NS

North HCP: 20

South HCP: 0

Contract: 2N N

North:

♠ A85

♥ AQ5

♦ KQJ62

♣ A7

South:

♠ 10642

♥ 83

♦ 43

♣ 109632

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 379	♠ AK9	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ 72	You bid first.
HCP: 20	♣ AQ1064	
Board: 380	♠ J6	The opponents are silent.
Dealer: N	♥ K632	
Vul: None	♦ Q9762	Partner bids first.
HCP: 6	♣ 87	
Board: 381	♠ KJ87	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: NS	♦ A4	You bid first.
HCP: 21	♣ KJ4	
Board: 382	♠ 75	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ K42	Partner bids first.
HCP: 10	♣ AQJ9765	
Board: 383	♠ Q87	East Doubles 3♣ if possible.
Dealer: S	♥ AQ96	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ AJ6	
Board: 384	♠ 10642	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ 43	Partner bids first.
HCP: 0	♣ 109632	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK9				2NT
Vul: EW	♥ 76432	♥ AK5	Pass	3♦	Pass	3♥
North HCP: 3	♦ J863	♦ 72	AP			
South HCP: 20	♣ 5	♣ AQ1064				
Contract: 3♥ S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J6		2NT	Pass	3♣ ¹
Vul: None	♥ 9754	♥ K632	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK3	♦ Q9762	AP			
South HCP: 6	♣ AK3	♣ 87	1. Stayman			
Contract: 4♥ N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KJ87				2NT
Vul: NS	♥ J8743	♥ AKQ10	Pass	3♣ ¹	Pass	3NT ²
North HCP: 7	♦ 10	♦ A4	Pass	6♥	AP	
South HCP: 21	♣ Q97	♣ KJ4	1. Stayman			
Contract: 6♥ N			2. both majors			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 75		2NT	Pass	4♣ ¹
Vul: EW	♥ AK93	♥ 7	Pass	4NT	Pass	6♣
North HCP: 21	♦ A95	♦ K42	AP			
South HCP: 10	♣ K32	♣ AQJ9765	1. Gerber, for N			
Contract: 6♣ S						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ Q87				2NT
Vul: Both	♥ 54	♥ AQ96	Pass	3♣ ¹	X	3♥
North HCP: 5	♦ 987543	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ 10	♣ AJ6	1. Stayman			
Contract: 3N S						

Board: 384

Dealer: N

Vul: NS

North HCP: 20

South HCP: 0

Contract: 2N N

North:

♠ A85

♥ AQ5

♦ KQJ62

♣ A7

South:

♠ 10642

♥ 83

♦ 43

♣ 109632

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 385	♠ A105	The opponents are silent.
Dealer: S	♥ 10865	
Vul: EW	♦ 953	Partner bids first.
HCP: 6	♣ Q97	
Board: 386	♠ K82	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ AK94	You bid first.
HCP: 21	♣ KQ10	
Board: 387	♠ 1098	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: EW	♦ K76	Partner bids first.
HCP: 7	♣ 976	
Board: 388	♠ KJ4	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: Both	♦ AQJ8	You bid first.
HCP: 20	♣ A2	
Board: 389	♠ 963	East Doubles 4♦ if possible.
Dealer: S	♥ K109754	
Vul: None	♦ 10	Partner bids first.
HCP: 3	♣ 764	
Board: 390	♠ 865	The opponents are silent.
Dealer: N	♥ AK108	
Vul: NS	♦ AQJ4	You bid first.
HCP: 20	♣ AQ	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ QJ2				2NT
Vul: EW	♥ 10865	♥ AJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ 953	♦ AJ10	Pass	3NT	AP	
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ AQ103		2NT	Pass	4♦ ¹
Vul: Both	♥ AQ9	♥ KJ10532	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AK94	♦ 5	Pass	5♠	Pass	6♥
South HCP: 10	♣ KQ10	♣ 92	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AKQ				2NT
Vul: EW	♥ KJ106	♥ 85	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ K76	♦ AQ102	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ AJ105				
Contract: 3N S			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q8752		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ94	♥ KQ65	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQJ8	♦ 9	AP			
South HCP: 9	♣ A2	♣ Q95				
Contract: 4♥ N			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AK4				2NT
Vul: None	♥ K109754	♥ A8	Pass	4♦ ¹	X	Pass ²
North HCP: 3	♦ 10	♦ AQ875	Pass	4♥	AP	
South HCP: 20	♣ 764	♣ QJ10				
Contract: 4♥ N			1. Texas			
			2. denies a ♦ stopper			

Board: 390

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ 865

♥ AK108

♦ AQJ4

♣ AQ

South:

♠ KJ1093

♥ 764

♦ 10952

♣ 4

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 385	♠ QJ2	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ AK65	
Board: 386	♠ AQ103	The opponents are silent.
Dealer: N	♥ KJ10532	
Vul: Both	♦ 5	Partner bids first.
HCP: 10	♣ 92	
Board: 387	♠ AKQ	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ AQ102	You bid first.
HCP: 20	♣ AJ105	
Board: 388	♠ Q8752	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: Both	♦ 9	Partner bids first.
HCP: 9	♣ Q95	
Board: 389	♠ AK4	East Doubles 4♦ if possible.
Dealer: S	♥ A8	
Vul: None	♦ AQ875	You bid first.
HCP: 20	♣ QJ10	
Board: 390	♠ KJ1093	The opponents are silent.
Dealer: N	♥ 764	
Vul: NS	♦ 10952	Partner bids first.
HCP: 4	♣ 4	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ QJ2				2NT
Vul: EW	♥ 10865	♥ AJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ 953	♦ AJ10	Pass	3NT	AP	
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ AQ103		2NT	Pass	4♦ ¹
Vul: Both	♥ AQ9	♥ KJ10532	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AK94	♦ 5	Pass	5♠	Pass	6♥
South HCP: 10	♣ KQ10	♣ 92	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AKQ				2NT
Vul: EW	♥ KJ106	♥ 85	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ K76	♦ AQ102	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ AJ105				
Contract: 3N S			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q8752		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ94	♥ KQ65	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQJ8	♦ 9	AP			
South HCP: 9	♣ A2	♣ Q95				
Contract: 4♥ N			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AK4				2NT
Vul: None	♥ K109754	♥ A8	Pass	4♦ ¹	X	Pass ²
North HCP: 3	♦ 10	♦ AQ875	Pass	4♥	AP	
South HCP: 20	♣ 764	♣ QJ10				
Contract: 4♥ N			1. Texas			
			2. denies a ♦ stopper			

Board: 390

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ 865

♥ AK108

♦ AQJ4

♣ AQ

South:

♠ KJ1093

♥ 764

♦ 10952

♣ 4

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 391	♠ 10852	The opponents are silent.
Dealer: S	♥ Q102	
Vul: Both	♦ KJ854	Partner bids first.
HCP: 6	♣ 7	

Board: 392	♠ AK76	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AK103	You bid first.
HCP: 21	♣ K62	

Board: 393	♠ QJ10	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ Q9865	Partner bids first.
HCP: 7	♣ 974	

Board: 394	♠ AK75	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ KJ54	You bid first.
HCP: 20	♣ K2	

Board: 395	♠ A963	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ 964	Partner bids first.
HCP: 7	♣ 1075	

Board: 396	♠ A2	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ AKQ8	You bid first.
HCP: 21	♣ K1098	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 10852	♠ J4				2NT
Vul: Both	♥ Q102	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ KJ854	♦ A7	Pass	3NT	AP	
South HCP: 20	♣ 7	♣ AK432				
Contract: 3N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 104				
Vul: None	♥ A2	♥ J85		2NT	Pass	3NT
North HCP: 21	♦ AK103	♦ Q9852	AP			
South HCP: 5	♣ K62	♣ Q84				
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK6				2NT
Vul: NS	♥ Q8	♥ J104				
North HCP: 7	♦ Q9865	♦ A73	Pass	3NT	AP	
South HCP: 20	♣ 974	♣ AKJ2				
Contract: 3N S						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ 6		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ7	♥ 10963	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ54	♦ A86	AP			
South HCP: 7	♣ K2	♣ QJ986				
Contract: 3N N			1. Stayman			

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ Q52				2NT
Vul: None	♥ K93	♥ QJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ 964	♦ AKQJ5	Pass	3NT	AP	
South HCP: 20	♣ 1075	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 396

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ A2

♥ AJ2

♦ AKQ8

♣ K1098

South:

♠ KQ87

♥ K864

♦ 105

♣ J76

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

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 391	♠ J4	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ AK432	

Board: 392	♠ 104	The opponents are silent.
Dealer: N	♥ J85	
Vul: None	♦ Q9852	Partner bids first.
HCP: 5	♣ Q84	

Board: 393	♠ AK6	The opponents are silent.
Dealer: S	♥ J104	
Vul: NS	♦ A73	You bid first.
HCP: 20	♣ AKJ2	

Board: 394	♠ 6	The opponents are silent.
Dealer: N	♥ 10963	
Vul: EW	♦ A86	Partner bids first.
HCP: 7	♣ QJ986	

Board: 395	♠ Q52	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ AKQJ5	You bid first.
HCP: 20	♣ KQ4	

Board: 396	♠ KQ87	The opponents are silent.
Dealer: N	♥ K864	
Vul: NS	♦ 105	Partner bids first.
HCP: 9	♣ J76	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 10852	♠ J4				2NT
Vul: Both	♥ Q102	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ KJ854	♦ A7	Pass	3NT	AP	
South HCP: 20	♣ 7	♣ AK432				
Contract: 3N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 104				
Vul: None	♥ A2	♥ J85		2NT	Pass	3NT
North HCP: 21	♦ AK103	♦ Q9852	AP			
South HCP: 5	♣ K62	♣ Q84				
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK6				2NT
Vul: NS	♥ Q8	♥ J104				
North HCP: 7	♦ Q9865	♦ A73	Pass	3NT	AP	
South HCP: 20	♣ 974	♣ AKJ2				
Contract: 3N S						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ 6		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ7	♥ 10963	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ54	♦ A86	AP			
South HCP: 7	♣ K2	♣ QJ986				
Contract: 3N N			1. Stayman			

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ Q52				2NT
Vul: None	♥ K93	♥ QJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ 964	♦ AKQJ5	Pass	3NT	AP	
South HCP: 20	♣ 1075	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 396

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ A2

♥ AJ2

♦ AKQ8

♣ K1098

South:

♠ KQ87

♥ K864

♦ 105

♣ J76

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 397	♠ AJ1073	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ Q9	Partner bids first.
HCP: 13	♣ K963	

Board: 398	♠ K10	The opponents are silent.
Dealer: N	♥ AK97	
Vul: Both	♦ AK43	You bid first.
HCP: 20	♣ QJ6	

Board: 399	♠ J98754	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ AK952	Partner bids first.
HCP: 10	♣ 4	

Board: 400	♠ KQ	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ AK864	You bid first.
HCP: 20	♣ AK8	

Board: 401	♠ Q10753	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ 987432	Partner bids first.
HCP: 2	♣ —	

Board: 402	♠ AQ94	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AKQ104	You bid first.
HCP: 20	♣ 52	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 397

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AJ1073

♥ K9

♦ Q9

♣ K963

South:

♠ K982

♥ AQ

♦ AK43

♣ A82

West	North	East	South
			2NT

Pass	3♥	Pass	4♠ ¹
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Pass	4NT ²	Pass	5♦
------	------------------	------	----

Pass	5♥	Pass	5♠
------	----	------	----

Pass	6♠	AP	
------	----	----	--

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 398

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ K10

♥ AK97

♦ AK43

♣ QJ6

South:

♠ Q96432

♥ 62

♦ —

♣ AK1098

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 399

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 5♠ S

North:

♠ J98754

♥ Q

♦ AK952

♣ 4

South:

♠ KQ

♥ KJ53

♦ Q6

♣ AKQJ2

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♠
------	------------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 400

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ

♥ J43

♦ AK864

♣ AK8

South:

♠ 108765

♥ A1086

♦ 107

♣ 103

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	AP	
------	----	----	--

Board: 401

Dealer: S

Vul: Both

North HCP: 2

South HCP: 20

Contract: 4♠ S

North:

♠ Q10753

♥ 102

♦ 987432

♣ —

South:

♠ K64

♥ AK

♦ AJ6

♣ KQ1084

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♦	Pass	4♠
------	----	------	----

AP

Board: 402

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AQ94

♥ AJ

♦ AKQ104

♣ 52

South:

♠ 532

♥ 8653

♦ J93

♣ AQ7

West	North	East	South
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	2NT	Pass	3♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 397	♠ K982	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AK43	You bid first.
HCP: 20	♣ A82	

Board: 398	♠ Q96432	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ AK1098	

Board: 399	♠ KQ	The opponents are silent.
Dealer: S	♥ KJ53	
Vul: NS	♦ Q6	You bid first.
HCP: 21	♣ AKQJ2	

Board: 400	♠ 108765	The opponents are silent.
Dealer: N	♥ A1086	
Vul: EW	♦ 107	Partner bids first.
HCP: 4	♣ 103	

Board: 401	♠ K64	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AJ6	You bid first.
HCP: 20	♣ KQ1084	

Board: 402	♠ 532	The opponents are silent.
Dealer: N	♥ 8653	
Vul: EW	♦ J93	Partner bids first.
HCP: 7	♣ AQ7	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 397

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AJ1073

♥ K9

♦ Q9

♣ K963

South:

♠ K982

♥ AQ

♦ AK43

♣ A82

West	North	East	South
			2NT

Pass	3♥	Pass	4♠ ¹
------	----	------	-----------------

Pass	4NT ²	Pass	5♦
------	------------------	------	----

Pass	5♥	Pass	5♠
------	----	------	----

Pass	6♠	AP	
------	----	----	--

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 398

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ K10

♥ AK97

♦ AK43

♣ QJ6

South:

♠ Q96432

♥ 62

♦ —

♣ AK1098

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 399

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 5♠ S

North:

♠ J98754

♥ Q

♦ AK952

♣ 4

South:

♠ KQ

♥ KJ53

♦ Q6

♣ AKQJ2

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♠
------	------------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 400

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ

♥ J43

♦ AK864

♣ AK8

South:

♠ 108765

♥ A1086

♦ 107

♣ 103

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	AP	
------	----	----	--

Board: 401

Dealer: S

Vul: Both

North HCP: 2

South HCP: 20

Contract: 4♠ S

North:

♠ Q10753

♥ 102

♦ 987432

♣ —

South:

♠ K64

♥ AK

♦ AJ6

♣ KQ1084

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♦	Pass	4♠
------	----	------	----

AP

Board: 402

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AQ94

♥ AJ

♦ AKQ104

♣ 52

South:

♠ 532

♥ 8653

♦ J93

♣ AQ7

West	North	East	South
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	2NT	Pass	3♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 403	♠ Q6	The opponents are silent.
Dealer: S	♥ A10876	
Vul: Both	♦ QJ986	Partner bids first.
HCP: 12	♣ K	

Board: 404	♠ K7	The opponents are silent.
Dealer: N	♥ AK108	
Vul: None	♦ K65	You bid first.
HCP: 20	♣ AK83	

Board: 405	♠ Q765	The opponents are silent.
Dealer: S	♥ 10873	
Vul: NS	♦ 8	Partner bids first.
HCP: 8	♣ AQ42	

Board: 406	♠ Q7	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ AQ1096	

Board: 407	♠ J75	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: None	♦ KQ64	Partner bids first.
HCP: 9	♣ 92	

Board: 408	♠ AQ9	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AJ63	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AJ97				2NT
Vul: Both	♥ A10876	♥ K3	Pass	3♦	Pass	3♥
North HCP: 12	♦ QJ986	♦ AK	Pass	5NT	Pass	6NT
South HCP: 20	♣ K	♣ AJ743	AP			
Contract: 6N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ92		2NT	Pass	3♣ ¹
Vul: None	♥ AK108	♥ 975	Pass	3♥	Pass	3NT
North HCP: 20	♦ K65	♦ QJ982	AP			
South HCP: 6	♣ AK83	♣ 9	1. Stayman			
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ A4				2NT
Vul: NS	♥ 10873	♥ AKQ2	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ 8	♦ K1092	Pass	4♥	AP	
South HCP: 20	♣ AQ42	♣ KJ10	1. Stayman			
Contract: 4♥ S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 843		2NT	Pass	3♦
Vul: Both	♥ KQ3	♥ A10972	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK7	♦ J102	Pass	4♥	AP	
South HCP: 8	♣ AQ1096	♣ K7				
Contract: 4♥ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AK108				2NT
Vul: None	♥ QJ95	♥ AK72	Pass	3♣ ¹	Pass	3NT ²
North HCP: 9	♦ KQ64	♦ A95	AP			
South HCP: 20	♣ 92	♣ Q5	1. Stayman			
Contract: 3N S			2. both majors			

Board: 408

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ9

♥ AKQ7

♦ 92

♣ AJ63

South:

♠ J1087

♥ 106

♦ AK5

♣ 10754

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 403	♠ AJ97	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AJ743	

Board: 404	♠ QJ92	The opponents are silent.
Dealer: N	♥ 975	
Vul: None	♦ QJ982	Partner bids first.
HCP: 6	♣ 9	

Board: 405	♠ A4	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: NS	♦ K1092	You bid first.
HCP: 20	♣ KJ10	

Board: 406	♠ 843	The opponents are silent.
Dealer: N	♥ A10972	
Vul: Both	♦ J102	Partner bids first.
HCP: 8	♣ K7	

Board: 407	♠ AK108	The opponents are silent.
Dealer: S	♥ AK72	
Vul: None	♦ A95	You bid first.
HCP: 20	♣ Q5	

Board: 408	♠ J1087	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ AK5	Partner bids first.
HCP: 8	♣ 10754	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AJ97				2NT
Vul: Both	♥ A10876	♥ K3	Pass	3♦	Pass	3♥
North HCP: 12	♦ QJ986	♦ AK	Pass	5NT	Pass	6NT
South HCP: 20	♣ K	♣ AJ743	AP			
Contract: 6N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ92		2NT	Pass	3♣ ¹
Vul: None	♥ AK108	♥ 975	Pass	3♥	Pass	3NT
North HCP: 20	♦ K65	♦ QJ982	AP			
South HCP: 6	♣ AK83	♣ 9	1. Stayman			
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ A4				2NT
Vul: NS	♥ 10873	♥ AKQ2	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ 8	♦ K1092	Pass	4♥	AP	
South HCP: 20	♣ AQ42	♣ KJ10	1. Stayman			
Contract: 4♥ S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 843		2NT	Pass	3♦
Vul: Both	♥ KQ3	♥ A10972	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK7	♦ J102	Pass	4♥	AP	
South HCP: 8	♣ AQ1096	♣ K7				
Contract: 4♥ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AK108				2NT
Vul: None	♥ QJ95	♥ AK72	Pass	3♣ ¹	Pass	3NT ²
North HCP: 9	♦ KQ64	♦ A95	AP			
South HCP: 20	♣ 92	♣ Q5	1. Stayman			
Contract: 3N S			2. both majors			

Board: 408

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ9

♥ AKQ7

♦ 92

♣ AJ63

South:

♠ J1087

♥ 106

♦ AK5

♣ 10754

West	North	East	South
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	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 409	♠ Q98765	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: None	♦ 4	Partner bids first.
HCP: 6	♣ J65	

Board: 410	♠ AKQ3	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ AK3	You bid first.
HCP: 21	♣ 982	

Board: 411	♠ 107	The opponents are silent.
Dealer: S	♥ 76	
Vul: EW	♦ Q953	Partner bids first.
HCP: 7	♣ AJ983	

Board: 412	♠ KQ3	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ Q8632	You bid first.
HCP: 20	♣ AK	

Board: 413	♠ A32	The opponents are silent.
Dealer: S	♥ J764	
Vul: NS	♦ 8	Partner bids first.
HCP: 5	♣ 98643	

Board: 414	♠ Q104	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ AK108	You bid first.
HCP: 21	♣ AJ5	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q98765	♠ AKJ3				2NT
Vul: None	♥ QJ2	♥ A94	Pass	3♥	Pass	3♠
North HCP: 6	♦ 4	♦ A103	Pass	4♠	AP	
South HCP: 20	♣ J65	♣ A43				
Contract: 4♠ S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ J9854		2NT	Pass	3♥
Vul: NS	♥ KQ8	♥ J97				
North HCP: 21	♦ AK3	♦ 4	Pass	3♠	AP	
South HCP: 4	♣ 982	♣ Q765				
Contract: 3♠ N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ84				2NT
Vul: EW	♥ 76	♥ KQ10				
North HCP: 7	♦ Q953	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ AJ983	♣ KQ74				
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 74		2NT	Pass	3NT
Vul: Both	♥ AQ10	♥ J94				
North HCP: 20	♦ Q8632	♦ A105	AP			
South HCP: 8	♣ AK	♣ QJ1085				
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ J75				2NT
Vul: NS	♥ J764	♥ AKQ3	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ 8	♦ AJ6	Pass	4♥	AP	
South HCP: 21	♣ 98643	♣ AQ10	1. Stayman			
Contract: 4♥ S						

Board: 414

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ Q104

♥ AK10

♦ AK108

♣ AJ5

South:

♠ A953

♥ Q974

♦ 75

♣ KQ7

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♦	Pass	4NT ²
------	----	------	------------------

Pass	6NT	AP	
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1. Stayman

2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 409	♠ AKJ3	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ A103	You bid first.
HCP: 20	♣ A43	

Board: 410	♠ J9854	The opponents are silent.
Dealer: N	♥ J97	
Vul: NS	♦ 4	Partner bids first.
HCP: 4	♣ Q765	

Board: 411	♠ AQ84	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ KQ74	

Board: 412	♠ 74	The opponents are silent.
Dealer: N	♥ J94	
Vul: Both	♦ A105	Partner bids first.
HCP: 8	♣ QJ1085	

Board: 413	♠ J75	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: NS	♦ AJ6	You bid first.
HCP: 21	♣ AQ10	

Board: 414	♠ A953	The opponents are silent.
Dealer: N	♥ Q974	
Vul: EW	♦ 75	Partner bids first.
HCP: 11	♣ KQ7	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q98765	♠ AKJ3				2NT
Vul: None	♥ QJ2	♥ A94	Pass	3♥	Pass	3♠
North HCP: 6	♦ 4	♦ A103	Pass	4♠	AP	
South HCP: 20	♣ J65	♣ A43				
Contract: 4♠ S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ J9854		2NT	Pass	3♥
Vul: NS	♥ KQ8	♥ J97	Pass	3♠	AP	
North HCP: 21	♦ AK3	♦ 4				
South HCP: 4	♣ 982	♣ Q765				
Contract: 3♠ N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ84				2NT
Vul: EW	♥ 76	♥ KQ10	Pass	3NT	AP	
North HCP: 7	♦ Q953	♦ A8				
South HCP: 20	♣ AJ983	♣ KQ74				
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 74		2NT	Pass	3NT
Vul: Both	♥ AQ10	♥ J94	AP			
North HCP: 20	♦ Q8632	♦ A105				
South HCP: 8	♣ AK	♣ QJ1085				
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ J75				2NT
Vul: NS	♥ J764	♥ AKQ3	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ 8	♦ AJ6	Pass	4♥	AP	
South HCP: 21	♣ 98643	♣ AQ10	1. Stayman			
Contract: 4♥ S						

Board: 414

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ Q104

♥ AK10

♦ AK108

♣ AJ5

South:

♠ A953

♥ Q974

♦ 75

♣ KQ7

West	North	East	South
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	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♦	Pass	4NT ²
------	----	------	------------------

Pass	6NT	AP	
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1. Stayman

2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 415	♠ J73	The opponents are silent.
Dealer: S	♥ Q984	
Vul: Both	♦ 8764	Partner bids first.
HCP: 4	♣ J9	
Board: 416	♠ K8	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: None	♦ AKJ2	You bid first.
HCP: 20	♣ A92	
Board: 417	♠ Q7543	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ 963	Partner bids first.
HCP: 6	♣ A106	
Board: 418	♠ AQ6	The opponents are silent.
Dealer: N	♥ K85	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AQJ93	
Board: 419	♠ K108764	The opponents are silent.
Dealer: S	♥ 863	
Vul: None	♦ 9	Partner bids first.
HCP: 3	♣ 543	
Board: 420	♠ J10	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ A642	You bid first.
HCP: 21	♣ AKQ5	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AK95				2NT
Vul: Both	♥ Q984	♥ 105				
North HCP: 4	♦ 8764	♦ KQJ2	AP			
South HCP: 20	♣ J9	♣ AK6				
Contract: 2N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AJ				
Vul: None	♥ AJ64	♥ 832		2NT	Pass	3NT
North HCP: 20	♦ AKJ2	♦ 95	AP			
South HCP: 8	♣ A92	♣ QJ6543				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ Q7543	♠ AJ10				2NT
Vul: EW	♥ 52	♥ AJ103	Pass	3♥	Pass	3♠
North HCP: 6	♦ 963	♦ AQ4	Pass	3NT	Pass	4♠
South HCP: 21	♣ A106	♣ KQ2	AP			
Contract: 4♠ S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K98				
Vul: Both	♥ K85	♥ A2		2NT	Pass	3NT
North HCP: 20	♦ A2	♦ 1064	AP			
South HCP: 10	♣ AQJ93	♣ K8764				
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ K108764	♠ AJ9				2NT
Vul: None	♥ 863	♥ AQJ5	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ 9	♦ AK7	AP			
South HCP: 21	♣ 543	♣ Q106	1. Texas			
Contract: 4♠ S						

Board: 420

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ J10

♥ AQJ

♦ A642

♣ AKQ5

South:

♠ Q84

♥ K94

♦ Q73

♣ J743

West	North	East	South
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	2NT	Pass	3NT
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AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 415	♠ AK95	The opponents are silent.
Dealer: S	♥ 105	
Vul: Both	♦ KQJ2	You bid first.
HCP: 20	♣ AK6	

Board: 416	♠ AJ	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ 95	Partner bids first.
HCP: 8	♣ QJ6543	

Board: 417	♠ AJ10	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: EW	♦ AQ4	You bid first.
HCP: 21	♣ KQ2	

Board: 418	♠ K98	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ 1064	Partner bids first.
HCP: 10	♣ K8764	

Board: 419	♠ AJ9	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ Q106	

Board: 420	♠ Q84	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ Q73	Partner bids first.
HCP: 8	♣ J743	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AK95				2NT
Vul: Both	♥ Q984	♥ 105				
North HCP: 4	♦ 8764	♦ KQJ2	AP			
South HCP: 20	♣ J9	♣ AK6				
Contract: 2N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AJ		2NT	Pass	3NT
Vul: None	♥ AJ64	♥ 832				
North HCP: 20	♦ AKJ2	♦ 95	AP			
South HCP: 8	♣ A92	♣ QJ6543				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ Q7543	♠ AJ10				2NT
Vul: EW	♥ 52	♥ AJ103	Pass	3♥	Pass	3♠
North HCP: 6	♦ 963	♦ AQ4	Pass	3NT	Pass	4♠
South HCP: 21	♣ A106	♣ KQ2	AP			
Contract: 4♠ S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K98		2NT	Pass	3NT
Vul: Both	♥ K85	♥ A2				
North HCP: 20	♦ A2	♦ 1064	AP			
South HCP: 10	♣ AQJ93	♣ K8764				
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ K108764	♠ AJ9				2NT
Vul: None	♥ 863	♥ AQJ5	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ 9	♦ AK7	AP			
South HCP: 21	♣ 543	♣ Q106	1. Texas			
Contract: 4♠ S						

Board: 420

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ J10

♥ AQJ

♦ A642

♣ AKQ5

South:

♠ Q84

♥ K94

♦ Q73

♣ J743

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 421	♠ 986	East Doubles 3♠ if possible.
Dealer: S	♥ Q8	
Vul: Both	♦ 1076542	Partner bids first.
HCP: 2	♣ 108	
Board: 422	♠ KQ4	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ KQ6	
Board: 423	♠ 542	The opponents are silent.
Dealer: S	♥ K8732	
Vul: EW	♦ 52	Partner bids first.
HCP: 6	♣ K108	
Board: 424	♠ J7	West Doubles Pass if possible.
Dealer: N	♥ KQJ6	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ AQ63	
Board: 425	♠ AJ	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ QJ1087532	Partner bids first.
HCP: 9	♣ —	
Board: 426	♠ AK10	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: Both	♦ Q10	You bid first.
HCP: 21	♣ AJ104	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 421
 Dealer: S
 Vul: Both
 North HCP: 2
 South HCP: 20
 Contract: 4♦ N

North:
 ♠ 986
 ♥ Q8
 ♦ 1076542
 ♣ 108

South:
 ♠ K5
 ♥ KJ7
 ♦ AKQ3
 ♣ KJ96

West	North	East	South
			2NT
Pass	3♠ ¹	X	4♣ ²
Pass	4♦	AP	

1. Minor Suit Transfers after 2NT
 2. automat

Board: 422
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 4
 Contract: 3♥ N

North:
 ♠ KQ4
 ♥ AQ54
 ♦ A62
 ♣ KQ6

South:
 ♠ A832
 ♥ 98632
 ♦ 75
 ♣ 32

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	AP	

Board: 423
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 21
 Contract: 4♥ S

North:
 ♠ 542
 ♥ K8732
 ♦ 52
 ♣ K108

South:
 ♠ KQJ
 ♥ AQ95
 ♦ KJ6
 ♣ AJ3

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

Board: 424
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 12
 Contract: 6NX N

North:
 ♠ J7
 ♥ KQJ6
 ♦ AK4
 ♣ AQ63

South:
 ♠ AK843
 ♥ 5
 ♦ J108
 ♣ KJ52

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	5NT
Pass	6NT	Pass	Pass
X	AP		

Board: 425
 Dealer: S
 Vul: EW
 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: 426

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AK10

♥ AQJ4

♦ Q10

♣ AJ104

South:

♠ 972

♥ K1073

♦ 9842

♣ K6

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 421	♠ K5	East Doubles 3♠ if possible.
Dealer: S	♥ KJ7	
Vul: Both	♦ AKQ3	You bid first.
HCP: 20	♣ KJ96	
Board: 422	♠ A832	The opponents are silent.
Dealer: N	♥ 98632	
Vul: None	♦ 75	Partner bids first.
HCP: 4	♣ 32	
Board: 423	♠ KQJ	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: EW	♦ KJ6	You bid first.
HCP: 21	♣ AJ3	
Board: 424	♠ AK843	West Doubles Pass if possible.
Dealer: N	♥ 5	
Vul: None	♦ J108	Partner bids first.
HCP: 12	♣ KJ52	
Board: 425	♠ Q65	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AKQ72	
Board: 426	♠ 972	The opponents are silent.
Dealer: N	♥ K1073	
Vul: Both	♦ 9842	Partner bids first.
HCP: 6	♣ K6	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 421
 Dealer: S
 Vul: Both
 North HCP: 2
 South HCP: 20
 Contract: 4♦ N

North:
 ♠ 986
 ♥ Q8
 ♦ 1076542
 ♣ 108

South:
 ♠ K5
 ♥ KJ7
 ♦ AKQ3
 ♣ KJ96

West	North	East	South
			2NT
Pass	3♠ ¹	X	4♣ ²
Pass	4♦	AP	

1. Minor Suit Transfers after 2NT
 2. automat

Board: 422
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 4
 Contract: 3♥ N

North:
 ♠ KQ4
 ♥ AQ54
 ♦ A62
 ♣ KQ6

South:
 ♠ A832
 ♥ 98632
 ♦ 75
 ♣ 32

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	AP	

Board: 423
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 21
 Contract: 4♥ S

North:
 ♠ 542
 ♥ K8732
 ♦ 52
 ♣ K108

South:
 ♠ KQJ
 ♥ AQ95
 ♦ KJ6
 ♣ AJ3

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

Board: 424
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 12
 Contract: 6NX N

North:
 ♠ J7
 ♥ KQJ6
 ♦ AK4
 ♣ AQ63

South:
 ♠ AK843
 ♥ 5
 ♦ J108
 ♣ KJ52

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	5NT
Pass	6NT	Pass	Pass
X	AP		

Board: 425
 Dealer: S
 Vul: EW
 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: 426

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AK10

♥ AQJ4

♦ Q10

♣ AJ104

South:

♠ 972

♥ K1073

♦ 9842

♣ K6

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	4♥
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AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 427	♠ A986	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ 5	Partner bids first.
HCP: 10	♣ J8542	

Board: 428	♠ KQ7	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ A9743	

Board: 429	♠ 5	The opponents are silent.
Dealer: S	♥ 6432	
Vul: Both	♦ A8543	Partner bids first.
HCP: 5	♣ J52	

Board: 430	♠ K7	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ AKJ5	You bid first.
HCP: 21	♣ K543	

Board: 431	♠ 63	The opponents are silent.
Dealer: S	♥ 10876	
Vul: Both	♦ 1063	Partner bids first.
HCP: 0	♣ 8754	

Board: 432	♠ AK107	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ AK8	You bid first.
HCP: 21	♣ AK92	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ A986	♠ KQ				2NT
Vul: None	♥ KQ10	♥ AJ74	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ 5	♦ AQJ74	Pass	3NT	AP	
South HCP: 20	♣ J8542	♣ K3				
Contract: 3N S			1. Stayman			

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J8652		2NT	Pass	3♥
Vul: EW	♥ KQ8	♥ A65	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQ	♦ 872	Pass	4♠	AP	
South HCP: 6	♣ A9743	♣ J5				
Contract: 4♠ N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ9				2NT
Vul: Both	♥ 6432	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ A8543	♦ KQ10	Pass	3NT	AP	
South HCP: 20	♣ J52	♣ Q10973				
Contract: 3N S			1. Stayman			

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J10986		2NT	Pass	3♥
Vul: NS	♥ AK5	♥ 10643	Pass	3♠	AP	
North HCP: 21	♦ AKJ5	♦ Q3				
South HCP: 4	♣ K543	♣ J8				
Contract: 3♠ N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ QJ109				2NT
Vul: Both	♥ 10876	♥ AQ				
North HCP: 0	♦ 1063	♦ KQJ	AP			
South HCP: 20	♣ 8754	♣ AJ106				
Contract: 2N S						

Board: 432

Dealer: N

Vul: None

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♣¹

Pass 3♠ Pass 4♠

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 427	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: None	♦ AQJ74	You bid first.
HCP: 20	♣ K3	

Board: 428	♠ J8652	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ 872	Partner bids first.
HCP: 6	♣ J5	

Board: 429	♠ AQ9	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ Q10973	

Board: 430	♠ J10986	The opponents are silent.
Dealer: N	♥ 10643	
Vul: NS	♦ Q3	Partner bids first.
HCP: 4	♣ J8	

Board: 431	♠ QJ109	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KQJ	You bid first.
HCP: 20	♣ AJ106	

Board: 432	♠ 9865	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ QJ8653	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ A986	♠ KQ				2NT
Vul: None	♥ KQ10	♥ AJ74	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ 5	♦ AQJ74	Pass	3NT	AP	
South HCP: 20	♣ J8542	♣ K3				
Contract: 3N S			1. Stayman			

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J8652		2NT	Pass	3♥
Vul: EW	♥ KQ8	♥ A65	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQ	♦ 872	Pass	4♠	AP	
South HCP: 6	♣ A9743	♣ J5				
Contract: 4♠ N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ9				2NT
Vul: Both	♥ 6432	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ A8543	♦ KQ10	Pass	3NT	AP	
South HCP: 20	♣ J52	♣ Q10973				
Contract: 3N S			1. Stayman			

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J10986		2NT	Pass	3♥
Vul: NS	♥ AK5	♥ 10643	Pass	3♠	AP	
North HCP: 21	♦ AKJ5	♦ Q3				
South HCP: 4	♣ K543	♣ J8				
Contract: 3♠ N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ QJ109				2NT
Vul: Both	♥ 10876	♥ AQ				
North HCP: 0	♦ 1063	♦ KQJ	AP			
South HCP: 20	♣ 8754	♣ AJ106				
Contract: 2N S						

Board: 432

Dealer: N

Vul: None

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♣¹

Pass 3♠ Pass 4♠

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 433	♠ 10875	The opponents are silent.
Dealer: S	♥ 109876	
Vul: NS	♦ QJ	Partner bids first.
HCP: 5	♣ Q3	

Board: 434	♠ J6	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ AKQJ8	You bid first.
HCP: 20	♣ AQJ	

Board: 435	♠ 87	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ AJ87	Partner bids first.
HCP: 5	♣ 8654	

Board: 436	♠ KQJ7	The opponents are silent.
Dealer: N	♥ A32	
Vul: NS	♦ K108	You bid first.
HCP: 20	♣ AK7	

Board: 437	♠ A54	The opponents are silent.
Dealer: S	♥ A1092	
Vul: Both	♦ 7543	Partner bids first.
HCP: 8	♣ 53	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ AQ94				2NT
Vul: NS	♥ 109876	♥ KJ2	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ QJ	♦ AK106	Pass	4♠	AP	
South HCP: 21	♣ Q3	♣ A5	1. Stayman			
Contract: 4♠ S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q74		2NT	Pass	3♣ ¹
Vul: EW	♥ Q43	♥ K1087	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ8	♦ 965	AP			
South HCP: 8	♣ AQJ	♣ K94	1. Stayman			
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AK10				2NT
Vul: None	♥ 763	♥ AQ42	Pass	3NT	AP	
North HCP: 5	♦ AJ87	♦ K6				
South HCP: 20	♣ 8654	♣ KJ32				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 6				
Vul: NS	♥ A32	♥ 1094		2NT	AP	
North HCP: 20	♦ K108	♦ 9632				
South HCP: 0	♣ AK7	♣ 98542				
Contract: 2N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ KJ				2NT
Vul: Both	♥ A1092	♥ 76	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 7543	♦ AK82	Pass	3NT	AP	
South HCP: 20	♣ 53	♣ AKQ62	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 433	♠ AQ94	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ AK106	You bid first.
HCP: 21	♣ A5	

Board: 434	♠ Q74	The opponents are silent.
Dealer: N	♥ K1087	
Vul: EW	♦ 965	Partner bids first.
HCP: 8	♣ K94	

Board: 435	♠ AK10	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: None	♦ K6	You bid first.
HCP: 20	♣ KJ32	

Board: 436	♠ 6	The opponents are silent.
Dealer: N	♥ 1094	
Vul: NS	♦ 9632	Partner bids first.
HCP: 0	♣ 98542	

Board: 437	♠ KJ	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ AK82	You bid first.
HCP: 20	♣ AKQ62	

20-21 Notrump and any Response. Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ AQ94				2NT
Vul: NS	♥ 109876	♥ KJ2	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ QJ	♦ AK106	Pass	4♠	AP	
South HCP: 21	♣ Q3	♣ A5	1. Stayman			
Contract: 4♠ S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q74		2NT	Pass	3♣ ¹
Vul: EW	♥ Q43	♥ K1087	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ8	♦ 965	AP			
South HCP: 8	♣ AQJ	♣ K94	1. Stayman			
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AK10				2NT
Vul: None	♥ 763	♥ AQ42	Pass	3NT	AP	
North HCP: 5	♦ AJ87	♦ K6				
South HCP: 20	♣ 8654	♣ KJ32				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 6				
Vul: NS	♥ A32	♥ 1094		2NT	AP	
North HCP: 20	♦ K108	♦ 9632				
South HCP: 0	♣ AK7	♣ 98542				
Contract: 2N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ KJ				2NT
Vul: Both	♥ A1092	♥ 76	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 7543	♦ AK82	Pass	3NT	AP	
South HCP: 20	♣ 53	♣ AKQ62	1. Stayman			
Contract: 3N S						