

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 1	♠ 10976	East Doubles 3♣ if possible.
Dealer: S	♥ KQ2	
Vul: None	♦ Q1094	Partner bids first.
HCP: 7	♣ 106	

Board: 2	♠ A2	The opponents are silent.
Dealer: N	♥ Q94	
Vul: NS	♦ AKJ9	You bid first.
HCP: 20	♣ AQ102	

Board: 3	♠ J105	The opponents are silent.
Dealer: S	♥ 652	
Vul: EW	♦ KQ432	Partner bids first.
HCP: 7	♣ J4	

Board: 4	♠ AK9	The opponents are silent.
Dealer: N	♥ AK1075	
Vul: Both	♦ Q96	You bid first.
HCP: 21	♣ KQ	

Board: 5	♠ 853	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ AJ764	Partner bids first.
HCP: 12	♣ AK10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ AKQ2				2NT
Vul: None	♥ KQ2	♥ 743	Pass	3♣ ¹	X	3♠
North HCP: 7	♦ Q1094	♦ AK32	Pass	4♠	AP	
South HCP: 20	♣ 106	♣ A8				
Contract: 4♠ S			1. Stayman			

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ QJ9		2NT	Pass	3♣ ¹
Vul: NS	♥ Q94	♥ AK65	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKJ9	♦ 1075	AP			
South HCP: 13	♣ AQ102	♣ K43	1. Stayman			
Contract: 6N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK8				2NT
Vul: EW	♥ 652	♥ J43	Pass	3NT	AP	
North HCP: 7	♦ KQ432	♦ AJ10				
South HCP: 20	♣ J4	♣ AK109				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 873		2NT	Pass	4♣ ¹
Vul: Both	♥ AK1075	♥ Q64	Pass	4♠ ²	Pass	7NT
North HCP: 21	♦ Q96	♦ AK532	AP			
South HCP: 13	♣ KQ	♣ A2	1. Gerber			
Contract: 7N N			2. A=2 out of 4			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ AKJ				2NT
Vul: NS	♥ 108	♥ AQ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ AJ764	♦ KQ93	Pass	6NT	AP	
South HCP: 21	♣ AK10	♣ Q853	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 1	♠ AKQ2	East Doubles 3♣ if possible.
Dealer: S	♥ 743	
Vul: None	♦ AK32	You bid first.
HCP: 20	♣ A8	

Board: 2	♠ QJ9	The opponents are silent.
Dealer: N	♥ AK65	
Vul: NS	♦ 1075	Partner bids first.
HCP: 13	♣ K43	

Board: 3	♠ AK8	The opponents are silent.
Dealer: S	♥ J43	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ AK109	

Board: 4	♠ 873	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ AK532	Partner bids first.
HCP: 13	♣ A2	

Board: 5	♠ AKJ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ KQ93	You bid first.
HCP: 21	♣ Q853	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ AKQ2				2NT
Vul: None	♥ KQ2	♥ 743	Pass	3♣ ¹	X	3♠
North HCP: 7	♦ Q1094	♦ AK32	Pass	4♠	AP	
South HCP: 20	♣ 106	♣ A8	1. Stayman			
Contract: 4♠ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ QJ9		2NT	Pass	3♣ ¹
Vul: NS	♥ Q94	♥ AK65	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKJ9	♦ 1075	AP			
South HCP: 13	♣ AQ102	♣ K43	1. Stayman			
Contract: 6N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK8				2NT
Vul: EW	♥ 652	♥ J43	Pass	3NT	AP	
North HCP: 7	♦ KQ432	♦ AJ10				
South HCP: 20	♣ J4	♣ AK109				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 873		2NT	Pass	4♣ ¹
Vul: Both	♥ AK1075	♥ Q64	Pass	4♠ ²	Pass	7NT
North HCP: 21	♦ Q96	♦ AK532	AP			
South HCP: 13	♣ KQ	♣ A2	1. Gerber			
Contract: 7N N			2. A=2 out of 4			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ AKJ				2NT
Vul: NS	♥ 108	♥ AQ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ AJ764	♦ KQ93	Pass	6NT	AP	
South HCP: 21	♣ AK10	♣ Q853	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 6	♠ AK54	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ A63	You bid first.
HCP: 20	♣ K64	

Board: 7	♠ J954	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 12	♣ A2	

Board: 8	♠ A83	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ KQ9	

Board: 9	♠ J83	The opponents are silent.
Dealer: S	♥ J964	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 9	♣ K10	

Board: 10	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ 9653	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q92		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ6	♥ 10972	Pass	3♠	Pass	3NT
North HCP: 20	♦ A63	♦ KQ4	AP			
South HCP: 9	♣ K64	♣ Q97	1. Stayman			
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J954	♠ AQ8				2NT
Vul: Both	♥ KJ85	♥ A3	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ QJ7	♦ AK96	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ A2	♣ K643	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ QJ106		2NT	Pass	3♣ ¹
Vul: None	♥ KQ42	♥ J863	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ6	♦ 92	AP			
South HCP: 5	♣ KQ9	♣ J104	1. Stayman			
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AK7				2NT
Vul: EW	♥ J964	♥ KQ7	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KJ106	♦ Q94	Pass	3NT	AP	
South HCP: 20	♣ K10	♣ AQ86	1. Stayman			
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K5		2NT	Pass	3♣ ¹
Vul: Both	♥ AK6	♥ Q982	Pass	3♦	Pass	6NT
North HCP: 20	♦ AK5	♦ J107	AP			
South HCP: 13	♣ 9653	♣ AK104	1. Stayman			
Contract: 6N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 6	♠ Q92	The opponents are silent.
Dealer: N	♥ 10972	
Vul: EW	♦ KQ4	Partner bids first.
HCP: 9	♣ Q97	

Board: 7	♠ AQ8	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ AK96	You bid first.
HCP: 20	♣ K643	

Board: 8	♠ QJ106	The opponents are silent.
Dealer: N	♥ J863	
Vul: None	♦ 92	Partner bids first.
HCP: 5	♣ J104	

Board: 9	♠ AK7	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ Q94	You bid first.
HCP: 20	♣ AQ86	

Board: 10	♠ K5	The opponents are silent.
Dealer: N	♥ Q982	
Vul: Both	♦ J107	Partner bids first.
HCP: 13	♣ AK104	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q92		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ6	♥ 10972	Pass	3♠	Pass	3NT
North HCP: 20	♦ A63	♦ KQ4	AP			
South HCP: 9	♣ K64	♣ Q97	1. Stayman			
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J954	♠ AQ8				2NT
Vul: Both	♥ KJ85	♥ A3	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ QJ7	♦ AK96	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ A2	♣ K643	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ QJ106		2NT	Pass	3♣ ¹
Vul: None	♥ KQ42	♥ J863	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ6	♦ 92	AP			
South HCP: 5	♣ KQ9	♣ J104	1. Stayman			
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AK7				2NT
Vul: EW	♥ J964	♥ KQ7	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KJ106	♦ Q94	Pass	3NT	AP	
South HCP: 20	♣ K10	♣ AQ86	1. Stayman			
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K5		2NT	Pass	3♣ ¹
Vul: Both	♥ AK6	♥ Q982	Pass	3♦	Pass	6NT
North HCP: 20	♦ AK5	♦ J107	AP			
South HCP: 13	♣ 9653	♣ AK104	1. Stayman			
Contract: 6N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 11	♠ K85	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ QJ1095	Partner bids first.
HCP: 6	♣ 754	

Board: 12	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: NS	♦ Q4	You bid first.
HCP: 21	♣ AJ3	

Board: 13	♠ 1093	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ Q1075	Partner bids first.
HCP: 7	♣ J54	

Board: 14	♠ A74	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ KJ3	You bid first.
HCP: 21	♣ AK98	

Board: 15	♠ 962	The opponents are silent.
Dealer: S	♥ 976	
Vul: EW	♦ 105	Partner bids first.
HCP: 3	♣ K8654	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ A93				2NT
Vul: None	♥ 87	♥ KQ9				
North HCP: 6	♦ QJ1095	♦ A72	Pass	3NT	AP	
South HCP: 21	♣ 754	♣ AKJ6				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 93		2NT	Pass	4♣ ¹
Vul: NS	♥ AJ65	♥ KQ4	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ Q4	♦ KJ62	AP			
South HCP: 12	♣ AJ3	♣ K965	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ642				2NT
Vul: None	♥ A82	♥ KJ4				
North HCP: 7	♦ Q1075	♦ AK2	Pass	3NT	AP	
South HCP: 21	♣ J54	♣ A10				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J1065		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ3	♥ K642	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ3	♦ 1072	AP			
South HCP: 7	♣ AK98	♣ QJ	1. Stayman			
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ Q1083				2NT
Vul: EW	♥ 976	♥ AK54				
North HCP: 3	♦ 105	♦ AQ4	AP			
South HCP: 21	♣ K8654	♣ AQ				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 11	♠ A93	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ A72	You bid first.
HCP: 21	♣ AKJ6	

Board: 12	♠ 93	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ KJ62	Partner bids first.
HCP: 12	♣ K965	

Board: 13	♠ AQ642	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ AK2	You bid first.
HCP: 21	♣ A10	

Board: 14	♠ J1065	The opponents are silent.
Dealer: N	♥ K642	
Vul: NS	♦ 1072	Partner bids first.
HCP: 7	♣ QJ	

Board: 15	♠ Q1083	The opponents are silent.
Dealer: S	♥ AK54	
Vul: EW	♦ AQ4	You bid first.
HCP: 21	♣ AQ	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ A93				2NT
Vul: None	♥ 87	♥ KQ9				
North HCP: 6	♦ QJ1095	♦ A72	Pass	3NT	AP	
South HCP: 21	♣ 754	♣ AKJ6				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 93		2NT	Pass	4♣ ¹
Vul: NS	♥ AJ65	♥ KQ4	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ Q4	♦ KJ62	AP			
South HCP: 12	♣ AJ3	♣ K965	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ642				2NT
Vul: None	♥ A82	♥ KJ4				
North HCP: 7	♦ Q1075	♦ AK2	Pass	3NT	AP	
South HCP: 21	♣ J54	♣ A10				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J1065		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ3	♥ K642	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ3	♦ 1072	AP			
South HCP: 7	♣ AK98	♣ QJ	1. Stayman			
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ Q1083				2NT
Vul: EW	♥ 976	♥ AK54				
North HCP: 3	♦ 105	♦ AQ4	AP			
South HCP: 21	♣ K8654	♣ AQ				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 16	♠ A875	The opponents are silent.
Dealer: N	♥ A952	
Vul: None	♦ A10	You bid first.
HCP: 21	♣ AKQ	

Board: 17	♠ 1053	The opponents are silent.
Dealer: S	♥ 10973	
Vul: EW	♦ J76	Partner bids first.
HCP: 6	♣ KQ5	

Board: 18	♠ A6	The opponents are silent.
Dealer: N	♥ KQ1042	
Vul: Both	♦ A96	You bid first.
HCP: 21	♣ AKJ	

Board: 19	♠ J93	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ QJ1072	Partner bids first.
HCP: 6	♣ 1063	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 16
Dealer: N
Vul: None
North HCP: 21
South HCP: 15
Contract: 6♥ N

North:
♠ A875
♥ A952
♦ A10
♣ AKQ

South:
♠ KQ4
♥ KQJ6
♦ KJ83
♣ 107

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5
5. ♥ queen and ♦ king

Board: 17
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 4♥ S

North:
♠ 1053
♥ 10973
♦ J76
♣ KQ5

South:
♠ K6
♥ AK62
♦ AQ105
♣ A107

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

1. Stayman

Board: 18
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6♥ N

North:
♠ A6
♥ KQ1042
♦ A96
♣ AKJ

South:
♠ K84
♥ A965
♦ K7
♣ 10986

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

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

Board: 19
Dealer: S
Vul: NS
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ J93
♥ Q10
♦ QJ1072
♣ 1063

South:
♠ Q8
♥ KJ5
♦ AK9
♣ AQJ85

West	North	East	South
			2NT
Pass	3NT	AP	

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 16	♠ KQ4	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ KJ83	Partner bids first.
HCP: 15	♣ 107	

Board: 17	♠ K6	The opponents are silent.
Dealer: S	♥ AK62	
Vul: EW	♦ AQ105	You bid first.
HCP: 20	♣ A107	

Board: 18	♠ K84	The opponents are silent.
Dealer: N	♥ A965	
Vul: Both	♦ K7	Partner bids first.
HCP: 10	♣ 10986	

Board: 19	♠ Q8	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ AQJ85	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 16
Dealer: N
Vul: None
North HCP: 21
South HCP: 15
Contract: 6♥ N

North:
♠ A875
♥ A952
♦ A10
♣ AKQ

South:
♠ KQ4
♥ KQJ6
♦ KJ83
♣ 107

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5
5. ♥ queen and ♦ king

Board: 17
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 4♥ S

North:
♠ 1053
♥ 10973
♦ J76
♣ KQ5

South:
♠ K6
♥ AK62
♦ AQ105
♣ A107

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

1. Stayman

Board: 18
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6♥ N

North:
♠ A6
♥ KQ1042
♦ A96
♣ AKJ

South:
♠ K84
♥ A965
♦ K7
♣ 10986

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

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

Board: 19
Dealer: S
Vul: NS
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ J93
♥ Q10
♦ QJ1072
♣ 1063

South:
♠ Q8
♥ KJ5
♦ AK9
♣ AQJ85

West	North	East	South
			2NT
Pass	3NT	AP	

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 20	♠ QJ107	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ AK8	You bid first.
HCP: 21	♣ AQ10	

Board: 21	♠ AK107	The opponents are silent.
Dealer: S	♥ K982	
Vul: Both	♦ A75	Partner bids first.
HCP: 14	♣ 104	

Board: 22	♠ 63	The opponents are silent.
Dealer: N	♥ AK976	
Vul: None	♦ AKQ4	You bid first.
HCP: 20	♣ A4	

Board: 23	♠ AQ86	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ A1087	Partner bids first.
HCP: 14	♣ 53	

Board: 24	♠ AJ3	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ AQ105	You bid first.
HCP: 21	♣ KQ7	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 20
Dealer: N
Vul: EW
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ QJ107
♥ KQ7
♦ AK8
♣ AQ10

South:
♠ AK2
♥ J92
♦ J532
♣ K87

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♣ ²	Pass	6NT
	AP		
1. Gerber			
2. A=2 out of 4			

Board: 21
Dealer: S
Vul: Both
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ AK107
♥ K982
♦ A75
♣ 104

South:
♠ QJ9
♥ AQ6
♦ KJ43
♣ AQJ

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	6NT	AP	
1. Stayman			

Board: 22
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ 63
♥ AK976
♦ AKQ4
♣ A4

South:
♠ K984
♥ Q1043
♦ 862
♣ KJ

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	3♠ ²
Pass	4♣ ³	Pass	4♥
Pass	4NT ⁴	Pass	5♣ ⁵
Pass	6♥	AP	
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			
4. Blackwood 0314, for ♥			
5. A=0/5 or 3/5			

Board: 23
Dealer: S
Vul: EW
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ AQ86
♥ KJ4
♦ A1087
♣ 53

South:
♠ KJ4
♥ AQ1098
♦ K2
♣ AK2

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

Board: 24

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AJ3

♥ AJ4

♦ AQ105

♣ KQ7

South:

♠ 75

♥ Q102

♦ 8762

♣ A1096

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

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

AP

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 20	♠ AK2	The opponents are silent.
Dealer: N	♥ J92	
Vul: EW	♦ J532	Partner bids first.
HCP: 12	♣ K87	

Board: 21	♠ QJ9	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ KJ43	You bid first.
HCP: 20	♣ AQJ	

Board: 22	♠ K984	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: None	♦ 862	Partner bids first.
HCP: 9	♣ KJ	

Board: 23	♠ KJ4	The opponents are silent.
Dealer: S	♥ AQ1098	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ AK2	

Board: 24	♠ 75	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ 8762	Partner bids first.
HCP: 6	♣ A1096	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 20
Dealer: N
Vul: EW
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ QJ107
♥ KQ7
♦ AK8
♣ AQ10

South:
♠ AK2
♥ J92
♦ J532
♣ K87

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♣ ²	Pass	6NT
	AP		
1. Gerber			
2. A=2 out of 4			

Board: 21
Dealer: S
Vul: Both
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ AK107
♥ K982
♦ A75
♣ 104

South:
♠ QJ9
♥ AQ6
♦ KJ43
♣ AQJ

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	6NT	AP	
1. Stayman			

Board: 22
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ 63
♥ AK976
♦ AKQ4
♣ A4

South:
♠ K984
♥ Q1043
♦ 862
♣ KJ

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	3♠ ²
Pass	4♣ ³	Pass	4♥
Pass	4NT ⁴	Pass	5♣ ⁵
Pass	6♥	AP	
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			
4. Blackwood 0314, for ♥			
5. A=0/5 or 3/5			

Board: 23
Dealer: S
Vul: EW
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ AQ86
♥ KJ4
♦ A1087
♣ 53

South:
♠ KJ4
♥ AQ1098
♦ K2
♣ AK2

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

Board: 24

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AJ3

♥ AJ4

♦ AQ105

♣ KQ7

South:

♠ 75

♥ Q102

♦ 8762

♣ A1096

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

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

AP

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 25	♠ Q4	The opponents are silent.
Dealer: S	♥ 8743	
Vul: None	♦ J73	Partner bids first.
HCP: 7	♣ KJ96	

Board: 26	♠ K7	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ KQ96	You bid first.
HCP: 20	♣ QJ2	

Board: 27	♠ A54	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ AJ83	Partner bids first.
HCP: 13	♣ KJ3	

Board: 28	♠ A10	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: None	♦ A53	You bid first.
HCP: 21	♣ AK106	

Board: 29	♠ AJ42	The opponents are silent.
Dealer: S	♥ Q104	
Vul: NS	♦ K1084	Partner bids first.
HCP: 12	♣ Q9	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 63				2NT
Vul: None	♥ 8743	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J73	♦ KQ86	Pass	3NT	AP	
South HCP: 20	♣ KJ96	♣ AQ87				
Contract: 3N S						

1. Stayman

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A92		2NT	Pass	4♣ ¹
Vul: NS	♥ AKQ10	♥ 962	Pass	4♥ ²	Pass	7NT
North HCP: 20	♦ KQ96	♦ A2	AP			
South HCP: 15	♣ QJ2	♣ AK964				
Contract: 7N N						

1. Gerber
2. A=1/4

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ KQJ107				2NT
Vul: Both	♥ 865	♥ AQJ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ AJ83	♦ Q7	Pass	6NT	AP	
South HCP: 21	♣ KJ3	♣ AQ10				
Contract: 6N S						

1. Gerber
2. A=2 out of 4

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J62				
Vul: None	♥ AQ108	♥ 9542		2NT	AP	
North HCP: 21	♦ A53	♦ J874				
South HCP: 4	♣ AK106	♣ Q4				
Contract: 2N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ AJ42	♠ K6				2NT
Vul: NS	♥ Q104	♥ AK32	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K1084	♦ QJ6	Pass	4NT ²	AP	
South HCP: 20	♣ Q9	♣ AK105				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 25	♠ 63	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ KQ86	You bid first.
HCP: 20	♣ AQ87	

Board: 26	♠ A92	The opponents are silent.
Dealer: N	♥ 962	
Vul: NS	♦ A2	Partner bids first.
HCP: 15	♣ AK964	

Board: 27	♠ KQJ107	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ Q7	You bid first.
HCP: 21	♣ AQ10	

Board: 28	♠ J62	The opponents are silent.
Dealer: N	♥ 9542	
Vul: None	♦ J874	Partner bids first.
HCP: 4	♣ Q4	

Board: 29	♠ K6	The opponents are silent.
Dealer: S	♥ AK32	
Vul: NS	♦ QJ6	You bid first.
HCP: 20	♣ AK105	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 63				2NT
Vul: None	♥ 8743	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J73	♦ KQ86	Pass	3NT	AP	
South HCP: 20	♣ KJ96	♣ AQ87				
Contract: 3N S						

1. Stayman

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A92		2NT	Pass	4♣ ¹
Vul: NS	♥ AKQ10	♥ 962	Pass	4♥ ²	Pass	7NT
North HCP: 20	♦ KQ96	♦ A2	AP			
South HCP: 15	♣ QJ2	♣ AK964				
Contract: 7N N						

1. Gerber
2. A=1/4

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ KQJ107				2NT
Vul: Both	♥ 865	♥ AQJ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ AJ83	♦ Q7	Pass	6NT	AP	
South HCP: 21	♣ KJ3	♣ AQ10				
Contract: 6N S						

1. Gerber
2. A=2 out of 4

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J62				
Vul: None	♥ AQ108	♥ 9542		2NT	AP	
North HCP: 21	♦ A53	♦ J874				
South HCP: 4	♣ AK106	♣ Q4				
Contract: 2N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ AJ42	♠ K6				2NT
Vul: NS	♥ Q104	♥ AK32	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K1084	♦ QJ6	Pass	4NT ²	AP	
South HCP: 20	♣ Q9	♣ AK105				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 30	♠ K103	The opponents are silent.
Dealer: N	♥ AK1093	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ AK9	

Board: 31	♠ 9874	East Doubles 3♣ if possible.
Dealer: S	♥ A52	
Vul: None	♦ Q1095	Partner bids first.
HCP: 6	♣ 95	

Board: 32	♠ AK983	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ Q98	

Board: 33	♠ 8532	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 12	♣ KQJ6	

Board: 34	♠ AJ7	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: Both	♦ A72	You bid first.
HCP: 20	♣ K83	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 30			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ K103	♠ Q4	Pass	3♥	Pass	3♠ ²
North HCP: 20	♥ AK1093	♥ QJ64	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 10	♦ K2	♦ Q965	Pass	5♥	AP	
Contract: 5♥ N	♣ AK9	♣ QJ3	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=0/5 or 3/5			

Board: 31			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 9874	♠ AQ103	Pass	3♣ ¹	X	3♠
North HCP: 6	♥ A52	♥ K7	Pass	4♠	AP	
South HCP: 20	♦ Q1095	♦ AKJ86	1. Stayman			
Contract: 4♠ S	♣ 95	♣ K10				

Board: 32			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♣ ¹
Vul: NS	♠ AK983	♠ Q107	Pass	4NT ²	Pass	6NT
North HCP: 20	♥ AK9	♥ Q5	AP			
South HCP: 13	♦ A2	♦ Q8753	1. Gerber			
Contract: 6N N	♣ Q98	♣ AK6	2. A=3 out of 4			

Board: 33			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 8532	♠ AKQ	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♥ QJ	♥ AK92	Pass	4NT ²	Pass	6NT
South HCP: 20	♦ QJ7	♦ A52	AP			
Contract: 6N S	♣ KQJ6	♣ 1085	1. Stayman			
			2. Quantitative 4NT			

Board: 34

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AJ7

♥ AKJ5

♦ A72

♣ K83

South:

♠ 1094

♥ 832

♦ KJ964

♣ J6

West North East South

2NT Pass 3NT

AP

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 30	♠ Q4	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: EW	♦ Q965	Partner bids first.
HCP: 10	♣ QJ3	
Board: 31	♠ AQ103	East Doubles 3♣ if possible.
Dealer: S	♥ K7	
Vul: None	♦ AKJ86	You bid first.
HCP: 20	♣ K10	
Board: 32	♠ Q107	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ Q8753	Partner bids first.
HCP: 13	♣ AK6	
Board: 33	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK92	
Vul: EW	♦ A52	You bid first.
HCP: 20	♣ 1085	
Board: 34	♠ 1094	The opponents are silent.
Dealer: N	♥ 832	
Vul: Both	♦ KJ964	Partner bids first.
HCP: 5	♣ J6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 30			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ K103	♠ Q4	Pass	3♥	Pass	3♠ ²
North HCP: 20	♥ AK1093	♥ QJ64	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 10	♦ K2	♦ Q965	Pass	5♥	AP	
Contract: 5♥ N	♣ AK9	♣ QJ3	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=0/5 or 3/5			

Board: 31			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 9874	♠ AQ103	Pass	3♣ ¹	X	3♠
North HCP: 6	♥ A52	♥ K7	Pass	4♠	AP	
South HCP: 20	♦ Q1095	♦ AKJ86	1. Stayman			
Contract: 4♠ S	♣ 95	♣ K10				

Board: 32			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♣ ¹
Vul: NS	♠ AK983	♠ Q107	Pass	4NT ²	Pass	6NT
North HCP: 20	♥ AK9	♥ Q5	AP			
South HCP: 13	♦ A2	♦ Q8753	1. Gerber			
Contract: 6N N	♣ Q98	♣ AK6	2. A=3 out of 4			

Board: 33			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 8532	♠ AKQ	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♥ QJ	♥ AK92	Pass	4NT ²	Pass	6NT
South HCP: 20	♦ QJ7	♦ A52	AP			
Contract: 6N S	♣ KQJ6	♣ 1085	1. Stayman			
			2. Quantitative 4NT			

Board: 34

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AJ7

♥ AKJ5

♦ A72

♣ K83

South:

♠ 1094

♥ 832

♦ KJ964

♣ J6

West North East South

2NT Pass 3NT

AP

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 35	♠ J2	The opponents are silent.
Dealer: S	♥ Q987	
Vul: NS	♦ K742	Partner bids first.
HCP: 10	♣ A76	

Board: 36	♠ AKQ2	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: Both	♦ K3	You bid first.
HCP: 20	♣ K1096	

Board: 37	♠ Q2	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ A65	Partner bids first.
HCP: 11	♣ J7432	

Board: 38	♠ KJ95	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ AK4	

Board: 39	♠ KQ32	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ KQ94	Partner bids first.
HCP: 14	♣ J83	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ KQ5				2NT
Vul: NS	♥ Q987	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ K742	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ A76	♣ KQJ4				
Contract: 3N S			1. Stayman			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 874		2NT	Pass	4♣ ¹
Vul: Both	♥ KQ5	♥ 74	Pass	4♥ ²	Pass	6NT
North HCP: 20	♦ K3	♦ AQ1092	AP			
South HCP: 12	♣ K1096	♣ AQ5	1. Gerber			
Contract: 6N N			2. A=1/4			

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K6				2NT
Vul: None	♥ A93	♥ QJ6	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 11	♦ A65	♦ KQ103	Pass	6NT	AP	
South HCP: 20	♣ J7432	♣ AKQ6	1. Gerber			
Contract: 6N S			2. A=1/4			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KJ95	♠ A632		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ107	♥ 52	Pass	3♥	Pass	3NT
North HCP: 20	♦ K9	♦ Q842	Pass	4♠	AP	
South HCP: 6	♣ AK4	♣ 1085	1. Stayman			
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ KQ32	♠ AJ854				2NT
Vul: Both	♥ K3	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 14	♦ KQ94	♦ A108	Pass	4♥ ²	Pass	5♠
South HCP: 20	♣ J83	♣ AQ6	Pass	6♠	AP	
Contract: 6♠ S			1. Stayman			
			2. artificial			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 35	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ A83	You bid first.
HCP: 20	♣ KQJ4	

Board: 36	♠ 874	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AQ1092	Partner bids first.
HCP: 12	♣ AQ5	

Board: 37	♠ K6	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: None	♦ KQ103	You bid first.
HCP: 20	♣ AKQ6	

Board: 38	♠ A632	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ Q842	Partner bids first.
HCP: 6	♣ 1085	

Board: 39	♠ AJ854	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ A108	You bid first.
HCP: 20	♣ AQ6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ KQ5				2NT
Vul: NS	♥ Q987	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ K742	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ A76	♣ KQJ4				
Contract: 3N S						1. Stayman

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 874		2NT	Pass	4♣ ¹
Vul: Both	♥ KQ5	♥ 74	Pass	4♥ ²	Pass	6NT
North HCP: 20	♦ K3	♦ AQ1092	AP			
South HCP: 12	♣ K1096	♣ AQ5				
Contract: 6N N						1. Gerber 2. A=1/4

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K6				2NT
Vul: None	♥ A93	♥ QJ6	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 11	♦ A65	♦ KQ103	Pass	6NT	AP	
South HCP: 20	♣ J7432	♣ AKQ6				
Contract: 6N S						1. Gerber 2. A=1/4

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KJ95	♠ A632		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ107	♥ 52	Pass	3♥	Pass	3NT
North HCP: 20	♦ K9	♦ Q842	Pass	4♠	AP	
South HCP: 6	♣ AK4	♣ 1085				
Contract: 4♠ N						1. Stayman

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ KQ32	♠ AJ854				2NT
Vul: Both	♥ K3	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 14	♦ KQ94	♦ A108	Pass	4♥ ²	Pass	5♠
South HCP: 20	♣ J83	♣ AQ6	Pass	6♠	AP	
Contract: 6♠ S						1. Stayman 2. artificial

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 40	♠ A10	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ AQ95	You bid first.
HCP: 20	♣ QJ103	

Board: 41	♠ 976	The opponents are silent.
Dealer: S	♥ QJ104	
Vul: NS	♦ Q976	Partner bids first.
HCP: 7	♣ Q8	

Board: 42	♠ AJ52	The opponents are silent.
Dealer: N	♥ 43	
Vul: Both	♦ KQJ	You bid first.
HCP: 21	♣ AKQJ	

Board: 43	♠ 983	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ J9765	Partner bids first.
HCP: 6	♣ 104	

Board: 44	♠ AQ9	The opponents are silent.
Dealer: N	♥ AQ962	
Vul: NS	♦ J7	You bid first.
HCP: 20	♣ AK10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ ¹
Vul: None	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AQJ				2NT
Vul: NS	♥ QJ104	♥ K52	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q976	♦ AJ4	Pass	3NT	AP	
South HCP: 20	♣ Q8	♣ AJ97	1. Stayman			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q97		2NT	Pass	3♣ ¹
Vul: Both	♥ 43	♥ AQ97	Pass	3♠	Pass	6NT
North HCP: 21	♦ KQJ	♦ A953	AP			
South HCP: 12	♣ AKQJ	♣ 103	1. Stayman			
Contract: 6N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KQ1052				2NT
Vul: None	♥ AJ5	♥ 87				
North HCP: 6	♦ J9765	♦ AKQ2	Pass	3NT	AP	
South HCP: 20	♣ 104	♣ AQ				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K85		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ962	♥ 10854	Pass	3♥	Pass	4♥
North HCP: 20	♦ J7	♦ A1032	AP			
South HCP: 7	♣ AK10	♣ 65	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 40	♠ QJ95	The opponents are silent.
Dealer: N	♥ Q76	
Vul: None	♦ 107	Partner bids first.
HCP: 9	♣ A764	

Board: 41	♠ AQJ	The opponents are silent.
Dealer: S	♥ K52	
Vul: NS	♦ AJ4	You bid first.
HCP: 20	♣ AJ97	

Board: 42	♠ Q97	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: Both	♦ A953	Partner bids first.
HCP: 12	♣ 103	

Board: 43	♠ KQ1052	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ AKQ2	You bid first.
HCP: 20	♣ AQ	

Board: 44	♠ K85	The opponents are silent.
Dealer: N	♥ 10854	
Vul: NS	♦ A1032	Partner bids first.
HCP: 7	♣ 65	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ ¹
Vul: None	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AQJ				2NT
Vul: NS	♥ QJ104	♥ K52	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q976	♦ AJ4	Pass	3NT	AP	
South HCP: 20	♣ Q8	♣ AJ97	1. Stayman			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q97		2NT	Pass	3♣ ¹
Vul: Both	♥ 43	♥ AQ97	Pass	3♠	Pass	6NT
North HCP: 21	♦ KQJ	♦ A953	AP			
South HCP: 12	♣ AKQJ	♣ 103	1. Stayman			
Contract: 6N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KQ1052				2NT
Vul: None	♥ AJ5	♥ 87				
North HCP: 6	♦ J9765	♦ AKQ2	Pass	3NT	AP	
South HCP: 20	♣ 104	♣ AQ				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K85		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ962	♥ 10854	Pass	3♥	Pass	4♥
North HCP: 20	♦ J7	♦ A1032	AP			
South HCP: 7	♣ AK10	♣ 65	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 45	♠ A65	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ 98753	Partner bids first.
HCP: 6	♣ Q85	

Board: 46	♠ A9	The opponents are silent.
Dealer: N	♥ QJ82	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ AKJ3	

Board: 47	♠ AK109	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ QJ75	Partner bids first.
HCP: 12	♣ J75	

Board: 48	♠ K53	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: Both	♦ Q4	You bid first.
HCP: 20	♣ AKQ3	

Board: 49	♠ Q9	The opponents are silent.
Dealer: S	♥ J53	
Vul: NS	♦ J752	Partner bids first.
HCP: 4	♣ 10754	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ 1097				2NT
Vul: EW	♥ 106	♥ AK7				
North HCP: 6	♦ 98753	♦ AKQ42	Pass	3NT	AP	
South HCP: 21	♣ Q85	♣ AJ				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q106		2NT	Pass	3NT
Vul: None	♥ QJ82	♥ K7				
North HCP: 21	♦ AQ5	♦ J9876	AP			
South HCP: 6	♣ AKJ3	♣ 1085				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ QJ				2NT
Vul: NS	♥ J7	♥ A842	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ QJ75	♦ AK84	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J75	♣ AK6	AP			
Contract: 6N S						

1. Stayman
2. Quantitative 4NT

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ QJ72		2NT	Pass	3♣ ¹
Vul: Both	♥ KQJ7	♥ 96	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q4	♦ A1065	AP			
South HCP: 7	♣ AKQ3	♣ 876				
Contract: 3N N						

1. Stayman

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A2				2NT
Vul: NS	♥ J53	♥ Q8				
North HCP: 4	♦ J752	♦ AQ1084	AP			
South HCP: 20	♣ 10754	♣ AKJ8				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 45	♠ 1097	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ AKQ42	You bid first.
HCP: 21	♣ AJ	

Board: 46	♠ Q106	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ J9876	Partner bids first.
HCP: 6	♣ 1085	

Board: 47	♠ QJ	The opponents are silent.
Dealer: S	♥ A842	
Vul: NS	♦ AK84	You bid first.
HCP: 21	♣ AK6	

Board: 48	♠ QJ72	The opponents are silent.
Dealer: N	♥ 96	
Vul: Both	♦ A1065	Partner bids first.
HCP: 7	♣ 876	

Board: 49	♠ A2	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ AQ1084	You bid first.
HCP: 20	♣ AKJ8	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ 1097				2NT
Vul: EW	♥ 106	♥ AK7				
North HCP: 6	♦ 98753	♦ AKQ42	Pass	3NT	AP	
South HCP: 21	♣ Q85	♣ AJ				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q106		2NT	Pass	3NT
Vul: None	♥ QJ82	♥ K7				
North HCP: 21	♦ AQ5	♦ J9876	AP			
South HCP: 6	♣ AKJ3	♣ 1085				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ QJ				2NT
Vul: NS	♥ J7	♥ A842	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ QJ75	♦ AK84	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J75	♣ AK6	AP			
Contract: 6N S						

1. Stayman
2. Quantitative 4NT

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ QJ72		2NT	Pass	3♣ ¹
Vul: Both	♥ KQJ7	♥ 96	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q4	♦ A1065	AP			
South HCP: 7	♣ AKQ3	♣ 876				
Contract: 3N N						

1. Stayman

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A2				2NT
Vul: NS	♥ J53	♥ Q8				
North HCP: 4	♦ J752	♦ AQ1084	AP			
South HCP: 20	♣ 10754	♣ AKJ8				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 50	♠ AQ107	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ A10932	You bid first.
HCP: 20	♣ AQ	

Board: 51	♠ J1072	The opponents are silent.
Dealer: S	♥ 763	
Vul: Both	♦ 982	Partner bids first.
HCP: 5	♣ A103	

Board: 52	♠ AQJ7	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ A1087	

Board: 53	♠ AQ10	The opponents are silent.
Dealer: S	♥ K74	
Vul: EW	♦ 9842	Partner bids first.
HCP: 13	♣ KJ6	

Board: 54	♠ AQ987	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ Q76	You bid first.
HCP: 21	♣ AKQ	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 50
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 6N N

North:
 ♠ AQ107
 ♥ A10
 ♦ A10932
 ♣ AQ

South:
 ♠ K52
 ♥ K84
 ♦ KQJ6
 ♣ 1076

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♦ ²	Pass	6NT
AP			
1. Gerber			
2. A=0/4 or 4/4			

Board: 51
 Dealer: S
 Vul: Both
 North HCP: 5
 South HCP: 21
 Contract: 4♠ S

North:
 ♠ J1072
 ♥ 763
 ♦ 982
 ♣ A103

South:
 ♠ AK85
 ♥ Q84
 ♦ AQ7
 ♣ KQJ

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

Board: 52
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 11
 Contract: 6N N

North:
 ♠ AQJ7
 ♥ KQ7
 ♦ A10
 ♣ A1087

South:
 ♠ K103
 ♥ A82
 ♦ 86
 ♣ KJ654

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	6NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 53
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 20
 Contract: 6N S

North:
 ♠ AQ10
 ♥ K74
 ♦ 9842
 ♣ KJ6

South:
 ♠ KJ84
 ♥ A9
 ♦ AQ7
 ♣ AQ54

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 54
Dealer: N
Vul: Both
North HCP: 21
South HCP: 9
Contract: 5♠ N

North:
♠ AQ987
♥ A8
♦ Q76
♣ AKQ

South:
♠ K1052
♥ K764
♦ K98
♣ 96

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 50	♠ K52	The opponents are silent.
Dealer: N	♥ K84	
Vul: EW	♦ KQJ6	Partner bids first.
HCP: 12	♣ 1076	

Board: 51	♠ AK85	The opponents are silent.
Dealer: S	♥ Q84	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ KQJ	

Board: 52	♠ K103	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ 86	Partner bids first.
HCP: 11	♣ KJ654	

Board: 53	♠ KJ84	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ AQ54	

Board: 54	♠ K1052	The opponents are silent.
Dealer: N	♥ K764	
Vul: Both	♦ K98	Partner bids first.
HCP: 9	♣ 96	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 50
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AQ107
♥ A10
♦ A10932
♣ AQ

South:
♠ K52
♥ K84
♦ KQJ6
♣ 1076

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♦ ²	Pass	6NT
AP			
1. Gerber			
2. A=0/4 or 4/4			

Board: 51
Dealer: S
Vul: Both
North HCP: 5
South HCP: 21
Contract: 4♠ S

North:
♠ J1072
♥ 763
♦ 982
♣ A103

South:
♠ AK85
♥ Q84
♦ AQ7
♣ KQJ

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

Board: 52
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AQJ7
♥ KQ7
♦ A10
♣ A1087

South:
♠ K103
♥ A82
♦ 86
♣ KJ654

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	6NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 53
Dealer: S
Vul: EW
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ AQ10
♥ K74
♦ 9842
♣ KJ6

South:
♠ KJ84
♥ A9
♦ AQ7
♣ AQ54

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 54
Dealer: N
Vul: Both
North HCP: 21
South HCP: 9
Contract: 5♠ N

North:
♠ AQ987
♥ A8
♦ Q76
♣ AKQ

South:
♠ K1052
♥ K764
♦ K98
♣ 96

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 55	♠ 98	The opponents are silent.
Dealer: S	♥ K105	
Vul: None	♦ KJ952	Partner bids first.
HCP: 9	♣ Q97	

Board: 56	♠ K1075	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ A92	You bid first.
HCP: 20	♣ AKQ6	

Board: 57	♠ K765	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ J972	Partner bids first.
HCP: 10	♣ A95	

Board: 58	♠ A863	The opponents are silent.
Dealer: N	♥ A74	
Vul: None	♦ AKQ10	You bid first.
HCP: 21	♣ A8	

Board: 59	♠ Q952	The opponents are silent.
Dealer: S	♥ K763	
Vul: NS	♦ K6	Partner bids first.
HCP: 8	♣ 986	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 55

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ 98

♥ K105

♦ KJ952

♣ Q97

South:

♠ AK106

♥ AQ63

♦ A106

♣ A3

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 56

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6♠ N

North:

♠ K1075

♥ A5

♦ A92

♣ AKQ6

South:

♠ AQ63

♥ QJ73

♦ KQ

♣ 532

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♠	Pass	4♥ ²
------	----	------	-----------------

Pass	4NT ³	Pass	5♦ ⁴
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 57

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 5♠ S

North:

♠ K765

♥ Q3

♦ J972

♣ A95

South:

♠ AQJ83

♥ A106

♦ AK8

♣ Q3

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	5♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

Board: 58

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ A863

♥ A74

♦ AKQ10

♣ A8

South:

♠ 75

♥ J82

♦ 972

♣ Q9763

West	North	East	South
	2NT	AP	

Board: 59

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ Q952

♥ K763

♦ K6

♣ 986

South:

♠ AKJ

♥ AQ

♦ Q9874

♣ A107

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 55	♠ AK106	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ A3	

Board: 56	♠ AQ63	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: NS	♦ KQ	Partner bids first.
HCP: 14	♣ 532	

Board: 57	♠ AQJ83	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ AK8	You bid first.
HCP: 20	♣ Q3	

Board: 58	♠ 75	The opponents are silent.
Dealer: N	♥ J82	
Vul: None	♦ 972	Partner bids first.
HCP: 3	♣ Q9763	

Board: 59	♠ AKJ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ Q9874	You bid first.
HCP: 20	♣ A107	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 55

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ 98

♥ K105

♦ KJ952

♣ Q97

South:

♠ AK106

♥ AQ63

♦ A106

♣ A3

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 56

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6♠ N

North:

♠ K1075

♥ A5

♦ A92

♣ AKQ6

South:

♠ AQ63

♥ QJ73

♦ KQ

♣ 532

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♠	Pass	4♥ ²
------	----	------	-----------------

Pass	4NT ³	Pass	5♦ ⁴
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 57

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 5♠ S

North:

♠ K765

♥ Q3

♦ J972

♣ A95

South:

♠ AQJ83

♥ A106

♦ AK8

♣ Q3

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	5♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

Board: 58

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ A863

♥ A74

♦ AKQ10

♣ A8

South:

♠ 75

♥ J82

♦ 972

♣ Q9763

West	North	East	South
	2NT	AP	

Board: 59

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ Q952

♥ K763

♦ K6

♣ 986

South:

♠ AKJ

♥ AQ

♦ Q9874

♣ A107

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 60	♠ KQ3	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ A107	You bid first.
HCP: 20	♣ AQJ6	

Board: 61	♠ KJ74	The opponents are silent.
Dealer: S	♥ Q76	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 14	♣ Q106	

Board: 62	♠ AKJ6	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ AQ92	You bid first.
HCP: 20	♣ AQ3	

Board: 63	♠ AJ84	The opponents are silent.
Dealer: S	♥ A853	
Vul: Both	♦ K4	Partner bids first.
HCP: 16	♣ A97	

Board: 64	♠ QJ98	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ AQ87	You bid first.
HCP: 21	♣ AK	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 95		2NT	AP	
Vul: EW	♥ A73	♥ J942				
North HCP: 20	♦ A107	♦ 8432				
South HCP: 4	♣ AQJ6	♣ K104				
Contract: 2N N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ AQ3				2NT
Vul: NS	♥ Q76	♥ AK42	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ AQ8	♦ J1042	Pass	6NT	AP	
South HCP: 21	♣ Q106	♣ AK	1. Stayman			
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q932		2NT	Pass	3♣ ¹
Vul: EW	♥ 83	♥ J104	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ92	♦ J75	AP			
South HCP: 5	♣ AQ3	♣ J98	1. Stayman			
Contract: 4♠ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ KQ				2NT
Vul: Both	♥ A853	♥ KJ	Pass	3♣ ¹	Pass	3♦
North HCP: 16	♦ K4	♦ AQJ87	Pass	6NT	AP	
South HCP: 21	♣ A97	♣ KQ82	1. Stayman			
Contract: 6N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ K3		2NT	Pass	3NT
Vul: NS	♥ AJ2	♥ 1084	AP			
North HCP: 21	♦ AQ87	♦ K10965				
South HCP: 8	♣ AK	♣ Q96				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 60	♠ 95	The opponents are silent.
Dealer: N	♥ J942	
Vul: EW	♦ 8432	Partner bids first.
HCP: 4	♣ K104	

Board: 61	♠ AQ3	The opponents are silent.
Dealer: S	♥ AK42	
Vul: NS	♦ J1042	You bid first.
HCP: 21	♣ AK	

Board: 62	♠ Q932	The opponents are silent.
Dealer: N	♥ J104	
Vul: EW	♦ J75	Partner bids first.
HCP: 5	♣ J98	

Board: 63	♠ KQ	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ AQJ87	You bid first.
HCP: 21	♣ KQ82	

Board: 64	♠ K3	The opponents are silent.
Dealer: N	♥ 1084	
Vul: NS	♦ K10965	Partner bids first.
HCP: 8	♣ Q96	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 95		2NT	AP	
Vul: EW	♥ A73	♥ J942				
North HCP: 20	♦ A107	♦ 8432				
South HCP: 4	♣ AQJ6	♣ K104				
Contract: 2N N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ AQ3				2NT
Vul: NS	♥ Q76	♥ AK42	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ AQ8	♦ J1042	Pass	6NT	AP	
South HCP: 21	♣ Q106	♣ AK	1. Stayman			
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q932		2NT	Pass	3♣ ¹
Vul: EW	♥ 83	♥ J104	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ92	♦ J75	AP			
South HCP: 5	♣ AQ3	♣ J98	1. Stayman			
Contract: 4♠ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ KQ				2NT
Vul: Both	♥ A853	♥ KJ	Pass	3♣ ¹	Pass	3♦
North HCP: 16	♦ K4	♦ AQJ87	Pass	6NT	AP	
South HCP: 21	♣ A97	♣ KQ82	1. Stayman			
Contract: 6N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ K3		2NT	Pass	3NT
Vul: NS	♥ AJ2	♥ 1084	AP			
North HCP: 21	♦ AQ87	♦ K10965				
South HCP: 8	♣ AK	♣ Q96				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 65	♠ A97	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AJ96	Partner bids first.
HCP: 15	♣ Q986	

Board: 66	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q84	
Vul: Both	♦ AQ974	You bid first.
HCP: 20	♣ K4	

Board: 67	♠ J93	The opponents are silent.
Dealer: S	♥ 864	
Vul: None	♦ J1084	Partner bids first.
HCP: 5	♣ K85	

Board: 68	♠ AK982	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ A65	You bid first.
HCP: 20	♣ AQ5	

Board: 69	♠ A754	The opponents are silent.
Dealer: S	♥ Q54	
Vul: Both	♦ AQ87	Partner bids first.
HCP: 12	♣ 82	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K6				2NT
Vul: EW	♥ A9	♥ KQ8	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 15	♦ AJ96	♦ KQ108	Pass	7NT	AP	
South HCP: 20	♣ Q986	♣ AK105				
Contract: 7N S			1. Gerber			
			2. A=1/4			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J97		2NT	Pass	4♣ ¹
Vul: Both	♥ Q84	♥ A65	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ AQ974	♦ 62	AP			
South HCP: 11	♣ K4	♣ AQ765	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ Q5				2NT
Vul: None	♥ 864	♥ AKQJ	Pass	3NT	AP	
North HCP: 5	♦ J1084	♦ AK6				
South HCP: 21	♣ K85	♣ Q973				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AK982	♠ 10764		2NT	Pass	3♣ ¹
Vul: EW	♥ K4	♥ A986	Pass	3♠	Pass	4♠
North HCP: 20	♦ A65	♦ 92	AP			
South HCP: 7	♣ AQ5	♣ K104	1. Stayman			
Contract: 4♠ N						

Board: 69
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ A754
♥ Q54
♦ AQ87
♣ 82

South:
♠ KQJ103
♥ K82
♦ KJ2
♣ AK

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

Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♠
AP			

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=0

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 65	♠ K6	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ KQ108	You bid first.
HCP: 20	♣ AK105	

Board: 66	♠ J97	The opponents are silent.
Dealer: N	♥ A65	
Vul: Both	♦ 62	Partner bids first.
HCP: 11	♣ AQ765	

Board: 67	♠ Q5	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ AK6	You bid first.
HCP: 21	♣ Q973	

Board: 68	♠ 10764	The opponents are silent.
Dealer: N	♥ A986	
Vul: EW	♦ 92	Partner bids first.
HCP: 7	♣ K104	

Board: 69	♠ KQJ103	The opponents are silent.
Dealer: S	♥ K82	
Vul: Both	♦ KJ2	You bid first.
HCP: 20	♣ AK	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K6				2NT
Vul: EW	♥ A9	♥ KQ8	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 15	♦ AJ96	♦ KQ108	Pass	7NT	AP	
South HCP: 20	♣ Q986	♣ AK105				
Contract: 7N S			1. Gerber			
			2. A=1/4			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J97		2NT	Pass	4♣ ¹
Vul: Both	♥ Q84	♥ A65	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ AQ974	♦ 62	AP			
South HCP: 11	♣ K4	♣ AQ765	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ Q5				2NT
Vul: None	♥ 864	♥ AKQJ	Pass	3NT	AP	
North HCP: 5	♦ J1084	♦ AK6				
South HCP: 21	♣ K85	♣ Q973				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AK982	♠ 10764		2NT	Pass	3♣ ¹
Vul: EW	♥ K4	♥ A986	Pass	3♠	Pass	4♠
North HCP: 20	♦ A65	♦ 92	AP			
South HCP: 7	♣ AQ5	♣ K104	1. Stayman			
Contract: 4♠ N						

Board: 69
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ A754
♥ Q54
♦ AQ87
♣ 82

South:
♠ KQJ103
♥ K82
♦ KJ2
♣ AK

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

Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♠
AP			

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=0

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 70	♠ AQJ	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ K53	You bid first.
HCP: 20	♣ AQJ106	

Board: 71	♠ Q6	The opponents are silent.
Dealer: S	♥ K52	
Vul: NS	♦ KQ85	Partner bids first.
HCP: 10	♣ 7543	

Board: 72	♠ AK	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: Both	♦ K1094	You bid first.
HCP: 20	♣ AJ5	

Board: 73	♠ A76	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ Q742	Partner bids first.
HCP: 12	♣ J43	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K1086		2NT	Pass	3♣ ¹
Vul: None	♥ QJ	♥ 1083	Pass	3♦	Pass	3NT
North HCP: 20	♦ K53	♦ J1042	AP			
South HCP: 7	♣ AQJ106	♣ K9				
Contract: 3N N				1. Stayman		

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AK2				2NT
Vul: NS	♥ K52	♥ A73	Pass	3NT	AP	
North HCP: 10	♦ KQ85	♦ AJ64				
South HCP: 21	♣ 7543	♣ AJ10				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q85		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ53	♥ K942	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ K1094	♦ A82	Pass	4♥	Pass	4NT ³
South HCP: 14	♣ AJ5	♣ KQ7	Pass	5♣ ⁴	Pass	5♦
Contract: 6♥ N			Pass	5♥ ⁵	Pass	6♥
			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=0/5 or 3/5			
			5. no ♥ queen			

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ KQ32				2NT
Vul: None	♥ AJ7	♥ K6	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ Q742	♦ AKJ83	Pass	6NT	AP	
South HCP: 20	♣ J43	♣ A5				
Contract: 6N S				1. Gerber		
				2. A=2 out of 4		

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 70	♠ K1086	The opponents are silent.
Dealer: N	♥ 1083	
Vul: None	♦ J1042	Partner bids first.
HCP: 7	♣ K9	

Board: 71	♠ AK2	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ AJ64	You bid first.
HCP: 21	♣ AJ10	

Board: 72	♠ Q85	The opponents are silent.
Dealer: N	♥ K942	
Vul: Both	♦ A82	Partner bids first.
HCP: 14	♣ KQ7	

Board: 73	♠ KQ32	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ AKJ83	You bid first.
HCP: 20	♣ A5	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K1086		2NT	Pass	3♣ ¹
Vul: None	♥ QJ	♥ 1083	Pass	3♦	Pass	3NT
North HCP: 20	♦ K53	♦ J1042	AP			
South HCP: 7	♣ AQJ106	♣ K9				
Contract: 3N N				1. Stayman		

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AK2				2NT
Vul: NS	♥ K52	♥ A73	Pass	3NT	AP	
North HCP: 10	♦ KQ85	♦ AJ64				
South HCP: 21	♣ 7543	♣ AJ10				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q85		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ53	♥ K942	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ K1094	♦ A82	Pass	4♥	Pass	4NT ³
South HCP: 14	♣ AJ5	♣ KQ7	Pass	5♣ ⁴	Pass	5♦
Contract: 6♥ N			Pass	5♥ ⁵	Pass	6♥
			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=0/5 or 3/5			
			5. no ♥ queen			

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ KQ32				2NT
Vul: None	♥ AJ7	♥ K6	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ Q742	♦ AKJ83	Pass	6NT	AP	
South HCP: 20	♣ J43	♣ A5				
Contract: 6N S				1. Gerber		
				2. A=2 out of 4		

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 74	♠ AK	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ AQ3	You bid first.
HCP: 20	♣ QJ754	

Board: 75	♠ 1052	The opponents are silent.
Dealer: S	♥ K542	
Vul: None	♦ J97	Partner bids first.
HCP: 4	♣ 643	

Board: 76	♠ AK107	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ 106	You bid first.
HCP: 20	♣ AQ83	

Board: 77	♠ AQ73	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ 74	Partner bids first.
HCP: 12	♣ KJ86	

Board: 78	♠ A1084	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: NS	♦ K8	You bid first.
HCP: 21	♣ AQJ	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108		2NT	Pass	3NT
Vul: NS	♥ A103	♥ J98				
North HCP: 20	♦ AQ3	♦ K10852	AP			
South HCP: 7	♣ QJ754	♣ K109				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ KQ				2NT
Vul: None	♥ K542	♥ AQJ8				
North HCP: 4	♦ J97	♦ KQ82	AP			
South HCP: 20	♣ 643	♣ K85				
Contract: 2N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 42		2NT	AP	
Vul: NS	♥ AK3	♥ 972				
North HCP: 20	♦ 106	♦ 987				
South HCP: 3	♣ AQ83	♣ K10975				
Contract: 2N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AQ73	♠ J6				2NT
Vul: Both	♥ Q98	♥ A75	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ 74	♦ AKQ8	Pass	4NT ²	AP	
South HCP: 20	♣ KJ86	♣ AQ72				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ A1084	♠ K76		2NT	Pass	3♣ ¹
Vul: NS	♥ AQJ9	♥ 8762	Pass	3♥	Pass	4♥
North HCP: 21	♦ K8	♦ Q74	AP			
South HCP: 5	♣ AQJ	♣ 965				
Contract: 4♥ N						

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 74	♠ 108	The opponents are silent.
Dealer: N	♥ J98	
Vul: NS	♦ K10852	Partner bids first.
HCP: 7	♣ K109	

Board: 75	♠ KQ	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: None	♦ KQ82	You bid first.
HCP: 20	♣ K85	

Board: 76	♠ 42	The opponents are silent.
Dealer: N	♥ 972	
Vul: NS	♦ 987	Partner bids first.
HCP: 3	♣ K10975	

Board: 77	♠ J6	The opponents are silent.
Dealer: S	♥ A75	
Vul: Both	♦ AKQ8	You bid first.
HCP: 20	♣ AQ72	

Board: 78	♠ K76	The opponents are silent.
Dealer: N	♥ 8762	
Vul: NS	♦ Q74	Partner bids first.
HCP: 5	♣ 965	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108		2NT	Pass	3NT
Vul: NS	♥ A103	♥ J98				
North HCP: 20	♦ AQ3	♦ K10852	AP			
South HCP: 7	♣ QJ754	♣ K109				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ KQ				2NT
Vul: None	♥ K542	♥ AQJ8				
North HCP: 4	♦ J97	♦ KQ82	AP			
South HCP: 20	♣ 643	♣ K85				
Contract: 2N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 42		2NT	AP	
Vul: NS	♥ AK3	♥ 972				
North HCP: 20	♦ 106	♦ 987				
South HCP: 3	♣ AQ83	♣ K10975				
Contract: 2N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AQ73	♠ J6				2NT
Vul: Both	♥ Q98	♥ A75	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ 74	♦ AKQ8	Pass	4NT ²	AP	
South HCP: 20	♣ KJ86	♣ AQ72				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ A1084	♠ K76		2NT	Pass	3♣ ¹
Vul: NS	♥ AQJ9	♥ 8762	Pass	3♥	Pass	4♥
North HCP: 21	♦ K8	♦ Q74	AP			
South HCP: 5	♣ AQJ	♣ 965				
Contract: 4♥ N						

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 79	♠ AJ5	The opponents are silent.
Dealer: S	♥ J52	
Vul: EW	♦ KJ1084	Partner bids first.
HCP: 10	♣ 109	

Board: 80	♠ Q4	The opponents are silent.
Dealer: N	♥ K654	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ AKQ43	

Board: 81	♠ QJ103	The opponents are silent.
Dealer: S	♥ K64	
Vul: EW	♦ Q872	Partner bids first.
HCP: 9	♣ J5	

Board: 82	♠ AK105	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ AKQJ10	You bid first.
HCP: 20	♣ K8	

Board: 83	♠ 1043	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: None	♦ 95	Partner bids first.
HCP: 12	♣ AQJ6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 79

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ AJ5

♥ J52

♦ KJ1084

♣ 109

South:

♠ 87

♥ KQ83

♦ AQ5

♣ AKQ7

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

2NT

Pass	3NT	AP	
------	-----	----	--

Board: 80

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ Q4

♥ K654

♦ AQ

♣ AKQ43

South:

♠ AKJ2

♥ QJ3

♦ 8652

♣ J2

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

2NT Pass 3♣¹

Pass	3♥	Pass	4NT ²
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Stayman

2. Quantitative 4NT

Board: 81

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 5♠ S

North:

♠ QJ103

♥ K64

♦ Q872

♣ J5

South:

♠ AK952

♥ AQJ

♦ K9

♣ K106

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

2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♣ ⁴	Pass	5♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 82

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ AK105

♥ 108

♦ AKQJ10

♣ K8

South:

♠ Q97

♥ AK95

♦ 64

♣ AQ76

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

2NT Pass 3♣¹

Pass	3♠	Pass	6NT
------	----	------	-----

AP

1. Stayman

Board: 83

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 4N S

North:

♠ 1043

♥ AJ97

♦ 95

♣ AQJ6

South:

♠ AK862

♥ K3

♦ AK2

♣ K94

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

			2NT
--	--	--	-----

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4NT ²	AP	
------	------------------	----	--

1. Stayman

2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 79	♠ 87	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: EW	♦ AQ5	You bid first.
HCP: 20	♣ AKQ7	

Board: 80	♠ AKJ2	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: None	♦ 8652	Partner bids first.
HCP: 12	♣ J2	

Board: 81	♠ AK952	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ K106	

Board: 82	♠ Q97	The opponents are silent.
Dealer: N	♥ AK95	
Vul: Both	♦ 64	Partner bids first.
HCP: 15	♣ AQ76	

Board: 83	♠ AK862	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ K94	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 79

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ AJ5

♥ J52

♦ KJ1084

♣ 109

South:

♠ 87

♥ KQ83

♦ AQ5

♣ AKQ7

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

2NT

Pass	3NT	AP	
------	-----	----	--

Board: 80

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ Q4

♥ K654

♦ AQ

♣ AKQ43

South:

♠ AKJ2

♥ QJ3

♦ 8652

♣ J2

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

2NT Pass 3♣¹

Pass	3♥	Pass	4NT ²
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Stayman

2. Quantitative 4NT

Board: 81

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 5♠ S

North:

♠ QJ103

♥ K64

♦ Q872

♣ J5

South:

♠ AK952

♥ AQJ

♦ K9

♣ K106

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

2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♣ ⁴	Pass	5♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 82

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ AK105

♥ 108

♦ AKQJ10

♣ K8

South:

♠ Q97

♥ AK95

♦ 64

♣ AQ76

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

2NT Pass 3♣¹

Pass	3♠	Pass	6NT
------	----	------	-----

AP

1. Stayman

Board: 83

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 4N S

North:

♠ 1043

♥ AJ97

♦ 95

♣ AQJ6

South:

♠ AK862

♥ K3

♦ AK2

♣ K94

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4NT² AP

1. Stayman

2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 84	♠ A107	The opponents are silent.
Dealer: N	♥ 1082	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ AKQ4	

Board: 85	♠ 96	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ 109762	Partner bids first.
HCP: 8	♣ KJ5	

Board: 86	♠ AKJ	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AK9	You bid first.
HCP: 21	♣ K10654	

Board: 87	♠ 1054	The opponents are silent.
Dealer: S	♥ K53	
Vul: EW	♦ K62	Partner bids first.
HCP: 12	♣ AQ52	

Board: 88	♠ Q976	The opponents are silent.
Dealer: N	♥ A983	
Vul: None	♦ AKJ	You bid first.
HCP: 21	♣ AK	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 9842		2NT	Pass	3♣ ¹
Vul: NS	♥ 1082	♥ K76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK3	♦ Q652	AP			
South HCP: 6	♣ AKQ4	♣ J9				
Contract: 3N N				1. Stayman		

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ A3				2NT
Vul: Both	♥ A97	♥ KJ8	Pass	3NT	AP	
North HCP: 8	♦ 109762	♦ AQJ5				
South HCP: 21	♣ KJ5	♣ AQ107				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q74		2NT	Pass	4♣ ¹
Vul: None	♥ K6	♥ AJ2	Pass	4♠ ²	Pass	4NT
North HCP: 21	♦ AK9	♦ J10654	AP			
South HCP: 11	♣ K10654	♣ QJ				
Contract: 4N N				1. Gerber		
				2. A=2 out of 4		

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ AK9				2NT
Vul: EW	♥ K53	♥ AQ1098	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ K62	♦ A3	Pass	6NT	AP	
South HCP: 21	♣ AQ52	♣ KJ7				
Contract: 6N S				1. Gerber		
				2. A=3 out of 4		

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ Q976	♠ K85				
Vul: None	♥ A983	♥ KQ2		2NT	Pass	3NT
North HCP: 21	♦ AKJ	♦ 10652	AP			
South HCP: 8	♣ AK	♣ 1093				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 84	♠ 9842	The opponents are silent.
Dealer: N	♥ K76	
Vul: NS	♦ Q652	Partner bids first.
HCP: 6	♣ J9	

Board: 85	♠ A3	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ AQJ5	You bid first.
HCP: 21	♣ AQ107	

Board: 86	♠ Q74	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ J10654	Partner bids first.
HCP: 11	♣ QJ	

Board: 87	♠ AK9	The opponents are silent.
Dealer: S	♥ AQ1098	
Vul: EW	♦ A3	You bid first.
HCP: 21	♣ KJ7	

Board: 88	♠ K85	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: None	♦ 10652	Partner bids first.
HCP: 8	♣ 1093	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 9842		2NT	Pass	3♣ ¹
Vul: NS	♥ 1082	♥ K76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK3	♦ Q652	AP			
South HCP: 6	♣ AKQ4	♣ J9				
Contract: 3N N				1. Stayman		

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ A3				2NT
Vul: Both	♥ A97	♥ KJ8	Pass	3NT	AP	
North HCP: 8	♦ 109762	♦ AQJ5				
South HCP: 21	♣ KJ5	♣ AQ107				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q74		2NT	Pass	4♣ ¹
Vul: None	♥ K6	♥ AJ2	Pass	4♠ ²	Pass	4NT
North HCP: 21	♦ AK9	♦ J10654	AP			
South HCP: 11	♣ K10654	♣ QJ				
Contract: 4N N				1. Gerber		
				2. A=2 out of 4		

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ AK9				2NT
Vul: EW	♥ K53	♥ AQ1098	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ K62	♦ A3	Pass	6NT	AP	
South HCP: 21	♣ AQ52	♣ KJ7				
Contract: 6N S				1. Gerber		
				2. A=3 out of 4		

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ Q976	♠ K85				
Vul: None	♥ A983	♥ KQ2		2NT	Pass	3NT
North HCP: 21	♦ AKJ	♦ 10652	AP			
South HCP: 8	♣ AK	♣ 1093				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 89	♠ AQ104	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ QJ54	Partner bids first.
HCP: 12	♣ K6	

Board: 90	♠ AK96	The opponents are silent.
Dealer: N	♥ Q72	
Vul: EW	♦ KQ4	You bid first.
HCP: 20	♣ AQ9	

Board: 91	♠ K104	The opponents are silent.
Dealer: S	♥ J1094	
Vul: Both	♦ 85	Partner bids first.
HCP: 6	♣ Q1076	

Board: 92	♠ KQ5	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ KJ10	You bid first.
HCP: 21	♣ AK65	

Board: 93	♠ K973	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ J76	Partner bids first.
HCP: 4	♣ 9754	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 89
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ AQ104
♥ 1084
♦ QJ54
♣ K6

South:
♠ K6
♥ AKQ6
♦ AK9
♣ J532

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

Board: 90
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AK96
♥ Q72
♦ KQ4
♣ AQ9

South:
♠ J5
♥ K65
♦ AJ965
♣ K43

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♠ ²	Pass	6NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 91
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ K104
♥ J1094
♦ 85
♣ Q1076

South:
♠ J87
♥ AK
♦ AJ43
♣ AK94

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

Board: 92
Dealer: N
Vul: NS
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ KQ5
♥ AJ5
♦ KJ10
♣ AK65

South:
♠ A1094
♥ K1073
♦ A8
♣ J98

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	4NT ²
Pass	6NT	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 93
Dealer: S
Vul: EW
North HCP: 4
South HCP: 21
Contract: 2N S

North:
♠ K973
♥ 109
♦ J76
♣ 9754

South:
♠ A8
♥ A532
♦ AQ1098
♣ AK

West	North	East	South
			2NT
AP			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 89	♠ K6	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ J532	

Board: 90	♠ J5	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ AJ965	Partner bids first.
HCP: 12	♣ K43	

Board: 91	♠ J87	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AJ43	You bid first.
HCP: 20	♣ AK94	

Board: 92	♠ A1094	The opponents are silent.
Dealer: N	♥ K1073	
Vul: NS	♦ A8	Partner bids first.
HCP: 12	♣ J98	

Board: 93	♠ A8	The opponents are silent.
Dealer: S	♥ A532	
Vul: EW	♦ AQ1098	You bid first.
HCP: 21	♣ AK	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 89
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ AQ104
♥ 1084
♦ QJ54
♣ K6

South:
♠ K6
♥ AKQ6
♦ AK9
♣ J532

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

Board: 90
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AK96
♥ Q72
♦ KQ4
♣ AQ9

South:
♠ J5
♥ K65
♦ AJ965
♣ K43

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♠ ²	Pass	6NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 91
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ K104
♥ J1094
♦ 85
♣ Q1076

South:
♠ J87
♥ AK
♦ AJ43
♣ AK94

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

Board: 92
Dealer: N
Vul: NS
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ KQ5
♥ AJ5
♦ KJ10
♣ AK65

South:
♠ A1094
♥ K1073
♦ A8
♣ J98

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	4NT ²
Pass	6NT	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 93
Dealer: S
Vul: EW
North HCP: 4
South HCP: 21
Contract: 2N S

North:
♠ K973
♥ 109
♦ J76
♣ 9754

South:
♠ A8
♥ A532
♦ AQ1098
♣ AK

West	North	East	South
			2NT
AP			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 94	♠ AKQ2	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ 83	You bid first.
HCP: 21	♣ AQ63	

Board: 95	♠ A972	The opponents are silent.
Dealer: S	♥ 986	
Vul: None	♦ K3	Partner bids first.
HCP: 8	♣ J1085	

Board: 96	♠ A1076	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: EW	♦ KQ6	You bid first.
HCP: 20	♣ AQ	

Board: 97	♠ A108	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ J842	Partner bids first.
HCP: 9	♣ Q974	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 94
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 12
 Contract: 6♠ N

North:
 ♠ AKQ2
 ♥ AQ10
 ♦ 83
 ♣ AQ63

South:
 ♠ J1053
 ♥ KJ76
 ♦ AK7
 ♣ 85

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

1. Stayman
 2. artificial
 3. Blackwood 0314, for ♠
 4. A=1/5 or 4/5
 5. King ask by 5NT
 6. K=2

Board: 95
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 20
 Contract: 3N S

North:
 ♠ A972
 ♥ 986
 ♦ K3
 ♣ J1085

South:
 ♠ KJ10
 ♥ AQJ5
 ♦ A104
 ♣ KQ6

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

1. Stayman

Board: 96
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 4
 Contract: 2N N

North:
 ♠ A1076
 ♥ KQ54
 ♦ KQ6
 ♣ AQ

South:
 ♠ 95
 ♥ 9862
 ♦ J1094
 ♣ K85

West	North	East	South
	2NT	AP	

Board: 97
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 21
 Contract: 3N S

North:
 ♠ A108
 ♥ Q8
 ♦ J842
 ♣ Q974

South:
 ♠ QJ6
 ♥ AKJ
 ♦ AK975
 ♣ K5

West	North	East	South
			2NT
Pass	3NT	AP	

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 94	♠ J1053	The opponents are silent.
Dealer: N	♥ KJ76	
Vul: Both	♦ AK7	Partner bids first.
HCP: 12	♣ 85	

Board: 95	♠ KJ10	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: None	♦ A104	You bid first.
HCP: 20	♣ KQ6	

Board: 96	♠ 95	The opponents are silent.
Dealer: N	♥ 9862	
Vul: EW	♦ J1094	Partner bids first.
HCP: 4	♣ K85	

Board: 97	♠ QJ6	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ AK975	You bid first.
HCP: 21	♣ K5	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 94
Dealer: N
Vul: Both
North HCP: 21
South HCP: 12
Contract: 6♠ N

North:
♠ AKQ2
♥ AQ10
♦ 83
♣ AQ63

South:
♠ J1053
♥ KJ76
♦ AK7
♣ 85

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5
5. King ask by 5NT
6. K=2

Board: 95
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ A972
♥ 986
♦ K3
♣ J1085

South:
♠ KJ10
♥ AQJ5
♦ A104
♣ KQ6

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

1. Stayman

Board: 96
Dealer: N
Vul: EW
North HCP: 20
South HCP: 4
Contract: 2N N

North:
♠ A1076
♥ KQ54
♦ KQ6
♣ AQ

South:
♠ 95
♥ 9862
♦ J1094
♣ K85

West	North	East	South
	2NT	AP	

Board: 97
Dealer: S
Vul: Both
North HCP: 9
South HCP: 21
Contract: 3N S

North:
♠ A108
♥ Q8
♦ J842
♣ Q974

South:
♠ QJ6
♥ AKJ
♦ AK975
♣ K5

West	North	East	South
			2NT
Pass	3NT	AP	

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 98	♠ KJ52	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ KQJ4	

Board: 99	♠ 9652	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ 9762	Partner bids first.
HCP: 7	♣ K10	

Board: 100	♠ K2	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ AKQJ9	You bid first.
HCP: 20	♣ AJ94	

Board: 101	♠ QJ5	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ AJ5	Partner bids first.
HCP: 10	♣ Q10854	

Board: 102	♠ K3	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ A10987	You bid first.
HCP: 20	♣ AKJ8	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ A106		2NT	Pass	3♣ ¹
Vul: None	♥ K3	♥ A1094	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQJ	♦ K82	AP			
South HCP: 15	♣ KQJ4	♣ A53				
Contract: 6N N			1. Stayman			

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 9652	♠ KQ8				2NT
Vul: Both	♥ KJ7	♥ AQ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ 9762	♦ KJ108	Pass	3NT	AP	
South HCP: 21	♣ K10	♣ AQ74				
Contract: 3N S			1. Stayman			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ104		2NT	Pass	3♣ ¹
Vul: None	♥ Q6	♥ K98	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ9	♦ 742	AP			
South HCP: 10	♣ AJ94	♣ Q105				
Contract: 3N N			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A3				2NT
Vul: NS	♥ 107	♥ AQ652				
North HCP: 10	♦ AJ5	♦ K74	Pass	3NT	AP	
South HCP: 21	♣ Q10854	♣ AKJ				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ52		2NT	Pass	3♣ ¹
Vul: EW	♥ KQ	♥ A642	Pass	3♦	Pass	7NT
North HCP: 20	♦ A10987	♦ KQJ	AP			
South HCP: 18	♣ AKJ8	♣ Q3				
Contract: 7N N			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 98	♠ A106	The opponents are silent.
Dealer: N	♥ A1094	
Vul: None	♦ K82	Partner bids first.
HCP: 15	♣ A53	

Board: 99	♠ KQ8	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KJ108	You bid first.
HCP: 21	♣ AQ74	

Board: 100	♠ AJ104	The opponents are silent.
Dealer: N	♥ K98	
Vul: None	♦ 742	Partner bids first.
HCP: 10	♣ Q105	

Board: 101	♠ A3	The opponents are silent.
Dealer: S	♥ AQ652	
Vul: NS	♦ K74	You bid first.
HCP: 21	♣ AKJ	

Board: 102	♠ AQ52	The opponents are silent.
Dealer: N	♥ A642	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 18	♣ Q3	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ A106		2NT	Pass	3♣ ¹
Vul: None	♥ K3	♥ A1094	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQJ	♦ K82	AP			
South HCP: 15	♣ KQJ4	♣ A53	1. Stayman			
Contract: 6N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 9652	♠ KQ8				2NT
Vul: Both	♥ KJ7	♥ AQ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ 9762	♦ KJ108	Pass	3NT	AP	
South HCP: 21	♣ K10	♣ AQ74	1. Stayman			
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ104		2NT	Pass	3♣ ¹
Vul: None	♥ Q6	♥ K98	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ9	♦ 742	AP			
South HCP: 10	♣ AJ94	♣ Q105	1. Stayman			
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A3				2NT
Vul: NS	♥ 107	♥ AQ652				
North HCP: 10	♦ AJ5	♦ K74	Pass	3NT	AP	
South HCP: 21	♣ Q10854	♣ AKJ				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ52		2NT	Pass	3♣ ¹
Vul: EW	♥ KQ	♥ A642	Pass	3♦	Pass	7NT
North HCP: 20	♦ A10987	♦ KQJ	AP			
South HCP: 18	♣ AKJ8	♣ Q3	1. Stayman			
Contract: 7N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 103	♠ AJ3	The opponents are silent.
Dealer: S	♥ Q102	
Vul: None	♦ K76	Partner bids first.
HCP: 14	♣ KJ95	

Board: 104	♠ A107	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ AK4	You bid first.
HCP: 21	♣ AK107	

Board: 105	♠ A62	The opponents are silent.
Dealer: S	♥ 8432	
Vul: EW	♦ J954	Partner bids first.
HCP: 5	♣ 107	

Board: 106	♠ KJ52	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ KQ43	You bid first.
HCP: 20	♣ AQ3	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ Q2				2NT
Vul: None	♥ Q102	♥ AK8	Pass	4♣ ¹	Pass	4NT ²
North HCP: 14	♦ K76	♦ AQ8	Pass	6NT	AP	
South HCP: 21	♣ KJ95	♣ AQ1086				
Contract: 6N S			1. Gerber			
			2. A=3 out of 4			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ K83				
Vul: NS	♥ K93	♥ AQ5		2NT	Pass	3NT
North HCP: 21	♦ AK4	♦ J8652	AP			
South HCP: 10	♣ AK107	♣ 65				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ Q984				2NT
Vul: EW	♥ 8432	♥ AK106	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ J954	♦ Q10	Pass	4♥	AP	
South HCP: 20	♣ 107	♣ AKQ				
Contract: 4♥ S			1. Stayman			

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ AQ43		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ	♥ J864	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ KQ43	♦ AJ	Pass	4NT ³	Pass	5♠ ⁴
South HCP: 13	♣ AQ3	♣ J82	Pass	6♠	AP	
Contract: 6♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 103	♠ Q2	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ AQ8	You bid first.
HCP: 21	♣ AQ1086	

Board: 104	♠ K83	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ J8652	Partner bids first.
HCP: 10	♣ 65	

Board: 105	♠ Q984	The opponents are silent.
Dealer: S	♥ AK106	
Vul: EW	♦ Q10	You bid first.
HCP: 20	♣ AKQ	

Board: 106	♠ AQ43	The opponents are silent.
Dealer: N	♥ J864	
Vul: Both	♦ AJ	Partner bids first.
HCP: 13	♣ J82	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ Q2				2NT
Vul: None	♥ Q102	♥ AK8	Pass	4♣ ¹	Pass	4NT ²
North HCP: 14	♦ K76	♦ AQ8	Pass	6NT	AP	
South HCP: 21	♣ KJ95	♣ AQ1086				
Contract: 6N S			1. Gerber			
			2. A=3 out of 4			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ K83				
Vul: NS	♥ K93	♥ AQ5		2NT	Pass	3NT
North HCP: 21	♦ AK4	♦ J8652	AP			
South HCP: 10	♣ AK107	♣ 65				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ Q984				2NT
Vul: EW	♥ 8432	♥ AK106	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ J954	♦ Q10	Pass	4♥	AP	
South HCP: 20	♣ 107	♣ AKQ				
Contract: 4♥ S			1. Stayman			

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ AQ43		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ	♥ J864	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ KQ43	♦ AJ	Pass	4NT ³	Pass	5♠ ⁴
South HCP: 13	♣ AQ3	♣ J82	Pass	6♠	AP	
Contract: 6♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 107	♠ K942	The opponents are silent.
Dealer: S	♥ Q975	
Vul: NS	♦ A6	Partner bids first.
HCP: 12	♣ K63	

Board: 108	♠ QJ1083	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ AJ5	You bid first.
HCP: 21	♣ AKQ	

Board: 109	♠ A974	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ 842	Partner bids first.
HCP: 8	♣ J83	

Board: 110	♠ KQ7	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ A1082	You bid first.
HCP: 20	♣ A95	

Board: 111	♠ AJ10	The opponents are silent.
Dealer: S	♥ J98	
Vul: EW	♦ A10854	Partner bids first.
HCP: 13	♣ K3	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

			West	North	East	South
						2NT
Board: 107			Pass	3♣ ¹	Pass	3♠
Dealer: S	North:	South:	Pass	4♥ ²	Pass	4NT ³
Vul: NS	♠ K942	♠ AQ83	Pass	5♥ ⁴	Pass	6♠
North HCP: 12	♥ Q975	♥ AK8				
South HCP: 20	♦ A6	♦ K2	AP			
Contract: 6♠ S	♣ K63	♣ A752	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			
Board: 108			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3NT
Vul: EW	♠ QJ1083	♠ A4				
North HCP: 21	♥ A7	♥ 1065	AP			
South HCP: 6	♦ AJ5	♦ Q1032				
Contract: 3N N	♣ AKQ	♣ 10765				
Board: 109			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ A974	♠ QJ62	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♥ K42	♥ AQ53	Pass	3NT	Pass	4♠
South HCP: 20	♦ 842	♦ AK	AP			
Contract: 4♠ S	♣ J83	♣ A106	1. Stayman			
Board: 110			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: None	♠ KQ7	♠ A862	Pass	3♦	Pass	3NT
North HCP: 20	♥ AK2	♥ 107	AP			
South HCP: 5	♦ A1082	♦ 965	1. Stayman			
Contract: 3N N	♣ A95	♣ J1083				

Board: 111

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ AJ10

♥ J98

♦ A10854

♣ K3

South:

♠ K84

♥ AK53

♦ KQ6

♣ AQ9

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

2NT

Pass	4♣ ¹	Pass	4♠ ²
------	-----------------	------	-----------------

Pass	6NT	AP	
------	-----	----	--

1. Gerber

2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 107	♠ AQ83	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ A752	

Board: 108	♠ A4	The opponents are silent.
Dealer: N	♥ 1065	
Vul: EW	♦ Q1032	Partner bids first.
HCP: 6	♣ 10765	

Board: 109	♠ QJ62	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ A106	

Board: 110	♠ A862	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ 965	Partner bids first.
HCP: 5	♣ J1083	

Board: 111	♠ K84	The opponents are silent.
Dealer: S	♥ AK53	
Vul: EW	♦ KQ6	You bid first.
HCP: 21	♣ AQ9	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ AQ83				2NT
Vul: NS	♥ Q975	♥ AK8	Pass	3♣ ¹	Pass	3♠
North HCP: 12	♦ A6	♦ K2	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♣ K63	♣ A752	Pass	5♥ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ QJ1083	♠ A4				
Vul: EW	♥ A7	♥ 1065		2NT	Pass	3NT
North HCP: 21	♦ AJ5	♦ Q1032	AP			
South HCP: 6	♣ AKQ	♣ 10765				
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ A974	♠ QJ62				2NT
Vul: Both	♥ K42	♥ AQ53	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ 842	♦ AK	Pass	3NT	Pass	4♠
South HCP: 20	♣ J83	♣ A106	AP			
Contract: 4♠ S			1. Stayman			

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A862				
Vul: None	♥ AK2	♥ 107		2NT	Pass	3♣ ¹
North HCP: 20	♦ A1082	♦ 965	Pass	3♦	Pass	3NT
South HCP: 5	♣ A95	♣ J1083	AP			
Contract: 3N N			1. Stayman			

Board: 111

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ AJ10

♥ J98

♦ A10854

♣ K3

South:

♠ K84

♥ AK53

♦ KQ6

♣ AQ9

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6NT AP

1. Gerber

2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 112	♠ AK942	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ A53	You bid first.
HCP: 20	♣ AQ	

Board: 113	♠ KJ103	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ J763	Partner bids first.
HCP: 5	♣ 1065	

Board: 114	♠ 108	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AQ863	You bid first.
HCP: 21	♣ AKQ10	

Board: 115	♠ K108	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: None	♦ 97	Partner bids first.
HCP: 10	♣ J963	

Board: 116	♠ AQ4	The opponents are silent.
Dealer: N	♥ AQ872	
Vul: EW	♦ Q2	You bid first.
HCP: 21	♣ AK7	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 112
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AK942
♥ K75
♦ A53
♣ AQ

South:
♠ J103
♥ A102
♦ KQJ98
♣ 64

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	6NT
	AP		
1. Gerber			
2. A=3 out of 4			

Board: 113
Dealer: S
Vul: None
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ KJ103
♥ 106
♦ J763
♣ 1065

South:
♠ AQ5
♥ Q94
♦ Q108
♣ AKQJ

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

Board: 114
Dealer: N
Vul: NS
North HCP: 21
South HCP: 12
Contract: 7♦ N

North:
♠ 108
♥ AQ
♦ AQ863
♣ AKQ10

South:
♠ KJ3
♥ KJ2
♦ K9
♣ J7653

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	6NT
Pass	7♦	AP	
1. Gerber			
2. A=3 out of 4			

Board: 115
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ K108
♥ AQ75
♦ 97
♣ J963

South:
♠ QJ43
♥ 106
♦ AKQJ8
♣ AK

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

Board: 116
Dealer: N
Vul: EW
North HCP: 21
South HCP: 7
Contract: 4♥ N

North:
♠ AQ4
♥ AQ872
♦ Q2
♣ AK7

South:
♠ KJ32
♥ 10654
♦ 84
♣ QJ5

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

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 112	♠ J103	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ KQJ98	Partner bids first.
HCP: 11	♣ 64	

Board: 113	♠ AQ5	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ Q108	You bid first.
HCP: 20	♣ AKQJ	

Board: 114	♠ KJ3	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ K9	Partner bids first.
HCP: 12	♣ J7653	

Board: 115	♠ QJ43	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ AKQJ8	You bid first.
HCP: 20	♣ AK	

Board: 116	♠ KJ32	The opponents are silent.
Dealer: N	♥ 10654	
Vul: EW	♦ 84	Partner bids first.
HCP: 7	♣ QJ5	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 112
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AK942
♥ K75
♦ A53
♣ AQ

South:
♠ J103
♥ A102
♦ KQJ98
♣ 64

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	6NT
	AP		
1. Gerber			
2. A=3 out of 4			

Board: 113
Dealer: S
Vul: None
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ KJ103
♥ 106
♦ J763
♣ 1065

South:
♠ AQ5
♥ Q94
♦ Q108
♣ AKQJ

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

Board: 114
Dealer: N
Vul: NS
North HCP: 21
South HCP: 12
Contract: 7♦ N

North:
♠ 108
♥ AQ
♦ AQ863
♣ AKQ10

South:
♠ KJ3
♥ KJ2
♦ K9
♣ J7653

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	6NT
Pass	7♦	AP	
1. Gerber			
2. A=3 out of 4			

Board: 115
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ K108
♥ AQ75
♦ 97
♣ J963

South:
♠ QJ43
♥ 106
♦ AKQJ8
♣ AK

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

Board: 116
Dealer: N
Vul: EW
North HCP: 21
South HCP: 7
Contract: 4♥ N

North:
♠ AQ4
♥ AQ872
♦ Q2
♣ AK7

South:
♠ KJ32
♥ 10654
♦ 84
♣ QJ5

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

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 117	♠ QJ103	The opponents are silent.
Dealer: S	♥ 83	
Vul: None	♦ J52	Partner bids first.
HCP: 7	♣ K954	

Board: 118	♠ QJ4	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ AQ104	You bid first.
HCP: 20	♣ KQ8	

Board: 119	♠ KQJ3	The opponents are silent.
Dealer: S	♥ A1062	
Vul: EW	♦ 105	Partner bids first.
HCP: 14	♣ KJ8	

Board: 120	♠ A5	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: Both	♦ AQ742	You bid first.
HCP: 20	♣ A10	

Board: 121	♠ QJ6	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ KQJ2	Partner bids first.
HCP: 10	♣ J987	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ103	♠ AK2				2NT
Vul: None	♥ 83	♥ AQ106	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J52	♦ Q97	Pass	3NT	AP	
South HCP: 21	♣ K954	♣ AQ3				
Contract: 3N S			1. Stayman			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A752		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ4	♥ K93	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AQ104	♦ 87	AP			
South HCP: 12	♣ KQ8	♣ AJ97	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KQJ3	♠ A42				2NT
Vul: EW	♥ A1062	♥ K54	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ 105	♦ AK7	Pass	6NT	AP	
South HCP: 20	♣ KJ8	♣ AQ43	1. Stayman			
Contract: 6N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1096		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ102	♥ J753	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ742	♦ J106	AP			
South HCP: 5	♣ A10	♣ 98	1. Stayman			
Contract: 4♥ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ AK5				2NT
Vul: NS	♥ 32	♥ KQ7				
North HCP: 10	♦ KQJ2	♦ 109	Pass	3NT	AP	
South HCP: 21	♣ J987	♣ AKQ65				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 117	♠ AK2	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: None	♦ Q97	You bid first.
HCP: 21	♣ AQ3	

Board: 118	♠ A752	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ 87	Partner bids first.
HCP: 12	♣ AJ97	

Board: 119	♠ A42	The opponents are silent.
Dealer: S	♥ K54	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ AQ43	

Board: 120	♠ K1096	The opponents are silent.
Dealer: N	♥ J753	
Vul: Both	♦ J106	Partner bids first.
HCP: 5	♣ 98	

Board: 121	♠ AK5	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ 109	You bid first.
HCP: 21	♣ AKQ65	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ103	♠ AK2				2NT
Vul: None	♥ 83	♥ AQ106	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J52	♦ Q97	Pass	3NT	AP	
South HCP: 21	♣ K954	♣ AQ3				
Contract: 3N S						1. Stayman

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A752		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ4	♥ K93	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AQ104	♦ 87	AP			
South HCP: 12	♣ KQ8	♣ AJ97				
Contract: 4N N						1. Stayman 2. Quantitative 4NT

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KQJ3	♠ A42				2NT
Vul: EW	♥ A1062	♥ K54	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ 105	♦ AK7	Pass	6NT	AP	
South HCP: 20	♣ KJ8	♣ AQ43				
Contract: 6N S						1. Stayman

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1096		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ102	♥ J753	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ742	♦ J106	AP			
South HCP: 5	♣ A10	♣ 98				
Contract: 4♥ N						1. Stayman

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ AK5				2NT
Vul: NS	♥ 32	♥ KQ7				
North HCP: 10	♦ KQJ2	♦ 109	Pass	3NT	AP	
South HCP: 21	♣ J987	♣ AKQ65				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 122	♠ J3	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ AKJ9	You bid first.
HCP: 20	♣ KJ10	
Board: 123	♠ Q83	East Doubles 3♣ if possible.
Dealer: S	♥ 10864	
Vul: Both	♦ KJ102	Partner bids first.
HCP: 8	♣ Q3	
Board: 124	♠ AKJ5	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ K10	You bid first.
HCP: 21	♣ AK65	
Board: 125	♠ 10873	The opponents are silent.
Dealer: S	♥ J94	
Vul: EW	♦ Q95	Partner bids first.
HCP: 6	♣ K86	
Board: 126	♠ Q5	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ AQJ3	You bid first.
HCP: 20	♣ A104	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K62		2NT	Pass	4♣ ¹
Vul: EW	♥ AK108	♥ QJ	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ AKJ9	♦ Q1032	AP			
South HCP: 14	♣ KJ10	♣ AQ98	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ AJ102				2NT
Vul: Both	♥ 10864	♥ AQJ7	Pass	3♣ ¹	X	3♥
North HCP: 8	♦ KJ102	♦ A7	Pass	4♥	AP	
South HCP: 20	♣ Q3	♣ A107	1. Stayman			
Contract: 4♥ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q872		2NT	Pass	3♣ ¹
Vul: None	♥ QJ7	♥ A108	Pass	3♠	Pass	4♠
North HCP: 21	♦ K10	♦ J874	AP			
South HCP: 7	♣ AK65	♣ 109	1. Stayman			
Contract: 4♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ AJ				2NT
Vul: EW	♥ J94	♥ AK76	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ Q95	♦ AJ106	Pass	3NT	AP	
South HCP: 20	♣ K86	♣ QJ5	1. Stayman			
Contract: 3N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A1032		2NT	Pass	3♣ ¹
Vul: Both	♥ AK107	♥ Q53	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQJ3	♦ K86	AP			
South HCP: 9	♣ A104	♣ 976	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 122	♠ K62	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ Q1032	Partner bids first.
HCP: 14	♣ AQ98	
Board: 123	♠ AJ102	East Doubles 3♣ if possible.
Dealer: S	♥ AQJ7	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ A107	
Board: 124	♠ Q872	The opponents are silent.
Dealer: N	♥ A108	
Vul: None	♦ J874	Partner bids first.
HCP: 7	♣ 109	
Board: 125	♠ AJ	The opponents are silent.
Dealer: S	♥ AK76	
Vul: EW	♦ AJ106	You bid first.
HCP: 20	♣ QJ5	
Board: 126	♠ A1032	The opponents are silent.
Dealer: N	♥ Q53	
Vul: Both	♦ K86	Partner bids first.
HCP: 9	♣ 976	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K62		2NT	Pass	4♣ ¹
Vul: EW	♥ AK108	♥ QJ	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ AKJ9	♦ Q1032	AP			
South HCP: 14	♣ KJ10	♣ AQ98	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ AJ102				2NT
Vul: Both	♥ 10864	♥ AQJ7	Pass	3♣ ¹	X	3♥
North HCP: 8	♦ KJ102	♦ A7	Pass	4♥	AP	
South HCP: 20	♣ Q3	♣ A107	1. Stayman			
Contract: 4♥ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q872		2NT	Pass	3♣ ¹
Vul: None	♥ QJ7	♥ A108	Pass	3♠	Pass	4♠
North HCP: 21	♦ K10	♦ J874	AP			
South HCP: 7	♣ AK65	♣ 109	1. Stayman			
Contract: 4♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ AJ				2NT
Vul: EW	♥ J94	♥ AK76	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ Q95	♦ AJ106	Pass	3NT	AP	
South HCP: 20	♣ K86	♣ QJ5	1. Stayman			
Contract: 3N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A1032		2NT	Pass	3♣ ¹
Vul: Both	♥ AK107	♥ Q53	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQJ3	♦ K86	AP			
South HCP: 9	♣ A104	♣ 976	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 127	♠ 8653	The opponents are silent.
Dealer: S	♥ 10942	
Vul: None	♦ 102	Partner bids first.
HCP: 5	♣ KQ6	

Board: 128	♠ QJ5	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: NS	♦ AK85	You bid first.
HCP: 20	♣ A4	

Board: 129	♠ AJ32	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ J1092	Partner bids first.
HCP: 6	♣ 764	

Board: 130	♠ J9	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ AKQ7	You bid first.
HCP: 21	♣ A1095	

Board: 131	♠ KJ2	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ Q9532	Partner bids first.
HCP: 11	♣ J98	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 8653	♠ KJ9				2NT
Vul: None	♥ 10942	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 102	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ KQ6	♣ AJ74				
Contract: 3N S						1. Stayman

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ A108				
Vul: NS	♥ AQ84	♥ J75		2NT	Pass	3NT
North HCP: 20	♦ AK85	♦ Q1096	AP			
South HCP: 8	♣ A4	♣ J93				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AJ32	♠ Q5				2NT
Vul: Both	♥ 106	♥ K94	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J1092	♦ AKQ43	Pass	3NT	AP	
South HCP: 20	♣ 764	♣ AQ5				
Contract: 3N S						1. Stayman

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 10872				
Vul: None	♥ AK3	♥ Q72		2NT	AP	
North HCP: 21	♦ AKQ7	♦ J62				
South HCP: 4	♣ A1095	♣ J43				
Contract: 2N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A64				2NT
Vul: EW	♥ A6	♥ KJ105	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ Q9532	♦ K4	Pass	4NT	AP	
South HCP: 20	♣ J98	♣ AKQ10				
Contract: 4N S						1. Gerber 2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 127	♠ KJ9	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ AK9	You bid first.
HCP: 21	♣ AJ74	

Board: 128	♠ A108	The opponents are silent.
Dealer: N	♥ J75	
Vul: NS	♦ Q1096	Partner bids first.
HCP: 8	♣ J93	

Board: 129	♠ Q5	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ AKQ43	You bid first.
HCP: 20	♣ AQ5	

Board: 130	♠ 10872	The opponents are silent.
Dealer: N	♥ Q72	
Vul: None	♦ J62	Partner bids first.
HCP: 4	♣ J43	

Board: 131	♠ A64	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: EW	♦ K4	You bid first.
HCP: 20	♣ AKQ10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 8653	♠ KJ9				2NT
Vul: None	♥ 10942	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 102	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ KQ6	♣ AJ74				
Contract: 3N S						1. Stayman

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ A108				
Vul: NS	♥ AQ84	♥ J75		2NT	Pass	3NT
North HCP: 20	♦ AK85	♦ Q1096	AP			
South HCP: 8	♣ A4	♣ J93				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AJ32	♠ Q5				2NT
Vul: Both	♥ 106	♥ K94	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J1092	♦ AKQ43	Pass	3NT	AP	
South HCP: 20	♣ 764	♣ AQ5				
Contract: 3N S						1. Stayman

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 10872				
Vul: None	♥ AK3	♥ Q72		2NT	AP	
North HCP: 21	♦ AKQ7	♦ J62				
South HCP: 4	♣ A1095	♣ J43				
Contract: 2N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A64				2NT
Vul: EW	♥ A6	♥ KJ105	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ Q9532	♦ K4	Pass	4NT	AP	
South HCP: 20	♣ J98	♣ AKQ10				
Contract: 4N S						1. Gerber 2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 132	♠ A10	The opponents are silent.
Dealer: N	♥ AK984	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ Q105	

Board: 133	♠ A83	The opponents are silent.
Dealer: S	♥ Q84	
Vul: NS	♦ J972	Partner bids first.
HCP: 8	♣ J108	

Board: 134	♠ AKJ4	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ KQ65	You bid first.
HCP: 20	♣ 1073	

Board: 135	♠ K105	The opponents are silent.
Dealer: S	♥ 9873	
Vul: NS	♦ K92	Partner bids first.
HCP: 6	♣ 1086	

Board: 136	♠ AK	The opponents are silent.
Dealer: N	♥ AK32	
Vul: EW	♦ A1095	You bid first.
HCP: 21	♣ K105	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 132	North:	South:	
Dealer: N	♠ A10	♠ 8743	West North East South
Vul: None	♥ AK984	♥ QJ2	2NT AP
North HCP: 20	♦ AK8	♦ 1065	
South HCP: 4	♣ Q105	♣ J86	
Contract: 2N N			

Board: 133	North:	South:	
Dealer: S	♠ A83	♠ K642	West North East South
Vul: NS	♥ Q84	♥ AKJ3	2NT
North HCP: 8	♦ J972	♦ AK	Pass 3NT AP
South HCP: 20	♣ J108	♣ Q96	
Contract: 3N S			

Board: 134	North:	South:	West North East South
Dealer: N	♠ AKJ4	♠ Q65	2NT Pass 3♣ ¹
Vul: Both	♥ AK	♥ Q1052	Pass 3♠ Pass 3NT
North HCP: 20	♦ KQ65	♦ J84	AP
South HCP: 8	♣ 1073	♣ K64	1. Stayman
Contract: 3N N			

Board: 135	North:	South:	West North East South
Dealer: S	♠ K105	♠ AQ43	2NT
Vul: NS	♥ 9873	♥ K10	Pass 3♣ ¹ Pass 3♠
North HCP: 6	♦ K92	♦ A1073	Pass 3NT AP
South HCP: 20	♣ 1086	♣ AK7	1. Stayman
Contract: 3N S			

Board: 136	North:	South:	West North East South
Dealer: N	♠ AK	♠ J105	2NT Pass 3NT
Vul: EW	♥ AK32	♥ 108	AP
North HCP: 21	♦ A1095	♦ K862	
South HCP: 5	♣ K105	♣ J874	
Contract: 3N N			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 132	♠ 8743	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ 1065	Partner bids first.
HCP: 4	♣ J86	

Board: 133	♠ K642	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ Q96	

Board: 134	♠ Q65	The opponents are silent.
Dealer: N	♥ Q1052	
Vul: Both	♦ J84	Partner bids first.
HCP: 8	♣ K64	

Board: 135	♠ AQ43	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ A1073	You bid first.
HCP: 20	♣ AK7	

Board: 136	♠ J105	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ K862	Partner bids first.
HCP: 5	♣ J874	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 132	North:	South:	
Dealer: N	♠ A10	♠ 8743	West North East South
Vul: None	♥ AK984	♥ QJ2	2NT AP
North HCP: 20	♦ AK8	♦ 1065	
South HCP: 4	♣ Q105	♣ J86	
Contract: 2N N			

Board: 133	North:	South:	
Dealer: S	♠ A83	♠ K642	West North East South
Vul: NS	♥ Q84	♥ AKJ3	2NT
North HCP: 8	♦ J972	♦ AK	Pass 3NT AP
South HCP: 20	♣ J108	♣ Q96	
Contract: 3N S			

Board: 134	North:	South:	West North East South
Dealer: N	♠ AKJ4	♠ Q65	2NT Pass 3♣ ¹
Vul: Both	♥ AK	♥ Q1052	Pass 3♠ Pass 3NT
North HCP: 20	♦ KQ65	♦ J84	AP
South HCP: 8	♣ 1073	♣ K64	1. Stayman
Contract: 3N N			

Board: 135	North:	South:	West North East South
Dealer: S	♠ K105	♠ AQ43	2NT
Vul: NS	♥ 9873	♥ K10	Pass 3♣ ¹ Pass 3♠
North HCP: 6	♦ K92	♦ A1073	Pass 3NT AP
South HCP: 20	♣ 1086	♣ AK7	1. Stayman
Contract: 3N S			

Board: 136	North:	South:	West North East South
Dealer: N	♠ AK	♠ J105	2NT Pass 3NT
Vul: EW	♥ AK32	♥ 108	AP
North HCP: 21	♦ A1095	♦ K862	
South HCP: 5	♣ K105	♣ J874	
Contract: 3N N			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 137	♠ 10842	The opponents are silent.
Dealer: S	♥ 72	
Vul: Both	♦ Q75	Partner bids first.
HCP: 5	♣ K1084	

Board: 138	♠ AKQ3	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ Q72	You bid first.
HCP: 20	♣ J72	

Board: 139	♠ Q73	The opponents are silent.
Dealer: S	♥ 865	
Vul: EW	♦ J10	Partner bids first.
HCP: 3	♣ 109864	

Board: 140	♠ J6	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: Both	♦ A85	You bid first.
HCP: 20	♣ AQ98	

Board: 141	♠ Q542	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ 932	Partner bids first.
HCP: 12	♣ A98	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 10842	♠ AK				2NT
Vul: Both	♥ 72	♥ Q6	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ Q75	♦ AK109	Pass	3NT	AP	
South HCP: 21	♣ K1084	♣ AJ763				
Contract: 3N S				1. Stayman		

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 109		2NT	Pass	4♣ ¹
Vul: None	♥ AKJ	♥ 1074	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ Q72	♦ KJ4	AP			
South HCP: 11	♣ J72	♣ AK1063		1. Gerber		
Contract: 6N N				2. A=2 out of 4		

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q73	♠ A1092				2NT
Vul: EW	♥ 865	♥ K3				
North HCP: 3	♦ J10	♦ AQ954	AP			
South HCP: 20	♣ 109864	♣ AK				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AK9		2NT	Pass	4♣ ¹
Vul: Both	♥ AKQ2	♥ 83	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ A85	♦ KJ104	AP			
South HCP: 14	♣ AQ98	♣ K1073		1. Gerber		
Contract: 6N N				2. A=3 out of 4		

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ A3				2NT
Vul: None	♥ AQ10	♥ KJ652	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ 932	♦ AKQJ	Pass	6NT	AP	
South HCP: 21	♣ A98	♣ K10				
Contract: 6N S				1. Stayman		

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 137	♠ AK	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AK109	You bid first.
HCP: 21	♣ AJ763	

Board: 138	♠ 109	The opponents are silent.
Dealer: N	♥ 1074	
Vul: None	♦ KJ4	Partner bids first.
HCP: 11	♣ AK1063	

Board: 139	♠ A1092	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AQ954	You bid first.
HCP: 20	♣ AK	

Board: 140	♠ AK9	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ KJ104	Partner bids first.
HCP: 14	♣ K1073	

Board: 141	♠ A3	The opponents are silent.
Dealer: S	♥ KJ652	
Vul: None	♦ AKQJ	You bid first.
HCP: 21	♣ K10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 10842	♠ AK				2NT
Vul: Both	♥ 72	♥ Q6	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ Q75	♦ AK109	Pass	3NT	AP	
South HCP: 21	♣ K1084	♣ AJ763				
Contract: 3N S				1. Stayman		

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 109		2NT	Pass	4♣ ¹
Vul: None	♥ AKJ	♥ 1074	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ Q72	♦ KJ4	AP			
South HCP: 11	♣ J72	♣ AK1063		1. Gerber		
Contract: 6N N				2. A=2 out of 4		

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q73	♠ A1092				2NT
Vul: EW	♥ 865	♥ K3				
North HCP: 3	♦ J10	♦ AQ954	AP			
South HCP: 20	♣ 109864	♣ AK				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AK9		2NT	Pass	4♣ ¹
Vul: Both	♥ AKQ2	♥ 83	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ A85	♦ KJ104	AP			
South HCP: 14	♣ AQ98	♣ K1073		1. Gerber		
Contract: 6N N				2. A=3 out of 4		

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ A3				2NT
Vul: None	♥ AQ10	♥ KJ652	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ 932	♦ AKQJ	Pass	6NT	AP	
South HCP: 21	♣ A98	♣ K10				
Contract: 6N S				1. Stayman		

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 142	♠ K6	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ J10	You bid first.
HCP: 21	♣ AKQ43	

Board: 143	♠ J105	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ 1086	Partner bids first.
HCP: 7	♣ Q543	

Board: 144	♠ KQJ62	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ A108	You bid first.
HCP: 20	♣ AK	

Board: 145	♠ 965	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ K106	Partner bids first.
HCP: 12	♣ K52	

Board: 146	♠ J6	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ AKQ107	You bid first.
HCP: 21	♣ AJ9	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J54		2NT	Pass	3NT
Vul: NS	♥ AKJ5	♥ 72				
North HCP: 21	♦ J10	♦ KQ62	AP			
South HCP: 7	♣ AKQ43	♣ J875				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ A3				2NT
Vul: Both	♥ A106	♥ KJ92				
North HCP: 7	♦ 1086	♦ AK742	Pass	3NT	AP	
South HCP: 20	♣ Q543	♣ AJ				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ 1084		2NT	Pass	3NT
Vul: None	♥ QJ6	♥ 972				
North HCP: 20	♦ A108	♦ KQ2	AP			
South HCP: 5	♣ AK	♣ 10853				
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KJ8				2NT
Vul: NS	♥ KQJ4	♥ A5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ K106	♦ AQ75	Pass	4NT ²	AP	
South HCP: 20	♣ K52	♣ AQ94				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AK2		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ4	♥ KJ85				
North HCP: 21	♦ AKQ107	♦ 43	Pass	3♦	Pass	6NT
South HCP: 14	♣ AJ9	♣ K532	AP			
Contract: 6N N						

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 142	♠ J54	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ KQ62	Partner bids first.
HCP: 7	♣ J875	

Board: 143	♠ A3	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: Both	♦ AK742	You bid first.
HCP: 20	♣ AJ	

Board: 144	♠ 1084	The opponents are silent.
Dealer: N	♥ 972	
Vul: None	♦ KQ2	Partner bids first.
HCP: 5	♣ 10853	

Board: 145	♠ KJ8	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ AQ75	You bid first.
HCP: 20	♣ AQ94	

Board: 146	♠ AK2	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: EW	♦ 43	Partner bids first.
HCP: 14	♣ K532	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J54		2NT	Pass	3NT
Vul: NS	♥ AKJ5	♥ 72				
North HCP: 21	♦ J10	♦ KQ62	AP			
South HCP: 7	♣ AKQ43	♣ J875				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ A3				2NT
Vul: Both	♥ A106	♥ KJ92				
North HCP: 7	♦ 1086	♦ AK742	Pass	3NT	AP	
South HCP: 20	♣ Q543	♣ AJ				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ 1084		2NT	Pass	3NT
Vul: None	♥ QJ6	♥ 972				
North HCP: 20	♦ A108	♦ KQ2	AP			
South HCP: 5	♣ AK	♣ 10853				
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KJ8				2NT
Vul: NS	♥ KQJ4	♥ A5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ K106	♦ AQ75	Pass	4NT ²	AP	
South HCP: 20	♣ K52	♣ AQ94				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AK2		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ4	♥ KJ85	Pass	3♦	Pass	6NT
North HCP: 21	♦ AKQ107	♦ 43	AP			
South HCP: 14	♣ AJ9	♣ K532				
Contract: 6N N						

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 147	♠ 84	The opponents are silent.
Dealer: S	♥ 1063	
Vul: None	♦ KQ7	Partner bids first.
HCP: 8	♣ K10953	

Board: 148	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 842	
Vul: EW	♦ AJ9	You bid first.
HCP: 20	♣ AQ9	

Board: 149	♠ K32	The opponents are silent.
Dealer: S	♥ 875	
Vul: NS	♦ Q3	Partner bids first.
HCP: 8	♣ QJ975	

Board: 150	♠ AK10	The opponents are silent.
Dealer: N	♥ 876	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ AK1076	

Board: 151	♠ A3	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ Q10532	Partner bids first.
HCP: 9	♣ 1065	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 147

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 84

♥ 1063

♦ KQ7

♣ K10953

South:

♠ A97

♥ AK872

♦ A2

♣ AJ6

West North East South

2NT

Pass 3NT AP

Board: 148

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AKQ2

♥ 842

♦ AJ9

♣ AQ9

South:

♠ J63

♥ KJ103

♦ 63

♣ K1085

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♠

AP

1. Stayman

Board: 149

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ K32

♥ 875

♦ Q3

♣ QJ975

South:

♠ J107

♥ A43

♦ AKJ4

♣ AK8

West North East South

2NT

Pass 3NT AP

Board: 150

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AK10

♥ 876

♦ AQ

♣ AK1076

South:

♠ 43

♥ AJ92

♦ K83

♣ QJ94

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 151

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ A3

♥ K107

♦ Q10532

♣ 1065

South:

♠ Q765

♥ AQ

♦ AKJ8

♣ KQ9

West North East South

2NT

Pass 3NT AP

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 147	♠ A97	The opponents are silent.
Dealer: S	♥ AK872	
Vul: None	♦ A2	You bid first.
HCP: 20	♣ AJ6	

Board: 148	♠ J63	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: EW	♦ 63	Partner bids first.
HCP: 8	♣ K1085	

Board: 149	♠ J107	The opponents are silent.
Dealer: S	♥ A43	
Vul: NS	♦ AKJ4	You bid first.
HCP: 20	♣ AK8	

Board: 150	♠ 43	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: EW	♦ K83	Partner bids first.
HCP: 11	♣ QJ94	

Board: 151	♠ Q765	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AKJ8	You bid first.
HCP: 21	♣ KQ9	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A97				2NT
Vul: None	♥ 1063	♥ AK872				
North HCP: 8	♦ KQ7	♦ A2	Pass	3NT	AP	
South HCP: 20	♣ K10953	♣ AJ6				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J63		2NT	Pass	3♣ ¹
Vul: EW	♥ 842	♥ KJ103	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ9	♦ 63	AP			
South HCP: 8	♣ AQ9	♣ K1085	1. Stayman			
Contract: 4♠ N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ J107				2NT
Vul: NS	♥ 875	♥ A43				
North HCP: 8	♦ Q3	♦ AKJ4	Pass	3NT	AP	
South HCP: 20	♣ QJ975	♣ AK8				
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 43		2NT	Pass	3♣ ¹
Vul: EW	♥ 876	♥ AJ92	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AQ	♦ K83	Pass	6NT	AP	
South HCP: 11	♣ AK1076	♣ QJ94	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ Q765				2NT
Vul: Both	♥ K107	♥ AQ				
North HCP: 9	♦ Q10532	♦ AKJ8	Pass	3NT	AP	
South HCP: 21	♣ 1065	♣ KQ9				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 152	♠ AK103	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ A7	You bid first.
HCP: 20	♣ AKQ95	

Board: 153	♠ AJ106	The opponents are silent.
Dealer: S	♥ J95	
Vul: EW	♦ KQ104	Partner bids first.
HCP: 12	♣ J2	

Board: 154	♠ KJ	The opponents are silent.
Dealer: N	♥ K732	
Vul: None	♦ AKQ84	You bid first.
HCP: 21	♣ KQ	

Board: 155	♠ A8	The opponents are silent.
Dealer: S	♥ Q72	
Vul: None	♦ Q52	Partner bids first.
HCP: 8	♣ 109654	

Board: 156	♠ AKQ7	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ A853	You bid first.
HCP: 20	♣ K105	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 152

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AK103

♥ 73

♦ A7

♣ AKQ95

South:

♠ 982

♥ KJ4

♦ J5432

♣ 74

West North East South

2NT Pass 3NT

AP

Board: 153

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ AJ106

♥ J95

♦ KQ104

♣ J2

South:

♠ K4

♥ AKQ7

♦ A82

♣ KQ64

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 154

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ KJ

♥ K732

♦ AKQ84

♣ KQ

South:

♠ 8762

♥ A5

♦ 9632

♣ AJ7

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3NT

AP

1. Stayman

Board: 155

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A8

♥ Q72

♦ Q52

♣ 109654

South:

♠ Q10

♥ A103

♦ KJ7

♣ AKQJ7

West North East South

2NT

Pass 3NT AP

Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AKQ7

♥ A7

♦ A853

♣ K105

South:

♠ 10984

♥ Q6

♦ J107

♣ AQ98

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 152	♠ 982	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ J5432	Partner bids first.
HCP: 5	♣ 74	

Board: 153	♠ K4	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ A82	You bid first.
HCP: 21	♣ KQ64	

Board: 154	♠ 8762	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ 9632	Partner bids first.
HCP: 9	♣ AJ7	

Board: 155	♠ Q10	The opponents are silent.
Dealer: S	♥ A103	
Vul: None	♦ KJ7	You bid first.
HCP: 20	♣ AKQJ7	

Board: 156	♠ 10984	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ J107	Partner bids first.
HCP: 9	♣ AQ98	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 152

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AK103

♥ 73

♦ A7

♣ AKQ95

South:

♠ 982

♥ KJ4

♦ J5432

♣ 74

West North East South

2NT Pass 3NT

AP

Board: 153

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ AJ106

♥ J95

♦ KQ104

♣ J2

South:

♠ K4

♥ AKQ7

♦ A82

♣ KQ64

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 154

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ KJ

♥ K732

♦ AKQ84

♣ KQ

South:

♠ 8762

♥ A5

♦ 9632

♣ AJ7

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3NT

AP

1. Stayman

Board: 155

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A8

♥ Q72

♦ Q52

♣ 109654

South:

♠ Q10

♥ A103

♦ KJ7

♣ AKQJ7

West North East South

2NT

Pass 3NT AP

Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AKQ7

♥ A7

♦ A853

♣ K105

South:

♠ 10984

♥ Q6

♦ J107

♣ AQ98

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 157	♠ A863	The opponents are silent.
Dealer: S	♥ 1085	
Vul: None	♦ K432	Partner bids first.
HCP: 7	♣ 54	

Board: 158	♠ AK	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: NS	♦ 106	You bid first.
HCP: 20	♣ AK543	

Board: 159	♠ 82	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: EW	♦ J52	Partner bids first.
HCP: 6	♣ 10843	

Board: 160	♠ KQJ83	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ QJ	You bid first.
HCP: 20	♣ AQ10	

Board: 161	♠ KQ93	The opponents are silent.
Dealer: S	♥ 10843	
Vul: EW	♦ 864	Partner bids first.
HCP: 8	♣ K4	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ A863	♠ KJ				2NT
Vul: None	♥ 1085	♥ J93	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ K432	♦ AQ6	Pass	3NT	AP	
South HCP: 21	♣ 54	♣ AKQJ10	1. Stayman			
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J873				
Vul: NS	♥ AQ109	♥ 765		2NT	AP	
North HCP: 20	♦ 106	♦ Q8				
South HCP: 4	♣ AK543	♣ J976				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKJ9				2NT
Vul: EW	♥ AJ53	♥ Q106	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ J52	♦ A97	Pass	3NT	AP	
South HCP: 20	♣ 10843	♣ AQ5	1. Stayman			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQJ83	♠ 1072				
Vul: Both	♥ AJ10	♥ 75		2NT	Pass	3NT
North HCP: 20	♦ QJ	♦ A108	AP			
South HCP: 7	♣ AQ10	♣ K7654				
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ AJ5				2NT
Vul: EW	♥ 10843	♥ A975	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ 864	♦ AK10	Pass	4♥	AP	
South HCP: 20	♣ K4	♣ A98	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 157	♠ KJ	The opponents are silent.
Dealer: S	♥ J93	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ AKQJ10	

Board: 158	♠ J873	The opponents are silent.
Dealer: N	♥ 765	
Vul: NS	♦ Q8	Partner bids first.
HCP: 4	♣ J976	

Board: 159	♠ AKJ9	The opponents are silent.
Dealer: S	♥ Q106	
Vul: EW	♦ A97	You bid first.
HCP: 20	♣ AQ5	

Board: 160	♠ 1072	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ A108	Partner bids first.
HCP: 7	♣ K7654	

Board: 161	♠ AJ5	The opponents are silent.
Dealer: S	♥ A975	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ A98	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ A863	♠ KJ				2NT
Vul: None	♥ 1085	♥ J93	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ K432	♦ AQ6	Pass	3NT	AP	
South HCP: 21	♣ 54	♣ AKQJ10	1. Stayman			
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J873				
Vul: NS	♥ AQ109	♥ 765		2NT	AP	
North HCP: 20	♦ 106	♦ Q8				
South HCP: 4	♣ AK543	♣ J976				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKJ9				2NT
Vul: EW	♥ AJ53	♥ Q106	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ J52	♦ A97	Pass	3NT	AP	
South HCP: 20	♣ 10843	♣ AQ5	1. Stayman			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQJ83	♠ 1072				
Vul: Both	♥ AJ10	♥ 75		2NT	Pass	3NT
North HCP: 20	♦ QJ	♦ A108	AP			
South HCP: 7	♣ AQ10	♣ K7654				
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ AJ5				2NT
Vul: EW	♥ 10843	♥ A975	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ 864	♦ AK10	Pass	4♥	AP	
South HCP: 20	♣ K4	♣ A98	1. Stayman			
Contract: 4♥ S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 162	♠ AQ4	The opponents are silent.
Dealer: N	♥ Q94	
Vul: Both	♦ AKQ64	You bid first.
HCP: 20	♣ K10	

Board: 163	♠ 1042	The opponents are silent.
Dealer: S	♥ 1092	
Vul: None	♦ AJ986	Partner bids first.
HCP: 5	♣ 94	

Board: 164	♠ K2	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ AQ106	You bid first.
HCP: 21	♣ K86	

Board: 165	♠ 72	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ 1087	Partner bids first.
HCP: 12	♣ AKQJ4	

Board: 166	♠ AQ95	The opponents are silent.
Dealer: N	♥ AK75	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ Q4	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 1093		2NT	Pass	3♣ ¹
Vul: Both	♥ Q94	♥ A875	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ64	♦ 92	AP			
South HCP: 5	♣ K10	♣ J986				
Contract: 3N N				1. Stayman		

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ KQJ75				2NT
Vul: None	♥ 1092	♥ AK8	Pass	3NT	AP	
North HCP: 5	♦ AJ986	♦ K102				
South HCP: 20	♣ 94	♣ A3				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A84		2NT	Pass	4♣ ¹
Vul: EW	♥ AKQ6	♥ 1095	Pass	4♠ ²	Pass	4NT
North HCP: 21	♦ AQ106	♦ J92	AP			
South HCP: 11	♣ K86	♣ AQ109				
Contract: 4N N				1. Gerber		
				2. A=2 out of 4		

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AKQ				2NT
Vul: Both	♥ Q82	♥ A1097	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ 1087	♦ AK93	Pass	6NT	AP	
South HCP: 20	♣ AKQJ4	♣ 86				
Contract: 6N S				1. Gerber		
				2. A=3 out of 4		

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ K2		2NT	Pass	3NT
Vul: None	♥ AK75	♥ 1082	AP			
North HCP: 20	♦ KQ9	♦ J875				
South HCP: 8	♣ Q4	♣ A983				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 162	♠ 1093	The opponents are silent.
Dealer: N	♥ A875	
Vul: Both	♦ 92	Partner bids first.
HCP: 5	♣ J986	

Board: 163	♠ KQJ75	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ K102	You bid first.
HCP: 20	♣ A3	

Board: 164	♠ A84	The opponents are silent.
Dealer: N	♥ 1095	
Vul: EW	♦ J92	Partner bids first.
HCP: 11	♣ AQ109	

Board: 165	♠ AKQ	The opponents are silent.
Dealer: S	♥ A1097	
Vul: Both	♦ AK93	You bid first.
HCP: 20	♣ 86	

Board: 166	♠ K2	The opponents are silent.
Dealer: N	♥ 1082	
Vul: None	♦ J875	Partner bids first.
HCP: 8	♣ A983	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 1093		2NT	Pass	3♣ ¹
Vul: Both	♥ Q94	♥ A875	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ64	♦ 92	AP			
South HCP: 5	♣ K10	♣ J986				
Contract: 3N N				1. Stayman		

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ KQJ75				2NT
Vul: None	♥ 1092	♥ AK8	Pass	3NT	AP	
North HCP: 5	♦ AJ986	♦ K102				
South HCP: 20	♣ 94	♣ A3				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A84		2NT	Pass	4♣ ¹
Vul: EW	♥ AKQ6	♥ 1095	Pass	4♠ ²	Pass	4NT
North HCP: 21	♦ AQ106	♦ J92	AP			
South HCP: 11	♣ K86	♣ AQ109				
Contract: 4N N				1. Gerber		
				2. A=2 out of 4		

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AKQ				2NT
Vul: Both	♥ Q82	♥ A1097	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ 1087	♦ AK93	Pass	6NT	AP	
South HCP: 20	♣ AKQJ4	♣ 86				
Contract: 6N S				1. Gerber		
				2. A=3 out of 4		

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ K2		2NT	Pass	3NT
Vul: None	♥ AK75	♥ 1082	AP			
North HCP: 20	♦ KQ9	♦ J875				
South HCP: 8	♣ Q4	♣ A983				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 167	♠ QJ95	The opponents are silent.
Dealer: S	♥ Q85	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 13	♣ Q43	

Board: 168	♠ Q86	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ K10	You bid first.
HCP: 20	♣ AQ873	

Board: 169	♠ KJ98	The opponents are silent.
Dealer: S	♥ A973	
Vul: NS	♦ K9	Partner bids first.
HCP: 13	♣ Q103	

Board: 170	♠ AQJ9	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ KQ75	

Board: 171	♠ 752	The opponents are silent.
Dealer: S	♥ A942	
Vul: None	♦ Q86	Partner bids first.
HCP: 8	♣ Q94	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ QJ95	♠ K3				2NT
Vul: NS	♥ Q85	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ AQ2	♦ KJ643	Pass	6NT	AP	
South HCP: 21	♣ Q43	♣ AK107				
Contract: 6N S						1. Stayman

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ94		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ K10	♦ AJ65	AP			
South HCP: 10	♣ AQ873	♣ 954				
Contract: 3N N						1. Stayman

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ KJ98	♠ Q62				2NT
Vul: NS	♥ A973	♥ KQ	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ K9	♦ AQ742	Pass	6NT	AP	
South HCP: 20	♣ Q103	♣ AK7				
Contract: 6N S						1. Stayman

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K6		2NT	Pass	4♣ ¹
Vul: EW	♥ KQ2	♥ A94	Pass	4♥ ²	Pass	6NT
North HCP: 20	♦ K3	♦ QJ84	AP			
South HCP: 14	♣ KQ75	♣ A1096				
Contract: 6N N						1. Gerber 2. A=1/4

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQJ10				2NT
Vul: None	♥ A942	♥ QJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ Q86	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ Q94	♣ A108				
Contract: 3N S						1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 167	♠ K3	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ KJ643	You bid first.
HCP: 21	♣ AK107	

Board: 168	♠ AJ94	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ AJ65	Partner bids first.
HCP: 10	♣ 954	

Board: 169	♠ Q62	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ AQ742	You bid first.
HCP: 20	♣ AK7	

Board: 170	♠ K6	The opponents are silent.
Dealer: N	♥ A94	
Vul: EW	♦ QJ84	Partner bids first.
HCP: 14	♣ A1096	

Board: 171	♠ AQJ10	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ AK9	You bid first.
HCP: 21	♣ A108	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ QJ95	♠ K3				2NT
Vul: NS	♥ Q85	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ AQ2	♦ KJ643	Pass	6NT	AP	
South HCP: 21	♣ Q43	♣ AK107				
Contract: 6N S						1. Stayman

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ94		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ K10	♦ AJ65	AP			
South HCP: 10	♣ AQ873	♣ 954				
Contract: 3N N						1. Stayman

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ KJ98	♠ Q62				2NT
Vul: NS	♥ A973	♥ KQ	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ K9	♦ AQ742	Pass	6NT	AP	
South HCP: 20	♣ Q103	♣ AK7				
Contract: 6N S						1. Stayman

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K6		2NT	Pass	4♣ ¹
Vul: EW	♥ KQ2	♥ A94	Pass	4♥ ²	Pass	6NT
North HCP: 20	♦ K3	♦ QJ84	AP			
South HCP: 14	♣ KQ75	♣ A1096				
Contract: 6N N						1. Gerber 2. A=1/4

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQJ10				2NT
Vul: None	♥ A942	♥ QJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ Q86	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ Q94	♣ A108				
Contract: 3N S						1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 172	♠ KQ2	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ A10982	You bid first.
HCP: 20	♣ KQ	

Board: 173	♠ K1094	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ A1094	Partner bids first.
HCP: 12	♣ 85	

Board: 174	♠ K82	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: Both	♦ KQ7	You bid first.
HCP: 20	♣ AK7	

Board: 175	♠ A3	The opponents are silent.
Dealer: S	♥ J987	
Vul: NS	♦ 10962	Partner bids first.
HCP: 5	♣ 974	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ AJ5		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ3	♥ 7652	Pass	3♦	Pass	3NT
North HCP: 20	♦ A10982	♦ 76	AP			
South HCP: 6	♣ KQ	♣ J876	1. Stayman			
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ K1094	♠ AQJ53				2NT
Vul: EW	♥ AJ7	♥ K5	Pass	3♣ ¹	Pass	3♠
North HCP: 12	♦ A1094	♦ K7	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♣ 85	♣ AK93	Pass	5♣ ⁴	Pass	7♠
Contract: 7♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ A106		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ74	♥ KQ93	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ KQ7	♦ AJ2	Pass	3NT	Pass	4NT ³
South HCP: 14	♣ AK7	♣ 943	Pass	5♥ ⁴	Pass	6♥
Contract: 6♥ N			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=0			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ Q762				2NT
Vul: NS	♥ J987	♥ K6	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 10962	♦ KQJ	Pass	3NT	AP	
South HCP: 20	♣ 974	♣ AKQ6	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 172	♠ AJ5	The opponents are silent.
Dealer: N	♥ 7652	
Vul: NS	♦ 76	Partner bids first.
HCP: 6	♣ J876	

Board: 173	♠ AQJ53	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ K7	You bid first.
HCP: 20	♣ AK93	

Board: 174	♠ A106	The opponents are silent.
Dealer: N	♥ KQ93	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 14	♣ 943	

Board: 175	♠ Q762	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ KQJ	You bid first.
HCP: 20	♣ AKQ6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ AJ5		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ3	♥ 7652	Pass	3♦	Pass	3NT
North HCP: 20	♦ A10982	♦ 76	AP			
South HCP: 6	♣ KQ	♣ J876	1. Stayman			
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ K1094	♠ AQJ53				2NT
Vul: EW	♥ AJ7	♥ K5	Pass	3♣ ¹	Pass	3♠
North HCP: 12	♦ A1094	♦ K7	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♣ 85	♣ AK93	Pass	5♣ ⁴	Pass	7♠
Contract: 7♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ A106		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ74	♥ KQ93	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ KQ7	♦ AJ2	Pass	3NT	Pass	4NT ³
South HCP: 14	♣ AK7	♣ 943	Pass	5♥ ⁴	Pass	6♥
Contract: 6♥ N			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=0			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ Q762				2NT
Vul: NS	♥ J987	♥ K6	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 10962	♦ KQJ	Pass	3NT	AP	
South HCP: 20	♣ 974	♣ AKQ6	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 176	♠ KJ43	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ AK98	You bid first.
HCP: 21	♣ AK7	

Board: 177	♠ K2	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ J752	Partner bids first.
HCP: 9	♣ QJ87	

Board: 178	♠ AQ42	The opponents are silent.
Dealer: N	♥ Q97	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ AQ43	

Board: 179	♠ KJ64	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: EW	♦ 964	Partner bids first.
HCP: 9	♣ 74	

Board: 180	♠ K9	The opponents are silent.
Dealer: N	♥ A764	
Vul: Both	♦ AJ6	You bid first.
HCP: 21	♣ AKQ6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 176
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ KJ43
♥ K10
♦ AK98
♣ AK7

South:
♠ Q95
♥ AQ4
♦ QJ5
♣ Q1094

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♠ ²	Pass	6NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 177
Dealer: S
Vul: Both
North HCP: 9
South HCP: 21
Contract: 3N S

North:
♠ K2
♥ Q62
♦ J752
♣ QJ87

South:
♠ Q7
♥ K43
♦ AKQ8
♣ AK94

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 178
Dealer: N
Vul: None
North HCP: 21
South HCP: 5
Contract: 4♠ N

North:
♠ AQ42
♥ Q97
♦ AK
♣ AQ43

South:
♠ KJ87
♥ 65
♦ J94
♣ 9865

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

Board: 179
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♥ S

North:
♠ KJ64
♥ KQ106
♦ 964
♣ 74

South:
♠ AQ
♥ A982
♦ AQ1032
♣ A6

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			

Board: 180

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ K9

♥ A764

♦ AJ6

♣ AKQ6

South:

♠ J642

♥ 95

♦ K104

♣ J1098

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

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

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 176	♠ Q95	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 13	♣ Q1094	

Board: 177	♠ Q7	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ AKQ8	You bid first.
HCP: 21	♣ AK94	

Board: 178	♠ KJ87	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ J94	Partner bids first.
HCP: 5	♣ 9865	

Board: 179	♠ AQ	The opponents are silent.
Dealer: S	♥ A982	
Vul: EW	♦ AQ1032	You bid first.
HCP: 20	♣ A6	

Board: 180	♠ J642	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ K104	Partner bids first.
HCP: 5	♣ J1098	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 176
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ KJ43
♥ K10
♦ AK98
♣ AK7

South:
♠ Q95
♥ AQ4
♦ QJ5
♣ Q1094

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♠ ²	Pass	6NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 177
Dealer: S
Vul: Both
North HCP: 9
South HCP: 21
Contract: 3N S

North:
♠ K2
♥ Q62
♦ J752
♣ QJ87

South:
♠ Q7
♥ K43
♦ AKQ8
♣ AK94

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 178
Dealer: N
Vul: None
North HCP: 21
South HCP: 5
Contract: 4♠ N

North:
♠ AQ42
♥ Q97
♦ AK
♣ AQ43

South:
♠ KJ87
♥ 65
♦ J94
♣ 9865

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

Board: 179
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♥ S

North:
♠ KJ64
♥ KQ106
♦ 964
♣ 74

South:
♠ AQ
♥ A982
♦ AQ1032
♣ A6

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			

Board: 180

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ K9

♥ A764

♦ AJ6

♣ AKQ6

South:

♠ J642

♥ 95

♦ K104

♣ J1098

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

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

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 181	♠ K1095	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ 976	Partner bids first.
HCP: 7	♣ 1095	

Board: 182	♠ A86	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ AQ42	You bid first.
HCP: 20	♣ A83	

Board: 183	♠ 96	The opponents are silent.
Dealer: S	♥ 632	
Vul: Both	♦ A875	Partner bids first.
HCP: 5	♣ J976	

Board: 184	♠ KJ	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: None	♦ A10	You bid first.
HCP: 21	♣ KJ1083	

Board: 185	♠ Q875	The opponents are silent.
Dealer: S	♥ 832	
Vul: NS	♦ KQ6	Partner bids first.
HCP: 13	♣ KQJ	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K1095	♠ AJ643				2NT
Vul: None	♥ A86	♥ K3	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 976	♦ AJ	Pass	4♠	AP	
South HCP: 20	♣ 1095	♣ AQJ6				
Contract: 4♠ S			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K9		2NT	Pass	4♣ ¹
Vul: NS	♥ AQ4	♥ K95	Pass	4♦ ²	Pass	6NT
North HCP: 20	♦ AQ42	♦ J85	AP			
South HCP: 12	♣ A83	♣ KQ976	1. Gerber			
Contract: 6N N			2. A=0/4 or 4/4			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ AK4				2NT
Vul: Both	♥ 632	♥ KQ84	Pass	3NT	AP	
North HCP: 5	♦ A875	♦ K64				
South HCP: 21	♣ J976	♣ AQ5				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q653		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ10	♥ 98	Pass	3♥	Pass	3NT
North HCP: 21	♦ A10	♦ J82	AP			
South HCP: 7	♣ KJ1083	♣ A974	1. Stayman			
Contract: 3N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ A2				2NT
Vul: NS	♥ 832	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ KQ6	♦ AJ1087	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A92	1. Stayman			
Contract: 6N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 181	♠ AJ643	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AQJ6	

Board: 182	♠ K9	The opponents are silent.
Dealer: N	♥ K95	
Vul: NS	♦ J85	Partner bids first.
HCP: 12	♣ KQ976	

Board: 183	♠ AK4	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: Both	♦ K64	You bid first.
HCP: 21	♣ AQ5	

Board: 184	♠ Q653	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ J82	Partner bids first.
HCP: 7	♣ A974	

Board: 185	♠ A2	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ AJ1087	You bid first.
HCP: 20	♣ A92	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K1095	♠ AJ643				2NT
Vul: None	♥ A86	♥ K3	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 976	♦ AJ	Pass	4♠	AP	
South HCP: 20	♣ 1095	♣ AQJ6				
Contract: 4♠ S			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K9		2NT	Pass	4♣ ¹
Vul: NS	♥ AQ4	♥ K95	Pass	4♦ ²	Pass	6NT
North HCP: 20	♦ AQ42	♦ J85	AP			
South HCP: 12	♣ A83	♣ KQ976	1. Gerber			
Contract: 6N N			2. A=0/4 or 4/4			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ AK4				2NT
Vul: Both	♥ 632	♥ KQ84	Pass	3NT	AP	
North HCP: 5	♦ A875	♦ K64				
South HCP: 21	♣ J976	♣ AQ5				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q653		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ10	♥ 98	Pass	3♥	Pass	3NT
North HCP: 21	♦ A10	♦ J82	AP			
South HCP: 7	♣ KJ1083	♣ A974	1. Stayman			
Contract: 3N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ A2				2NT
Vul: NS	♥ 832	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ KQ6	♦ AJ1087	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A92	1. Stayman			
Contract: 6N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 186	♠ 985	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ K6	

Board: 187	♠ Q843	The opponents are silent.
Dealer: S	♥ J82	
Vul: None	♦ J9	Partner bids first.
HCP: 8	♣ A754	

Board: 188	♠ Q32	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ AQ6	You bid first.
HCP: 20	♣ AQ105	

Board: 189	♠ J1092	The opponents are silent.
Dealer: S	♥ K1063	
Vul: EW	♦ 65	Partner bids first.
HCP: 9	♣ AJ7	

Board: 190	♠ K75	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ A103	You bid first.
HCP: 20	♣ AKJ10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 985	♠ AKQ4		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ8	♥ 1064	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKJ5	♦ 104	AP			
South HCP: 9	♣ K6	♣ 10853	1. Stayman			
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ AJ9				2NT
Vul: None	♥ J82	♥ AQ64	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ J9	♦ KQ4	Pass	3NT	AP	
South HCP: 21	♣ A754	♣ KQ6	1. Stayman			
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ A1097		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ9	♥ J86	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ6	♦ KJ75	AP			
South HCP: 10	♣ AQ105	♣ J6	1. Stayman			
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ J1092	♠ AK85				2NT
Vul: EW	♥ K1063	♥ AJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 65	♦ KQ92	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♣ AJ7	♣ K6	Pass	5♦ ⁴	Pass	5♠
Contract: 5♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ 1064		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ10	♥ K742	Pass	3♦	Pass	3NT
North HCP: 20	♦ A103	♦ 8654	AP			
South HCP: 5	♣ AKJ10	♣ Q4	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 186	♠ AKQ4	The opponents are silent.
Dealer: N	♥ 1064	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ 10853	

Board: 187	♠ AJ9	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: None	♦ KQ4	You bid first.
HCP: 21	♣ KQ6	

Board: 188	♠ A1097	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ KJ75	Partner bids first.
HCP: 10	♣ J6	

Board: 189	♠ AK85	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ KQ92	You bid first.
HCP: 20	♣ K6	

Board: 190	♠ 1064	The opponents are silent.
Dealer: N	♥ K742	
Vul: Both	♦ 8654	Partner bids first.
HCP: 5	♣ Q4	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 985	♠ AKQ4		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ8	♥ 1064	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKJ5	♦ 104	AP			
South HCP: 9	♣ K6	♣ 10853	1. Stayman			
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ AJ9				2NT
Vul: None	♥ J82	♥ AQ64	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ J9	♦ KQ4	Pass	3NT	AP	
South HCP: 21	♣ A754	♣ KQ6	1. Stayman			
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ A1097		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ9	♥ J86	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ6	♦ KJ75	AP			
South HCP: 10	♣ AQ105	♣ J6	1. Stayman			
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ J1092	♠ AK85				2NT
Vul: EW	♥ K1063	♥ AJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 65	♦ KQ92	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♣ AJ7	♣ K6	Pass	5♦ ⁴	Pass	5♠
Contract: 5♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ 1064		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ10	♥ K742	Pass	3♦	Pass	3NT
North HCP: 20	♦ A103	♦ 8654	AP			
South HCP: 5	♣ AKJ10	♣ Q4	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 191	♠ K84	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ AJ72	Partner bids first.
HCP: 18	♣ AQ106	

Board: 192	♠ K854	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ AJ	

Board: 193	♠ 832	The opponents are silent.
Dealer: S	♥ J1053	
Vul: Both	♦ K65	Partner bids first.
HCP: 5	♣ J104	

Board: 194	♠ AK10	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ K6	You bid first.
HCP: 21	♣ AQ1095	

Board: 195	♠ Q84	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ AQ865	Partner bids first.
HCP: 11	♣ J10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ				2NT
Vul: NS	♥ A3	♥ KQ865	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 18	♦ AJ72	♦ KQ	Pass	7NT	AP	
South HCP: 20	♣ AQ106	♣ K98				
Contract: 7N S			1. Gerber			
			2. A=1/4			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ Q102				
Vul: EW	♥ AQJ2	♥ 864		2NT	Pass	3NT
North HCP: 20	♦ KQ9	♦ AJ8	AP			
South HCP: 7	♣ AJ	♣ 8763				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ K95				2NT
Vul: Both	♥ J1053	♥ K6	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ K65	♦ AQ97	Pass	3NT	AP	
South HCP: 21	♣ J104	♣ AKQ5				
Contract: 3N S			1. Stayman			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q962		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ2	♥ KQ3	Pass	3♦	Pass	6NT
North HCP: 21	♦ K6	♦ AQ3	AP			
South HCP: 13	♣ AQ1095	♣ 762				
Contract: 6N N			1. Stayman			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A107				2NT
Vul: Both	♥ Q62	♥ A7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ AQ865	♦ K103	Pass	6NT	Pass	7♣
South HCP: 20	♣ J10	♣ AKQ93	AP			
Contract: 7♣ N			1. Gerber			
			2. A=3 out of 4			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 191	♠ AQJ	The opponents are silent.
Dealer: S	♥ KQ865	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ K98	

Board: 192	♠ Q102	The opponents are silent.
Dealer: N	♥ 864	
Vul: EW	♦ AJ8	Partner bids first.
HCP: 7	♣ 8763	

Board: 193	♠ K95	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ AQ97	You bid first.
HCP: 21	♣ AKQ5	

Board: 194	♠ Q962	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ AQ3	Partner bids first.
HCP: 13	♣ 762	

Board: 195	♠ A107	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ K103	You bid first.
HCP: 20	♣ AKQ93	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ				2NT
Vul: NS	♥ A3	♥ KQ865	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 18	♦ AJ72	♦ KQ	Pass	7NT	AP	
South HCP: 20	♣ AQ106	♣ K98				
Contract: 7N S			1. Gerber			
			2. A=1/4			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ Q102				
Vul: EW	♥ AQJ2	♥ 864		2NT	Pass	3NT
North HCP: 20	♦ KQ9	♦ AJ8	AP			
South HCP: 7	♣ AJ	♣ 8763				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ K95				2NT
Vul: Both	♥ J1053	♥ K6	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ K65	♦ AQ97	Pass	3NT	AP	
South HCP: 21	♣ J104	♣ AKQ5				
Contract: 3N S			1. Stayman			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q962		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ2	♥ KQ3	Pass	3♦	Pass	6NT
North HCP: 21	♦ K6	♦ AQ3	AP			
South HCP: 13	♣ AQ1095	♣ 762				
Contract: 6N N			1. Stayman			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A107				2NT
Vul: Both	♥ Q62	♥ A7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ AQ865	♦ K103	Pass	6NT	Pass	7♣
South HCP: 20	♣ J10	♣ AKQ93	AP			
Contract: 7♣ N			1. Gerber			
			2. A=3 out of 4			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 196	♠ AK86	The opponents are silent.
Dealer: N	♥ AK73	
Vul: NS	♦ J7	You bid first.
HCP: 20	♣ AJ5	

Board: 197	♠ K107	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ J10874	Partner bids first.
HCP: 12	♣ K3	

Board: 198	♠ AQ	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ A843	You bid first.
HCP: 21	♣ A975	

Board: 199	♠ KQJ	The opponents are silent.
Dealer: S	♥ Q98	
Vul: NS	♦ AQJ109	Partner bids first.
HCP: 15	♣ 62	

Board: 200	♠ Q8	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ AK854	You bid first.
HCP: 21	♣ AJ4	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 196
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ AK86
 ♥ AK73
 ♦ J7
 ♣ AJ5

South:
 ♠ 9753
 ♥ Q642
 ♦ A9
 ♣ K43

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

Board: 197
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 20
 Contract: 6N S

North:
 ♠ K107
 ♥ AJ5
 ♦ J10874
 ♣ K3

South:
 ♠ A932
 ♥ KQ
 ♦ AK3
 ♣ A876

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 198
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 8
 Contract: 3N N

North:
 ♠ AQ
 ♥ AK5
 ♦ A843
 ♣ A975

South:
 ♠ K64
 ♥ Q1087
 ♦ QJ97
 ♣ 86

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

Board: 199
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 21
 Contract: 6N S

North:
 ♠ KQJ
 ♥ Q98
 ♦ AQJ109
 ♣ 62

South:
 ♠ A1085
 ♥ AKJ
 ♦ K82
 ♣ AQ9

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 200
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 7
 Contract: 3N N

North:
 ♠ Q8
 ♥ AK10
 ♦ AK854
 ♣ AJ4

South:
 ♠ K54
 ♥ Q85
 ♦ Q9632
 ♣ 95

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 196	♠ 9753	The opponents are silent.
Dealer: N	♥ Q642	
Vul: NS	♦ A9	Partner bids first.
HCP: 9	♣ K43	

Board: 197	♠ A932	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ A876	

Board: 198	♠ K64	The opponents are silent.
Dealer: N	♥ Q1087	
Vul: None	♦ QJ97	Partner bids first.
HCP: 8	♣ 86	

Board: 199	♠ A1085	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ K82	You bid first.
HCP: 21	♣ AQ9	

Board: 200	♠ K54	The opponents are silent.
Dealer: N	♥ Q85	
Vul: EW	♦ Q9632	Partner bids first.
HCP: 7	♣ 95	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 196
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4♥ N

North:
♠ AK86
♥ AK73
♦ J7
♣ AJ5

South:
♠ 9753
♥ Q642
♦ A9
♣ K43

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

Board: 197
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ K107
♥ AJ5
♦ J10874
♣ K3

South:
♠ A932
♥ KQ
♦ AK3
♣ A876

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 198
Dealer: N
Vul: None
North HCP: 21
South HCP: 8
Contract: 3N N

North:
♠ AQ
♥ AK5
♦ A843
♣ A975

South:
♠ K64
♥ Q1087
♦ QJ97
♣ 86

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

Board: 199
Dealer: S
Vul: NS
North HCP: 15
South HCP: 21
Contract: 6N S

North:
♠ KQJ
♥ Q98
♦ AQJ109
♣ 62

South:
♠ A1085
♥ AKJ
♦ K82
♣ AQ9

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 200
Dealer: N
Vul: EW
North HCP: 21
South HCP: 7
Contract: 3N N

North:
♠ Q8
♥ AK10
♦ AK854
♣ AJ4

South:
♠ K54
♥ Q85
♦ Q9632
♣ 95

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 201	♠ Q64	The opponents are silent.
Dealer: S	♥ A973	
Vul: None	♦ J4	Partner bids first.
HCP: 7	♣ 10873	

Board: 202	♠ K5	The opponents are silent.
Dealer: N	♥ KQ964	
Vul: NS	♦ KQ10	You bid first.
HCP: 20	♣ AK4	

Board: 203	♠ 632	The opponents are silent.
Dealer: S	♥ 864	
Vul: EW	♦ KQ1083	Partner bids first.
HCP: 7	♣ Q9	

Board: 204	♠ AQ107	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ AK1097	You bid first.
HCP: 21	♣ A6	

Board: 205	♠ K98	The opponents are silent.
Dealer: S	♥ 10985	
Vul: NS	♦ K86	Partner bids first.
HCP: 6	♣ 974	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AJ				2NT
Vul: None	♥ A973	♥ KQ5	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J4	♦ A652	Pass	3NT	AP	
South HCP: 21	♣ 10873	♣ AQJ4				
Contract: 3N S						1. Stayman

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ109		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ964	♥ A2	Pass	3♥	Pass	6NT
North HCP: 20	♦ KQ10	♦ A652	AP			
South HCP: 13	♣ AK4	♣ 972				
Contract: 6N N						1. Stayman

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKJ8				2NT
Vul: EW	♥ 864	♥ KJ109	Pass	3NT	AP	
North HCP: 7	♦ KQ1083	♦ AJ				
South HCP: 21	♣ Q9	♣ A104				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ107	♠ K642		2NT	Pass	3♣ ¹
Vul: Both	♥ A3	♥ 1074	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK1097	♦ QJ63	Pass	4NT ²	Pass	5♦ ³
South HCP: 6	♣ A6	♣ 95	Pass	5♠	AP	
Contract: 5♠ N						1. Stayman
						2. Blackwood 0314, for ♠
						3. A=1/5 or 4/5

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AJ76				2NT
Vul: NS	♥ 10985	♥ AJ74	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ K86	♦ AJ2	Pass	4♥	AP	
South HCP: 21	♣ 974	♣ AQ				
Contract: 4♥ S						1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 201	♠ AJ	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ A652	You bid first.
HCP: 21	♣ AQJ4	

Board: 202	♠ AJ109	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ A652	Partner bids first.
HCP: 13	♣ 972	

Board: 203	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: EW	♦ AJ	You bid first.
HCP: 21	♣ A104	

Board: 204	♠ K642	The opponents are silent.
Dealer: N	♥ 1074	
Vul: Both	♦ QJ63	Partner bids first.
HCP: 6	♣ 95	

Board: 205	♠ AJ76	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: NS	♦ AJ2	You bid first.
HCP: 21	♣ AQ	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AJ				2NT
Vul: None	♥ A973	♥ KQ5	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J4	♦ A652	Pass	3NT	AP	
South HCP: 21	♣ 10873	♣ AQJ4				
Contract: 3N S						1. Stayman

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ109		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ964	♥ A2	Pass	3♥	Pass	6NT
North HCP: 20	♦ KQ10	♦ A652	AP			
South HCP: 13	♣ AK4	♣ 972				
Contract: 6N N						1. Stayman

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKJ8				2NT
Vul: EW	♥ 864	♥ KJ109	Pass	3NT	AP	
North HCP: 7	♦ KQ1083	♦ AJ				
South HCP: 21	♣ Q9	♣ A104				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ107	♠ K642		2NT	Pass	3♣ ¹
Vul: Both	♥ A3	♥ 1074	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK1097	♦ QJ63	Pass	4NT ²	Pass	5♦ ³
South HCP: 6	♣ A6	♣ 95	Pass	5♠	AP	
Contract: 5♠ N						1. Stayman
						2. Blackwood 0314, for ♠
						3. A=1/5 or 4/5

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AJ76				2NT
Vul: NS	♥ 10985	♥ AJ74	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ K86	♦ AJ2	Pass	4♥	AP	
South HCP: 21	♣ 974	♣ AQ				
Contract: 4♥ S						1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 206	♠ A76	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: EW	♦ AKJ6	You bid first.
HCP: 21	♣ K9	
Board: 207	♠ J4	East Doubles 3♠ if possible.
Dealer: S	♥ K732	
Vul: Both	♦ 1095	Partner bids first.
HCP: 9	♣ AJ85	
Board: 208	♠ QJ102	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ 53	You bid first.
HCP: 20	♣ AKQ5	
Board: 209	♠ 7432	The opponents are silent.
Dealer: S	♥ 9753	
Vul: EW	♦ AJ8	Partner bids first.
HCP: 6	♣ J9	
Board: 210	♠ J64	The opponents are silent.
Dealer: N	♥ KQ93	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ AQJ	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ KJ32		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ64	♥ K108	Pass	3♥	Pass	6NT
North HCP: 21	♦ AKJ6	♦ Q43	AP			
South HCP: 14	♣ K9	♣ AJ7	1. Stayman			
Contract: 6N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K10				2NT
Vul: Both	♥ K732	♥ AJ109	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ 1095	♦ AKQ32	Pass	3♠ ²	X	4NT ³
South HCP: 20	♣ AJ85	♣ K9	Pass	5♥ ⁴	Pass	6♥
Contract: 6♥ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=0			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ QJ102	♠ K743		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ	♥ 82	Pass	3♠	Pass	4♠
North HCP: 20	♦ 53	♦ AJ42	AP			
South HCP: 8	♣ AKQ5	♣ 864	1. Stayman			
Contract: 4♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ KQ6				2NT
Vul: EW	♥ 9753	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ AJ8	♦ Q65	Pass	3NT	AP	
South HCP: 20	♣ J9	♣ AQ54	1. Stayman			
Contract: 3N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ 10832		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ93	♥ A6	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK4	♦ QJ96	AP			
South HCP: 7	♣ AQJ	♣ 876	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 206	♠ KJ32	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ Q43	Partner bids first.
HCP: 14	♣ AJ7	

Board: 207	♠ K10	East Doubles 3♠ if possible.
Dealer: S	♥ AJ109	
Vul: Both	♦ AKQ32	You bid first.
HCP: 20	♣ K9	

Board: 208	♠ K743	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ AJ42	Partner bids first.
HCP: 8	♣ 864	

Board: 209	♠ KQ6	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ Q65	You bid first.
HCP: 20	♣ AQ54	

Board: 210	♠ 10832	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ QJ96	Partner bids first.
HCP: 7	♣ 876	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ KJ32		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ64	♥ K108	Pass	3♥	Pass	6NT
North HCP: 21	♦ AKJ6	♦ Q43	AP			
South HCP: 14	♣ K9	♣ AJ7	1. Stayman			
Contract: 6N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K10				2NT
Vul: Both	♥ K732	♥ AJ109	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ 1095	♦ AKQ32	Pass	3♠ ²	X	4NT ³
South HCP: 20	♣ AJ85	♣ K9	Pass	5♥ ⁴	Pass	6♥
Contract: 6♥ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=0			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ QJ102	♠ K743		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ	♥ 82	Pass	3♠	Pass	4♠
North HCP: 20	♦ 53	♦ AJ42	AP			
South HCP: 8	♣ AKQ5	♣ 864	1. Stayman			
Contract: 4♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ KQ6				2NT
Vul: EW	♥ 9753	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ AJ8	♦ Q65	Pass	3NT	AP	
South HCP: 20	♣ J9	♣ AQ54	1. Stayman			
Contract: 3N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ 10832		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ93	♥ A6	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK4	♦ QJ96	AP			
South HCP: 7	♣ AQJ	♣ 876	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 211	♠ 543	West Bids 3♣ if possible.
Dealer: S	♥ A843	
Vul: None	♦ Q105	Partner bids first.
HCP: 7	♣ J87	

Board: 212	♠ 765	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ AKJ75	You bid first.
HCP: 20	♣ AK6	

Board: 213	♠ QJ105	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ 8752	Partner bids first.
HCP: 10	♣ QJ4	

Board: 214	♠ KQ95	The opponents are silent.
Dealer: N	♥ AK98	
Vul: None	♦ Q8	You bid first.
HCP: 20	♣ AQ2	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 211

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 543

♥ A843

♦ Q105

♣ J87

South:

♠ AQJ10

♥ Q7

♦ AJ876

♣ AK

West North East South

2NT

3♣ 3NT AP

Board: 212

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ 765

♥ AJ

♦ AKJ75

♣ AK6

South:

♠ AKJ4

♥ Q54

♦ 832

♣ Q85

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 213

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ QJ105

♥ A6

♦ 8752

♣ QJ4

South:

♠ AK96

♥ QJ74

♦ K4

♣ AK9

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT Pass 4♠

AP

1. Stayman

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4NT³ Pass 5♠⁴

Pass 5NT⁵ Pass 6♦⁶

Pass 6♥ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=1

5. King ask by 5NT

6. K=1

Board: 214

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6♥ N

North:

♠ KQ95

♥ AK98

♦ Q8

♣ AQ2

South:

♠ A3

♥ QJ76

♦ A42

♣ K1065

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 211	♠ AQJ10	West Bids 3♣ if possible.
Dealer: S	♥ Q7	
Vul: None	♦ AJ876	You bid first.
HCP: 21	♣ AK	

Board: 212	♠ AKJ4	The opponents are silent.
Dealer: N	♥ Q54	
Vul: NS	♦ 832	Partner bids first.
HCP: 12	♣ Q85	

Board: 213	♠ AK96	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: Both	♦ K4	You bid first.
HCP: 20	♣ AK9	

Board: 214	♠ A3	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: None	♦ A42	Partner bids first.
HCP: 14	♣ K1065	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 211

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 543

♥ A843

♦ Q105

♣ J87

South:

♠ AQJ10

♥ Q7

♦ AJ876

♣ AK

West North East South

2NT

3♣ 3NT AP

Board: 212

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ 765

♥ AJ

♦ AKJ75

♣ AK6

South:

♠ AKJ4

♥ Q54

♦ 832

♣ Q85

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 213

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ QJ105

♥ A6

♦ 8752

♣ QJ4

South:

♠ AK96

♥ QJ74

♦ K4

♣ AK9

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT Pass 4♠

AP

1. Stayman

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4NT³ Pass 5♠⁴

Pass 5NT⁵ Pass 6♦⁶

Pass 6♥ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=1

5. King ask by 5NT

6. K=1

Board: 214

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6♥ N

North:

♠ KQ95

♥ AK98

♦ Q8

♣ AQ2

South:

♠ A3

♥ QJ76

♦ A42

♣ K1065

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 215	♠ A82	The opponents are silent.
Dealer: S	♥ AK94	
Vul: NS	♦ Q1042	Partner bids first.
HCP: 13	♣ 65	

Board: 216	♠ AK1064	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ A862	You bid first.
HCP: 20	♣ A6	

Board: 217	♠ 62	The opponents are silent.
Dealer: S	♥ 5432	
Vul: None	♦ A84	Partner bids first.
HCP: 5	♣ J1095	

Board: 218	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K96	
Vul: NS	♦ K5	You bid first.
HCP: 20	♣ AQ76	

Board: 219	♠ Q97	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ Q86	Partner bids first.
HCP: 11	♣ KJ976	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ KQ5				2NT
Vul: NS	♥ AK94	♥ Q83	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ Q1042	♦ KJ6	Pass	6NT	AP	
South HCP: 20	♣ 65	♣ AKQ9				
Contract: 6N S						1. Stayman

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AK1064	♠ J97				
Vul: EW	♥ AJ	♥ 85		2NT	Pass	3NT
North HCP: 20	♦ A862	♦ KJ109	AP			
South HCP: 7	♣ A6	♣ Q954				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ KJ873				2NT
Vul: None	♥ 5432	♥ A8	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ A84	♦ KQ9	Pass	3NT	AP	
South HCP: 20	♣ J1095	♣ AK7				
Contract: 3N S						1. Stayman

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 952		2NT	Pass	3♣ ¹
Vul: NS	♥ K96	♥ Q753	Pass	3♠	Pass	3NT
North HCP: 20	♦ K5	♦ 98	AP			
South HCP: 5	♣ AQ76	♣ K854				
Contract: 3N N						1. Stayman

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ A8				2NT
Vul: EW	♥ K4	♥ QJ2	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ Q86	♦ AK4	AP			
South HCP: 20	♣ KJ976	♣ AQ1053				
Contract: 4N S						1. Gerber 2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 215	♠ KQ5	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ KJ6	You bid first.
HCP: 20	♣ AKQ9	

Board: 216	♠ J97	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ KJ109	Partner bids first.
HCP: 7	♣ Q954	

Board: 217	♠ KJ873	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ AK7	

Board: 218	♠ 952	The opponents are silent.
Dealer: N	♥ Q753	
Vul: NS	♦ 98	Partner bids first.
HCP: 5	♣ K854	

Board: 219	♠ A8	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ AQ1053	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ KQ5				2NT
Vul: NS	♥ AK94	♥ Q83	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ Q1042	♦ KJ6	Pass	6NT	AP	
South HCP: 20	♣ 65	♣ AKQ9				
Contract: 6N S			1. Stayman			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AK1064	♠ J97				
Vul: EW	♥ AJ	♥ 85		2NT	Pass	3NT
North HCP: 20	♦ A862	♦ KJ109	AP			
South HCP: 7	♣ A6	♣ Q954				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ KJ873				2NT
Vul: None	♥ 5432	♥ A8	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ A84	♦ KQ9	Pass	3NT	AP	
South HCP: 20	♣ J1095	♣ AK7				
Contract: 3N S			1. Stayman			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 952		2NT	Pass	3♣ ¹
Vul: NS	♥ K96	♥ Q753	Pass	3♠	Pass	3NT
North HCP: 20	♦ K5	♦ 98	AP			
South HCP: 5	♣ AQ76	♣ K854	1. Stayman			
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ A8				2NT
Vul: EW	♥ K4	♥ QJ2	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ Q86	♦ AK4	AP			
South HCP: 20	♣ KJ976	♣ AQ1053	1. Gerber			
Contract: 4N S			2. A=3 out of 4			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 220	♠ KQJ	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ AJ932	You bid first.
HCP: 20	♣ A5	

Board: 221	♠ Q107	The opponents are silent.
Dealer: S	♥ 1085	
Vul: EW	♦ 973	Partner bids first.
HCP: 4	♣ Q984	

Board: 222	♠ AK	The opponents are silent.
Dealer: N	♥ AQJ103	
Vul: Both	♦ Q105	You bid first.
HCP: 20	♣ A93	

Board: 223	♠ J7	The opponents are silent.
Dealer: S	♥ Q107	
Vul: None	♦ KQ62	Partner bids first.
HCP: 13	♣ KQ76	

Board: 224	♠ AJ	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ AK65	You bid first.
HCP: 20	♣ AK654	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 220
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 12
 Contract: 6N N

North:
 ♠ KQJ
 ♥ AJ7
 ♦ AJ932
 ♣ A5

South:
 ♠ 865
 ♥ K1052
 ♦ KQ10
 ♣ KJ9

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

1. Stayman
 2. Quantitative 4NT

Board: 221
 Dealer: S
 Vul: EW
 North HCP: 4
 South HCP: 21
 Contract: 2N S

North:
 ♠ Q107
 ♥ 1085
 ♦ 973
 ♣ Q984

South:
 ♠ AK654
 ♥ AKQ
 ♦ J64
 ♣ A6

West	North	East	South
			2NT
AP			

Board: 222
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 4
 Contract: 2N N

North:
 ♠ AK
 ♥ AQJ103
 ♦ Q105
 ♣ A93

South:
 ♠ J106
 ♥ K865
 ♦ 872
 ♣ 865

West	North	East	South
	2NT	AP	

Board: 223
 Dealer: S
 Vul: None
 North HCP: 13
 South HCP: 20
 Contract: 6N S

North:
 ♠ J7
 ♥ Q107
 ♦ KQ62
 ♣ KQ76

South:
 ♠ AKQ
 ♥ AK543
 ♦ 1098
 ♣ A3

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

1. Gerber
 2. A=3 out of 4

Board: 224
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 5
 Contract: 3N N

North:
 ♠ AJ
 ♥ J8
 ♦ AK65
 ♣ AK654

South:
 ♠ 872
 ♥ K32
 ♦ J932
 ♣ J98

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 220	♠ 865	The opponents are silent.
Dealer: N	♥ K1052	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 12	♣ KJ9	

Board: 221	♠ AK654	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ J64	You bid first.
HCP: 21	♣ A6	

Board: 222	♠ J106	The opponents are silent.
Dealer: N	♥ K865	
Vul: Both	♦ 872	Partner bids first.
HCP: 4	♣ 865	

Board: 223	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK543	
Vul: None	♦ 1098	You bid first.
HCP: 20	♣ A3	

Board: 224	♠ 872	The opponents are silent.
Dealer: N	♥ K32	
Vul: EW	♦ J932	Partner bids first.
HCP: 5	♣ J98	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 220
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ KQJ
♥ AJ7
♦ AJ932
♣ A5

South:
♠ 865
♥ K1052
♦ KQ10
♣ KJ9

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

1. Stayman
2. Quantitative 4NT

Board: 221
Dealer: S
Vul: EW
North HCP: 4
South HCP: 21
Contract: 2N S

North:
♠ Q107
♥ 1085
♦ 973
♣ Q984

South:
♠ AK654
♥ AKQ
♦ J64
♣ A6

West	North	East	South
			2NT
AP			

Board: 222
Dealer: N
Vul: Both
North HCP: 20
South HCP: 4
Contract: 2N N

North:
♠ AK
♥ AQJ103
♦ Q105
♣ A93

South:
♠ J106
♥ K865
♦ 872
♣ 865

West	North	East	South
	2NT	AP	

Board: 223
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ J7
♥ Q107
♦ KQ62
♣ KQ76

South:
♠ AKQ
♥ AK543
♦ 1098
♣ A3

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

1. Gerber
2. A=3 out of 4

Board: 224
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ AJ
♥ J8
♦ AK65
♣ AK654

South:
♠ 872
♥ K32
♦ J932
♣ J98

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 225	♠ A4	The opponents are silent.
Dealer: S	♥ AK109	
Vul: None	♦ J107	Partner bids first.
HCP: 13	♣ J1065	

Board: 226	♠ 1092	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: Both	♦ AKQJ10	You bid first.
HCP: 20	♣ KQ	

Board: 227	♠ KQ	The opponents are silent.
Dealer: S	♥ J72	
Vul: None	♦ 10964	Partner bids first.
HCP: 13	♣ AK92	

Board: 228	♠ AKJ9	The opponents are silent.
Dealer: N	♥ 63	
Vul: NS	♦ AKJ2	You bid first.
HCP: 20	♣ A74	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 225

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ A4

♥ AK109

♦ J107

♣ J1065

South:

♠ K9876

♥ QJ

♦ AK8

♣ AK3

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 226

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ 1092

♥ KQ2

♦ AKQJ10

♣ KQ

South:

♠ Q654

♥ 854

♦ 98

♣ A1097

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 227

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ KQ

♥ J72

♦ 10964

♣ AK92

South:

♠ AJ10

♥ AKQ

♦ AQ8

♣ J875

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6NT AP

1. Gerber

2. A=3 out of 4

Board: 228

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AKJ9

♥ 63

♦ AKJ2

♣ A74

South:

♠ 732

♥ J87

♦ 96

♣ QJ1093

West North East South

2NT AP

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 225	♠ K9876	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ AK3	

Board: 226	♠ Q654	The opponents are silent.
Dealer: N	♥ 854	
Vul: Both	♦ 98	Partner bids first.
HCP: 6	♣ A1097	

Board: 227	♠ AJ10	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ AQ8	You bid first.
HCP: 21	♣ J875	

Board: 228	♠ 732	The opponents are silent.
Dealer: N	♥ J87	
Vul: NS	♦ 96	Partner bids first.
HCP: 4	♣ QJ1093	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 225

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ A4

♥ AK109

♦ J107

♣ J1065

South:

♠ K9876

♥ QJ

♦ AK8

♣ AK3

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 226

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ 1092

♥ KQ2

♦ AKQJ10

♣ KQ

South:

♠ Q654

♥ 854

♦ 98

♣ A1097

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 227

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ KQ

♥ J72

♦ 10964

♣ AK92

South:

♠ AJ10

♥ AKQ

♦ AQ8

♣ J875

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6NT AP

1. Gerber

2. A=3 out of 4

Board: 228

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AKJ9

♥ 63

♦ AKJ2

♣ A74

South:

♠ 732

♥ J87

♦ 96

♣ QJ1093

West North East South

2NT AP

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 229 ♠ J109
Dealer: S ♥ AK54
Vul: EW ♦ J8
HCP: 12 ♣ K1097

The opponents are silent.

Partner bids first.

Board: 230 ♠ AQJ
Dealer: N ♥ AQ4
Vul: None ♦ A2
HCP: 20 ♣ QJ932

The opponents are silent.

You bid first.

Board: 231 ♠ AQ86
Dealer: S ♥ AQ87
Vul: EW ♦ Q3
HCP: 15 ♣ J95

West Doubles Pass if possible.

Partner bids first.

Board: 232 ♠ AK5
Dealer: N ♥ KJ3
Vul: Both ♦ A1082
HCP: 20 ♣ KQ10

The opponents are silent.

You bid first.

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 229
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 21
 Contract: 6♥ S

North:	South:
♠ J109	♠ A6
♥ AK54	♥ Q632
♦ J8	♦ AKQ9
♣ K1097	♣ AQ2

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♣ ³
Pass	4♦ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	Pass	5NT ⁷
Pass	6♦ ⁸	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			
4. Cue bid, surplus			
5. Blackwood 0314, for ♥			
6. A=2/5 or 5/5, Q(H)=0			
7. King ask by 5NT			
8. K=1			

Board: 230
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 13
 Contract: 6N N

North:	South:
♠ AQJ	♠ 1075
♥ AQ4	♥ KJ52
♦ A2	♦ KQ3
♣ QJ932	♣ A84

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	6NT
AP			
1. Stayman			

Board: 231
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 20
 Contract: 7NX S

North:	South:
♠ AQ86	♠ KJ7
♥ AQ87	♥ K3
♦ Q3	♦ AKJ5
♣ J95	♣ KQ106

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	7NT	Pass	Pass
X	AP		
1. Stayman			

Board: 232
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 4
 Contract: 2N N

North:	South:
♠ AK5	♠ 10874
♥ KJ3	♥ 10874
♦ A1082	♦ K65
♣ KQ10	♣ J4

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 229	♠ A6	The opponents are silent.
Dealer: S	♥ Q632	
Vul: EW	♦ AKQ9	You bid first.
HCP: 21	♣ AQ2	
Board: 230	♠ 1075	The opponents are silent.
Dealer: N	♥ KJ52	
Vul: None	♦ KQ3	Partner bids first.
HCP: 13	♣ A84	
Board: 231	♠ KJ7	West Doubles Pass if possible.
Dealer: S	♥ K3	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ KQ106	
Board: 232	♠ 10874	The opponents are silent.
Dealer: N	♥ 10874	
Vul: Both	♦ K65	Partner bids first.
HCP: 4	♣ J4	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 229
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 21
 Contract: 6♥ S

North:	South:
♠ J109	♠ A6
♥ AK54	♥ Q632
♦ J8	♦ AKQ9
♣ K1097	♣ AQ2

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♣ ³
Pass	4♦ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	Pass	5NT ⁷
Pass	6♦ ⁸	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			
4. Cue bid, surplus			
5. Blackwood 0314, for ♥			
6. A=2/5 or 5/5, Q(H)=0			
7. King ask by 5NT			
8. K=1			

Board: 230
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 13
 Contract: 6N N

North:	South:
♠ AQJ	♠ 1075
♥ AQ4	♥ KJ52
♦ A2	♦ KQ3
♣ QJ932	♣ A84

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	6NT
AP			
1. Stayman			

Board: 231
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 20
 Contract: 7NX S

North:	South:
♠ AQ86	♠ KJ7
♥ AQ87	♥ K3
♦ Q3	♦ AKJ5
♣ J95	♣ KQ106

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	7NT	Pass	Pass
X	AP		
1. Stayman			

Board: 232
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 4
 Contract: 2N N

North:	South:
♠ AK5	♠ 10874
♥ KJ3	♥ 10874
♦ A1082	♦ K65
♣ KQ10	♣ J4

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 233	♠ Q5	The opponents are silent.
Dealer: S	♥ K1086	
Vul: NS	♦ J932	Partner bids first.
HCP: 6	♣ 865	
Board: 234	♠ AKJ9	West Doubles 3♣ if possible.
Dealer: N	♥ AQ4	
Vul: EW	♦ J63	You bid first.
HCP: 21	♣ AQ6	
Board: 235	♠ K4	The opponents are silent.
Dealer: S	♥ A107	
Vul: Both	♦ 1075	Partner bids first.
HCP: 11	♣ KJ972	
Board: 236	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQJ65	
Vul: EW	♦ KJ5	You bid first.
HCP: 20	♣ K9	
Board: 237	♠ AJ84	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: Both	♦ K82	Partner bids first.
HCP: 14	♣ J3	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A8				2NT
Vul: NS	♥ K1086	♥ 972	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J932	♦ AKQ8	Pass	3NT	AP	
South HCP: 20	♣ 865	♣ AQJ7				
Contract: 3N S				1. Stayman		

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 107		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ4	♥ J973	X	3♠	Pass	3NT
North HCP: 21	♦ J63	♦ A975	AP			
South HCP: 5	♣ AQ6	♣ 1095				
Contract: 3N N				1. Stayman		

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ A105				2NT
Vul: Both	♥ A107	♥ KQJ43	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ 1075	♦ AKQ	Pass	6NT	AP	
South HCP: 21	♣ KJ972	♣ Q5				
Contract: 6N S				1. Gerber		
				2. A=2 out of 4		

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ63		2NT	Pass	3♣ ¹
Vul: EW	♥ AQJ65	♥ 10984	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ5	♦ 32	AP			
South HCP: 8	♣ K9	♣ A107				
Contract: 4♥ N				1. Stayman		

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ KQ3				2NT
Vul: Both	♥ KQ75	♥ A10	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ K82	♦ AQJ93	Pass	6NT	AP	
South HCP: 20	♣ J3	♣ A76				
Contract: 6N S				1. Stayman		

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 233	♠ A8	The opponents are silent.
Dealer: S	♥ 972	
Vul: NS	♦ AKQ8	You bid first.
HCP: 20	♣ AQJ7	

Board: 234	♠ 107	West Doubles 3♣ if possible.
Dealer: N	♥ J973	
Vul: EW	♦ A975	Partner bids first.
HCP: 5	♣ 1095	

Board: 235	♠ A105	The opponents are silent.
Dealer: S	♥ KQJ43	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ Q5	

Board: 236	♠ KJ63	The opponents are silent.
Dealer: N	♥ 10984	
Vul: EW	♦ 32	Partner bids first.
HCP: 8	♣ A107	

Board: 237	♠ KQ3	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ AQJ93	You bid first.
HCP: 20	♣ A76	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A8				2NT
Vul: NS	♥ K1086	♥ 972	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J932	♦ AKQ8	Pass	3NT	AP	
South HCP: 20	♣ 865	♣ AQJ7				
Contract: 3N S			1. Stayman			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 107		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ4	♥ J973	X	3♠	Pass	3NT
North HCP: 21	♦ J63	♦ A975	AP			
South HCP: 5	♣ AQ6	♣ 1095				
Contract: 3N N			1. Stayman			

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ A105				2NT
Vul: Both	♥ A107	♥ KQJ43	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ 1075	♦ AKQ	Pass	6NT	AP	
South HCP: 21	♣ KJ972	♣ Q5				
Contract: 6N S			1. Gerber 2. A=2 out of 4			

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ63		2NT	Pass	3♣ ¹
Vul: EW	♥ AQJ65	♥ 10984	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ5	♦ 32	AP			
South HCP: 8	♣ K9	♣ A107				
Contract: 4♥ N			1. Stayman			

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ KQ3				2NT
Vul: Both	♥ KQ75	♥ A10	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ K82	♦ AQJ93	Pass	6NT	AP	
South HCP: 20	♣ J3	♣ A76				
Contract: 6N S			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 238	♠ KQ1043	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ K107	

Board: 239	♠ A842	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ J1063	Partner bids first.
HCP: 10	♣ J97	

Board: 240	♠ AK832	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ Q7	You bid first.
HCP: 21	♣ AK5	

Board: 241	♠ 832	The opponents are silent.
Dealer: S	♥ 10432	
Vul: NS	♦ J87	Partner bids first.
HCP: 7	♣ AQ5	

Board: 242	♠ J54	The opponents are silent.
Dealer: N	♥ AK74	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ AQ8	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ KQ1043	♠ A62		2NT	Pass	3♣ ¹
Vul: None	♥ AQ9	♥ K1042	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQ	♦ K65	AP			
South HCP: 12	♣ K107	♣ Q94				
Contract: 6N N			1. Stayman			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ K95				2NT
Vul: NS	♥ A9	♥ QJ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ J1063	♦ AK852	Pass	3NT	AP	
South HCP: 20	♣ J97	♣ AK10				
Contract: 3N S			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AK832	♠ Q7				
Vul: Both	♥ KQ7	♥ 1098		2NT	AP	
North HCP: 21	♦ Q7	♦ J52				
South HCP: 4	♣ AK5	♣ J10987				
Contract: 2N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A4				2NT
Vul: NS	♥ 10432	♥ AQJ87	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J87	♦ AKQ9	Pass	4♥	AP	
South HCP: 20	♣ AQ5	♣ 109				
Contract: 4♥ S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ 10632		2NT	Pass	3♣ ¹
Vul: EW	♥ AK74	♥ J2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ9	♦ KJ106	AP			
South HCP: 8	♣ AQ8	♣ K43				
Contract: 3N N			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 238	♠ A62	The opponents are silent.
Dealer: N	♥ K1042	
Vul: None	♦ K65	Partner bids first.
HCP: 12	♣ Q94	

Board: 239	♠ K95	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ AK852	You bid first.
HCP: 20	♣ AK10	

Board: 240	♠ Q7	The opponents are silent.
Dealer: N	♥ 1098	
Vul: Both	♦ J52	Partner bids first.
HCP: 4	♣ J10987	

Board: 241	♠ A4	The opponents are silent.
Dealer: S	♥ AQJ87	
Vul: NS	♦ AKQ9	You bid first.
HCP: 20	♣ 109	

Board: 242	♠ 10632	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 8	♣ K43	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ KQ1043	♠ A62		2NT	Pass	3♣ ¹
Vul: None	♥ AQ9	♥ K1042	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQ	♦ K65	AP			
South HCP: 12	♣ K107	♣ Q94				
Contract: 6N N			1. Stayman			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ K95				2NT
Vul: NS	♥ A9	♥ QJ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ J1063	♦ AK852	Pass	3NT	AP	
South HCP: 20	♣ J97	♣ AK10				
Contract: 3N S			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AK832	♠ Q7				
Vul: Both	♥ KQ7	♥ 1098		2NT	AP	
North HCP: 21	♦ Q7	♦ J52				
South HCP: 4	♣ AK5	♣ J10987				
Contract: 2N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A4				2NT
Vul: NS	♥ 10432	♥ AQJ87	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J87	♦ AKQ9	Pass	4♥	AP	
South HCP: 20	♣ AQ5	♣ 109				
Contract: 4♥ S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ 10632		2NT	Pass	3♣ ¹
Vul: EW	♥ AK74	♥ J2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ9	♦ KJ106	AP			
South HCP: 8	♣ AQ8	♣ K43				
Contract: 3N N			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 243	♠ KQ105	The opponents are silent.
Dealer: S	♥ Q72	
Vul: None	♦ 1092	Partner bids first.
HCP: 13	♣ KQJ	

Board: 244	♠ J53	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ AKJ3	You bid first.
HCP: 20	♣ Q5	

Board: 245	♠ K1063	The opponents are silent.
Dealer: S	♥ A93	
Vul: EW	♦ J1093	Partner bids first.
HCP: 11	♣ K7	

Board: 246	♠ A6	The opponents are silent.
Dealer: N	♥ KQ93	
Vul: Both	♦ A54	You bid first.
HCP: 21	♣ AKJ9	

Board: 247	♠ Q87	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ 986	Partner bids first.
HCP: 7	♣ QJ108	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A32				2NT
Vul: None	♥ Q72	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ 1092	♦ AJ7	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A752				
Contract: 6N S			1. Stayman			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ K96		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ5	♥ 9762	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ3	♦ 92	AP			
South HCP: 6	♣ Q5	♣ K1097	1. Stayman			
Contract: 4♥ N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ AQ2				2NT
Vul: EW	♥ A93	♥ KJ65	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ J1093	♦ AQ7	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ K7	♣ AJ4	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q953		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ93	♥ 8742	Pass	3♥	Pass	4♥
North HCP: 21	♦ A54	♦ KQ6	AP			
South HCP: 7	♣ AKJ9	♣ 87	1. Stayman			
Contract: 4♥ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AK				2NT
Vul: NS	♥ Q95	♥ KJ10				
North HCP: 7	♦ 986	♦ KQ3	Pass	3NT	AP	
South HCP: 20	♣ QJ108	♣ A9764				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 243	♠ A32	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ AJ7	You bid first.
HCP: 20	♣ A752	

Board: 244	♠ K96	The opponents are silent.
Dealer: N	♥ 9762	
Vul: NS	♦ 92	Partner bids first.
HCP: 6	♣ K1097	

Board: 245	♠ AQ2	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: EW	♦ AQ7	You bid first.
HCP: 21	♣ AJ4	

Board: 246	♠ Q953	The opponents are silent.
Dealer: N	♥ 8742	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 7	♣ 87	

Board: 247	♠ AK	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ KQ3	You bid first.
HCP: 20	♣ A9764	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A32				2NT
Vul: None	♥ Q72	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ 1092	♦ AJ7	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A752				
Contract: 6N S			1. Stayman			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ K96		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ5	♥ 9762	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ3	♦ 92	AP			
South HCP: 6	♣ Q5	♣ K1097	1. Stayman			
Contract: 4♥ N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ AQ2				2NT
Vul: EW	♥ A93	♥ KJ65	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ J1093	♦ AQ7	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ K7	♣ AJ4	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q953		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ93	♥ 8742	Pass	3♥	Pass	4♥
North HCP: 21	♦ A54	♦ KQ6	AP			
South HCP: 7	♣ AKJ9	♣ 87	1. Stayman			
Contract: 4♥ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AK				2NT
Vul: NS	♥ Q95	♥ KJ10				
North HCP: 7	♦ 986	♦ KQ3	Pass	3NT	AP	
South HCP: 20	♣ QJ108	♣ A9764				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 248	♠ AQ	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ A10973	

Board: 249	♠ AQJ8	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ J762	Partner bids first.
HCP: 13	♣ KJ9	

Board: 250	♠ AQ	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ A10642	You bid first.
HCP: 21	♣ AQ7	

Board: 251	♠ 54	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ Q96	Partner bids first.
HCP: 11	♣ KJ1098	

Board: 252	♠ AQ	The opponents are silent.
Dealer: N	♥ A642	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ K985	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 248
Dealer: N
Vul: Both
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ AQ
♥ A83
♦ AK9
♣ A10973

South:
♠ KJ4
♥ KQ104
♦ 8542
♣ KJ

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

1. Stayman
2. Quantitative 4NT

Board: 249
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ AQJ8
♥ J5
♦ J762
♣ KJ9

South:
♠ K1095
♥ AQ87
♦ AK5
♣ A5

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

1. Stayman
2. Quantitative 4NT

Board: 250
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AQ
♥ KQ2
♦ A10642
♣ AQ7

South:
♠ 62
♥ A943
♦ KQJ8
♣ J96

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

1. Stayman
2. Quantitative 4NT

Board: 251
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 4N S

North:
♠ 54
♥ KQ3
♦ Q96
♣ KJ1098

South:
♠ AJ10
♥ AJ98
♦ KJ7
♣ AQ2

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

1. Gerber
2. A=3 out of 4

Board: 252
Dealer: N
Vul: None
North HCP: 20
South HCP: 4
Contract: 2N N

North:
♠ AQ
♥ A642
♦ AQJ
♣ K985

South:
♠ 10763
♥ KJ73
♦ 107
♣ 1073

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 248	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: Both	♦ 8542	Partner bids first.
HCP: 13	♣ KJ	

Board: 249	♠ K1095	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ A5	

Board: 250	♠ 62	The opponents are silent.
Dealer: N	♥ A943	
Vul: EW	♦ KQJ8	Partner bids first.
HCP: 11	♣ J96	

Board: 251	♠ AJ10	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: Both	♦ KJ7	You bid first.
HCP: 20	♣ AQ2	

Board: 252	♠ 10763	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: None	♦ 107	Partner bids first.
HCP: 4	♣ 1073	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 248
Dealer: N
Vul: Both
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ AQ
♥ A83
♦ AK9
♣ A10973

South:
♠ KJ4
♥ KQ104
♦ 8542
♣ KJ

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

1. Stayman
2. Quantitative 4NT

Board: 249
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ AQJ8
♥ J5
♦ J762
♣ KJ9

South:
♠ K1095
♥ AQ87
♦ AK5
♣ A5

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

1. Stayman
2. Quantitative 4NT

Board: 250
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AQ
♥ KQ2
♦ A10642
♣ AQ7

South:
♠ 62
♥ A943
♦ KQJ8
♣ J96

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

1. Stayman
2. Quantitative 4NT

Board: 251
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 4N S

North:
♠ 54
♥ KQ3
♦ Q96
♣ KJ1098

South:
♠ AJ10
♥ AJ98
♦ KJ7
♣ AQ2

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

1. Gerber
2. A=3 out of 4

Board: 252
Dealer: N
Vul: None
North HCP: 20
South HCP: 4
Contract: 2N N

North:
♠ AQ
♥ A642
♦ AQJ
♣ K985

South:
♠ 10763
♥ KJ73
♦ 107
♣ 1073

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 253	♠ AQ7	The opponents are silent.
Dealer: S	♥ Q1087	
Vul: NS	♦ 63	Partner bids first.
HCP: 13	♣ KQ75	

Board: 254	♠ AJ9	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ KQJ3	You bid first.
HCP: 20	♣ A54	

Board: 255	♠ 106	The opponents are silent.
Dealer: S	♥ 1097	
Vul: None	♦ K7532	Partner bids first.
HCP: 6	♣ QJ5	

Board: 256	♠ AK8	The opponents are silent.
Dealer: N	♥ KQ1083	
Vul: NS	♦ Q10	You bid first.
HCP: 20	♣ AQ8	

Board: 257	♠ Q542	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ A965	Partner bids first.
HCP: 12	♣ 962	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ KJ				2NT
Vul: NS	♥ Q1087	♥ AJ3	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ 63	♦ AQJ5	Pass	6NT	AP	
South HCP: 20	♣ KQ75	♣ A632	1. Stayman			
Contract: 6N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ106		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ4	♥ A865	Pass	3♦	Pass	6NT
North HCP: 20	♦ KQJ3	♦ A4	AP			
South HCP: 15	♣ A54	♣ Q87	1. Stayman			
Contract: 6N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AK5				2NT
Vul: None	♥ 1097	♥ KQ64	Pass	3NT	AP	
North HCP: 6	♦ K7532	♦ A4				
South HCP: 20	♣ QJ5	♣ A1098				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J2				
Vul: NS	♥ KQ1083	♥ J97		2NT	AP	
North HCP: 20	♦ Q10	♦ 943				
South HCP: 3	♣ AQ8	♣ J10964				
Contract: 2N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ A7				2NT
Vul: EW	♥ AQ	♥ K1083	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ A965	♦ KQ3	Pass	6NT	AP	
South HCP: 20	♣ 962	♣ AKJ10	1. Stayman			
Contract: 6N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 253	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ AQJ5	You bid first.
HCP: 20	♣ A632	

Board: 254	♠ KQ106	The opponents are silent.
Dealer: N	♥ A865	
Vul: Both	♦ A4	Partner bids first.
HCP: 15	♣ Q87	

Board: 255	♠ AK5	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ A1098	

Board: 256	♠ J2	The opponents are silent.
Dealer: N	♥ J97	
Vul: NS	♦ 943	Partner bids first.
HCP: 3	♣ J10964	

Board: 257	♠ A7	The opponents are silent.
Dealer: S	♥ K1083	
Vul: EW	♦ KQ3	You bid first.
HCP: 20	♣ AKJ10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ KJ				2NT
Vul: NS	♥ Q1087	♥ AJ3	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ 63	♦ AQJ5	Pass	6NT	AP	
South HCP: 20	♣ KQ75	♣ A632	1. Stayman			
Contract: 6N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ106		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ4	♥ A865	Pass	3♦	Pass	6NT
North HCP: 20	♦ KQJ3	♦ A4	AP			
South HCP: 15	♣ A54	♣ Q87	1. Stayman			
Contract: 6N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AK5				2NT
Vul: None	♥ 1097	♥ KQ64	Pass	3NT	AP	
North HCP: 6	♦ K7532	♦ A4				
South HCP: 20	♣ QJ5	♣ A1098				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J2				
Vul: NS	♥ KQ1083	♥ J97		2NT	AP	
North HCP: 20	♦ Q10	♦ 943				
South HCP: 3	♣ AQ8	♣ J10964				
Contract: 2N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ A7				2NT
Vul: EW	♥ AQ	♥ K1083	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ A965	♦ KQ3	Pass	6NT	AP	
South HCP: 20	♣ 962	♣ AKJ10	1. Stayman			
Contract: 6N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 258	♠ QJ	The opponents are silent.
Dealer: N	♥ A743	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ AK84	

Board: 259	♠ 963	The opponents are silent.
Dealer: S	♥ A985	
Vul: EW	♦ QJ73	Partner bids first.
HCP: 13	♣ AQ	

Board: 260	♠ A3	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ AQ754	You bid first.
HCP: 21	♣ AK3	

Board: 261	♠ Q876	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ AKQ10	Partner bids first.
HCP: 14	♣ 984	

Board: 262	♠ KQJ75	The opponents are silent.
Dealer: N	♥ K97	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ KJ6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 258
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ QJ
♥ A743
♦ AK7
♣ AK84

South:
♠ A876
♥ KJ5
♦ 104
♣ QJ95

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

1. Stayman
2. Quantitative 4NT

Board: 259
Dealer: S
Vul: EW
North HCP: 13
South HCP: 21
Contract: 6N S

North:
♠ 963
♥ A985
♦ QJ73
♣ AQ

South:
♠ AKQ4
♥ Q107
♦ AK10
♣ K108

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

1. Stayman

Board: 260
Dealer: N
Vul: Both
North HCP: 21
South HCP: 4
Contract: 2N N

North:
♠ A3
♥ A72
♦ AQ754
♣ AK3

South:
♠ 42
♥ 9865
♦ K1098
♣ J86

West	North	East	South
	2NT	AP	

Board: 261
Dealer: S
Vul: NS
North HCP: 14
South HCP: 20
Contract: 5♠ S

North:
♠ Q876
♥ K3
♦ AKQ10
♣ 984

South:
♠ AK1032
♥ AQJ
♦ 92
♣ AQ7

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

AP
1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

Board: 262

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ KQJ75

♥ K97

♦ AK

♣ KJ6

South:

♠ 92

♥ AQ53

♦ 9862

♣ 853

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

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

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

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 258	♠ A876	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ 104	Partner bids first.
HCP: 11	♣ QJ95	

Board: 259	♠ AKQ4	The opponents are silent.
Dealer: S	♥ Q107	
Vul: EW	♦ AK10	You bid first.
HCP: 21	♣ K108	

Board: 260	♠ 42	The opponents are silent.
Dealer: N	♥ 9865	
Vul: Both	♦ K1098	Partner bids first.
HCP: 4	♣ J86	

Board: 261	♠ AK1032	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AQ7	

Board: 262	♠ 92	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: EW	♦ 9862	Partner bids first.
HCP: 6	♣ 853	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 258
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 11
 Contract: 6N N

North:
 ♠ QJ
 ♥ A743
 ♦ AK7
 ♣ AK84

South:
 ♠ A876
 ♥ KJ5
 ♦ 104
 ♣ QJ95

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

1. Stayman
 2. Quantitative 4NT

Board: 259
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 21
 Contract: 6N S

North:
 ♠ 963
 ♥ A985
 ♦ QJ73
 ♣ AQ

South:
 ♠ AKQ4
 ♥ Q107
 ♦ AK10
 ♣ K108

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

1. Stayman

Board: 260
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 4
 Contract: 2N N

North:
 ♠ A3
 ♥ A72
 ♦ AQ754
 ♣ AK3

South:
 ♠ 42
 ♥ 9865
 ♦ K1098
 ♣ J86

West	North	East	South
	2NT	AP	

Board: 261
 Dealer: S
 Vul: NS
 North HCP: 14
 South HCP: 20
 Contract: 5♠ S

North:
 ♠ Q876
 ♥ K3
 ♦ AKQ10
 ♣ 984

South:
 ♠ AK1032
 ♥ AQJ
 ♦ 92
 ♣ AQ7

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

AP
 1. Stayman
 2. artificial
 3. Blackwood 0314, for ♠
 4. A=1/5 or 4/5

Board: 262

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ KQJ75

♥ K97

♦ AK

♣ KJ6

South:

♠ 92

♥ AQ53

♦ 9862

♣ 853

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

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

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 263	♠ 109	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ KJ876	Partner bids first.
HCP: 13	♣ K102	

Board: 264	♠ AQ4	The opponents are silent.
Dealer: N	♥ J43	
Vul: None	♦ AK6	You bid first.
HCP: 20	♣ AQ108	

Board: 265	♠ KQ8	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ K7543	Partner bids first.
HCP: 13	♣ Q65	

Board: 266	♠ A107	The opponents are silent.
Dealer: N	♥ A876	
Vul: Both	♦ QJ4	You bid first.
HCP: 20	♣ AKQ	

Board: 267	♠ 1097	The opponents are silent.
Dealer: S	♥ KQ85	
Vul: None	♦ A3	Partner bids first.
HCP: 12	♣ K1094	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQJ5				2NT
Vul: Both	♥ AQ3	♥ KJ10	Pass	4♣ ¹	Pass	4♣ ²
North HCP: 13	♦ KJ876	♦ AQ5	Pass	6NT	AP	
South HCP: 21	♣ K102	♣ AJ3				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 852		2NT	Pass	3♣ ¹
Vul: None	♥ J43	♥ AK109	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AK6	♦ J74	AP			
South HCP: 12	♣ AQ108	♣ KJ2	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A10				2NT
Vul: EW	♥ K10	♥ AQ5	Pass	4♣ ¹	Pass	4NT ²
North HCP: 13	♦ K7543	♦ AQJ106	Pass	6NT	AP	
South HCP: 21	♣ Q65	♣ KJ3	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 984				
Vul: Both	♥ A876	♥ 32		2NT	Pass	3NT
North HCP: 20	♦ QJ4	♦ A10985	AP			
South HCP: 5	♣ AKQ	♣ J108				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ KQ83				2NT
Vul: None	♥ KQ85	♥ A4	Pass	3♣ ¹	Pass	3♠
North HCP: 12	♦ A3	♦ KQ10	Pass	6NT	AP	
South HCP: 21	♣ K1094	♣ AQJ2	1. Stayman			
Contract: 6N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 263	♠ KQJ5	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ AQ5	You bid first.
HCP: 21	♣ AJ3	

Board: 264	♠ 852	The opponents are silent.
Dealer: N	♥ AK109	
Vul: None	♦ J74	Partner bids first.
HCP: 12	♣ KJ2	

Board: 265	♠ A10	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ AQJ106	You bid first.
HCP: 21	♣ KJ3	

Board: 266	♠ 984	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ A10985	Partner bids first.
HCP: 5	♣ J108	

Board: 267	♠ KQ83	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ KQ10	You bid first.
HCP: 21	♣ AQJ2	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQJ5				2NT
Vul: Both	♥ AQ3	♥ KJ10	Pass	4♣ ¹	Pass	4♣ ²
North HCP: 13	♦ KJ876	♦ AQ5	Pass	6NT	AP	
South HCP: 21	♣ K102	♣ AJ3				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 852		2NT	Pass	3♣ ¹
Vul: None	♥ J43	♥ AK109	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AK6	♦ J74	AP			
South HCP: 12	♣ AQ108	♣ KJ2	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A10				2NT
Vul: EW	♥ K10	♥ AQ5	Pass	4♣ ¹	Pass	4NT ²
North HCP: 13	♦ K7543	♦ AQJ106	Pass	6NT	AP	
South HCP: 21	♣ Q65	♣ KJ3	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 984				
Vul: Both	♥ A876	♥ 32		2NT	Pass	3NT
North HCP: 20	♦ QJ4	♦ A10985	AP			
South HCP: 5	♣ AKQ	♣ J108				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ KQ83				2NT
Vul: None	♥ KQ85	♥ A4	Pass	3♣ ¹	Pass	3♣
North HCP: 12	♦ A3	♦ KQ10	Pass	6NT	AP	
South HCP: 21	♣ K1094	♣ AQJ2	1. Stayman			
Contract: 6N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 268	♠ AQ3	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ AKJ8	You bid first.
HCP: 20	♣ J108	

Board: 269	♠ Q8	The opponents are silent.
Dealer: S	♥ 10954	
Vul: NS	♦ AQ106	Partner bids first.
HCP: 12	♣ A97	

Board: 270	♠ J94	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ A1083	You bid first.
HCP: 21	♣ AK9	

Board: 271	♠ A106	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ Q863	Partner bids first.
HCP: 12	♣ Q85	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 268

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ3

♥ AJ7

♦ AKJ8

♣ J108

South:

♠ K542

♥ 853

♦ Q62

♣ AK9

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 269

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ Q8

♥ 10954

♦ AQ106

♣ A97

South:

♠ AK4

♥ AKJ2

♦ K872

♣ QJ

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4♦³

Pass 4NT⁴ Pass 5♣⁵

Pass 5♦ Pass 5♥⁶

Pass 6♥ AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

6. no ♥ queen

Board: 270

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ J94

♥ AKQ

♦ A1083

♣ AK9

South:

♠ AK73

♥ 102

♦ QJ97

♣ J87

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 271

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A106

♥ KJ10

♦ Q863

♣ Q85

South:

♠ Q85

♥ AQ92

♦ AKJ7

♣ A10

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6NT AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 268	♠ K542	The opponents are silent.
Dealer: N	♥ 853	
Vul: Both	♦ Q62	Partner bids first.
HCP: 12	♣ AK9	

Board: 269	♠ AK4	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: NS	♦ K872	You bid first.
HCP: 21	♣ QJ	

Board: 270	♠ AK73	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ QJ97	Partner bids first.
HCP: 11	♣ J87	

Board: 271	♠ Q85	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: None	♦ AKJ7	You bid first.
HCP: 20	♣ A10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 268

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ3

♥ AJ7

♦ AKJ8

♣ J108

South:

♠ K542

♥ 853

♦ Q62

♣ AK9

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 269

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ Q8

♥ 10954

♦ AQ106

♣ A97

South:

♠ AK4

♥ AKJ2

♦ K872

♣ QJ

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4♦³

Pass 4NT⁴ Pass 5♣⁵

Pass 5♦ Pass 5♥⁶

Pass 6♥ AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

6. no ♥ queen

Board: 270

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ J94

♥ AKQ

♦ A1083

♣ AK9

South:

♠ AK73

♥ 102

♦ QJ97

♣ J87

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 271

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A106

♥ KJ10

♦ Q863

♣ Q85

South:

♠ Q85

♥ AQ92

♦ AKJ7

♣ A10

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6NT AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 272	♠ AQ53	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AJ1084	

Board: 273	♠ 542	The opponents are silent.
Dealer: S	♥ K1093	
Vul: Both	♦ Q82	Partner bids first.
HCP: 6	♣ J93	

Board: 274	♠ Q10	The opponents are silent.
Dealer: N	♥ A753	
Vul: NS	♦ AQ2	You bid first.
HCP: 21	♣ AKQ9	

Board: 275	♠ KQ96	The opponents are silent.
Dealer: S	♥ Q52	
Vul: EW	♦ AJ9	Partner bids first.
HCP: 12	♣ 943	

Board: 276	♠ AK5	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ AK65	You bid first.
HCP: 21	♣ Q97	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 272
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AQ53
♥ A2
♦ AJ
♣ AJ1084

South:
♠ K97
♥ KJ6
♦ Q1098
♣ K53

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♦ ²	Pass	6NT
	AP		
	1. Gerber		
	2. A=0/4 or 4/4		

Board: 273
Dealer: S
Vul: Both
North HCP: 6
South HCP: 21
Contract: 3N S

North:
♠ 542
♥ K1093
♦ Q82
♣ J93

South:
♠ A7
♥ A76
♦ AK1094
♣ AQ4

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

Board: 274
Dealer: N
Vul: NS
North HCP: 21
South HCP: 4
Contract: 2N N

North:
♠ Q10
♥ A753
♦ AQ2
♣ AKQ9

South:
♠ J532
♥ K2
♦ 9863
♣ 1085

West	North	East	South
	2NT	AP	

Board: 275
Dealer: S
Vul: EW
North HCP: 12
South HCP: 21
Contract: 6♠ S

North:
♠ KQ96
♥ Q52
♦ AJ9
♣ 943

South:
♠ AJ74
♥ K3
♦ KQ
♣ AKJ105

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♠ ⁴	Pass	6♠
	AP		
	1. Stayman		
	2. artificial		
	3. Blackwood 0314, for ♠		
	4. A=2/5 or 5/5, Q(S)=1		

Board: 276

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK5

♥ AJ9

♦ AK65

♣ Q97

South:

♠ 864

♥ 82

♦ Q942

♣ AJ83

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

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

AP

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 272	♠ K97	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ Q1098	Partner bids first.
HCP: 12	♣ K53	

Board: 273	♠ A7	The opponents are silent.
Dealer: S	♥ A76	
Vul: Both	♦ AK1094	You bid first.
HCP: 21	♣ AQ4	

Board: 274	♠ J532	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ 9863	Partner bids first.
HCP: 4	♣ 1085	

Board: 275	♠ AJ74	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ KQ	You bid first.
HCP: 21	♣ AKJ105	

Board: 276	♠ 864	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ Q942	Partner bids first.
HCP: 7	♣ AJ83	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 272
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 6N N

North:
 ♠ AQ53
 ♥ A2
 ♦ AJ
 ♣ AJ1084

South:
 ♠ K97
 ♥ KJ6
 ♦ Q1098
 ♣ K53

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♦ ²	Pass	6NT
AP			
1. Gerber			
2. A=0/4 or 4/4			

Board: 273
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 21
 Contract: 3N S

North:
 ♠ 542
 ♥ K1093
 ♦ Q82
 ♣ J93

South:
 ♠ A7
 ♥ A76
 ♦ AK1094
 ♣ AQ4

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

Board: 274
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 4
 Contract: 2N N

North:
 ♠ Q10
 ♥ A753
 ♦ AQ2
 ♣ AKQ9

South:
 ♠ J532
 ♥ K2
 ♦ 9863
 ♣ 1085

West	North	East	South
	2NT	AP	

Board: 275
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 21
 Contract: 6♠ S

North:
 ♠ KQ96
 ♥ Q52
 ♦ AJ9
 ♣ 943

South:
 ♠ AJ74
 ♥ K3
 ♦ KQ
 ♣ AKJ105

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♠ ⁴	Pass	6♠
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♠			
4. A=2/5 or 5/5, Q(S)=1			

Board: 276

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK5

♥ AJ9

♦ AK65

♣ Q97

South:

♠ 864

♥ 82

♦ Q942

♣ AJ83

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

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

AP

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 277	♠ K732	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ KQ3	Partner bids first.
HCP: 14	♣ A54	

Board: 278	♠ KJ104	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ AQJ8	You bid first.
HCP: 20	♣ A3	

Board: 279	♠ 94	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: Both	♦ J743	Partner bids first.
HCP: 7	♣ 874	

Board: 280	♠ AJ2	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ A1043	You bid first.
HCP: 20	♣ AK5	

Board: 281	♠ A43	The opponents are silent.
Dealer: S	♥ K973	
Vul: Both	♦ J82	Partner bids first.
HCP: 14	♣ AQ9	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K732	♠ AQ				2NT
Vul: None	♥ Q74	♥ AK109	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ KQ3	♦ A5	Pass	6NT	AP	
South HCP: 21	♣ A54	♣ KJ873				
Contract: 6N S			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ KJ104	♠ AQ2		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ3	♥ 10842	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQJ8	♦ K6	AP			
South HCP: 13	♣ A3	♣ KJ72	1. Stayman			
Contract: 6N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K5				2NT
Vul: Both	♥ AQ74	♥ KJ85	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J743	♦ AKQ82	Pass	4♥	AP	
South HCP: 20	♣ 874	♣ A6	1. Stayman			
Contract: 4♥ S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K1063		2NT	Pass	3♣ ¹
Vul: None	♥ A103	♥ K9	Pass	3♦	Pass	6NT
North HCP: 20	♦ A1043	♦ KQJ8	AP			
South HCP: 15	♣ AK5	♣ QJ6	1. Stayman			
Contract: 6N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ7				2NT
Vul: Both	♥ K973	♥ AQJ6	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ J82	♦ AKQ9	Pass	3♠ ²	Pass	4♦ ³
South HCP: 21	♣ AQ9	♣ J4	Pass	4NT ⁴	Pass	5♠ ⁵
Contract: 6♥ S			Pass	6♥	AP	
			1. Stayman			
			2. artificial			
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♥			
			5. A=2/5 or 5/5, Q(H)=1			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 277	♠ AQ	The opponents are silent.
Dealer: S	♥ AK109	
Vul: None	♦ A5	You bid first.
HCP: 21	♣ KJ873	

Board: 278	♠ AQ2	The opponents are silent.
Dealer: N	♥ 10842	
Vul: EW	♦ K6	Partner bids first.
HCP: 13	♣ KJ72	

Board: 279	♠ K5	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: Both	♦ AKQ82	You bid first.
HCP: 20	♣ A6	

Board: 280	♠ K1063	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ KQJ8	Partner bids first.
HCP: 15	♣ QJ6	

Board: 281	♠ KJ7	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: Both	♦ AKQ9	You bid first.
HCP: 21	♣ J4	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K732	♠ AQ				2NT
Vul: None	♥ Q74	♥ AK109	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ KQ3	♦ A5	Pass	6NT	AP	
South HCP: 21	♣ A54	♣ KJ873				
Contract: 6N S			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ KJ104	♠ AQ2		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ3	♥ 10842	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQJ8	♦ K6	AP			
South HCP: 13	♣ A3	♣ KJ72	1. Stayman			
Contract: 6N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K5				2NT
Vul: Both	♥ AQ74	♥ KJ85	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J743	♦ AKQ82	Pass	4♥	AP	
South HCP: 20	♣ 874	♣ A6	1. Stayman			
Contract: 4♥ S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K1063		2NT	Pass	3♣ ¹
Vul: None	♥ A103	♥ K9	Pass	3♦	Pass	6NT
North HCP: 20	♦ A1043	♦ KQJ8	AP			
South HCP: 15	♣ AK5	♣ QJ6	1. Stayman			
Contract: 6N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ7				2NT
Vul: Both	♥ K973	♥ AQJ6	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ J82	♦ AKQ9	Pass	3♠ ²	Pass	4♦ ³
South HCP: 21	♣ AQ9	♣ J4	Pass	4NT ⁴	Pass	5♠ ⁵
Contract: 6♥ S			Pass	6♥	AP	
			1. Stayman			
			2. artificial			
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♥			
			5. A=2/5 or 5/5, Q(H)=1			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 282	♠ AJ	The opponents are silent.
Dealer: N	♥ Q83	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ AQ975	

Board: 283	♠ 953	The opponents are silent.
Dealer: S	♥ K1086	
Vul: NS	♦ J2	Partner bids first.
HCP: 9	♣ KQ103	

Board: 284	♠ AK10	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AK64	You bid first.
HCP: 21	♣ QJ105	

Board: 285	♠ 10983	The opponents are silent.
Dealer: S	♥ J1084	
Vul: NS	♦ KJ	Partner bids first.
HCP: 5	♣ 753	

Board: 286	♠ K5	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: EW	♦ AK102	You bid first.
HCP: 21	♣ AKJ2	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 282

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AJ

♥ Q83

♦ AK2

♣ AQ975

South:

♠ K96

♥ K72

♦ J763

♣ K106

West North East South

2NT Pass 3NT

AP

Board: 283

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 6N S

North:

♠ 953

♥ K1086

♦ J2

♣ KQ103

South:

♠ A82

♥ A9

♦ AKQ96

♣ A86

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT Pass 6NT

AP

1. Stayman

Board: 284

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AK10

♥ A2

♦ AK64

♣ QJ105

South:

♠ J75

♥ K74

♦ J1097

♣ AK2

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 285

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ 10983

♥ J1084

♦ KJ

♣ 753

South:

♠ AQ76

♥ AQ7

♦ A6

♣ KJ104

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 286

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ K5

♥ QJ10

♦ AK102

♣ AKJ2

South:

♠ J932

♥ AK72

♦ Q73

♣ Q8

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 282	♠ K96	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ J763	Partner bids first.
HCP: 10	♣ K106	

Board: 283	♠ A82	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ AKQ96	You bid first.
HCP: 21	♣ A86	

Board: 284	♠ J75	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ J1097	Partner bids first.
HCP: 12	♣ AK2	

Board: 285	♠ AQ76	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ A6	You bid first.
HCP: 20	♣ KJ104	

Board: 286	♠ J932	The opponents are silent.
Dealer: N	♥ AK72	
Vul: EW	♦ Q73	Partner bids first.
HCP: 12	♣ Q8	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 282

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AJ

♥ Q83

♦ AK2

♣ AQ975

South:

♠ K96

♥ K72

♦ J763

♣ K106

West North East South

2NT Pass 3NT

AP

Board: 283

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 6N S

North:

♠ 953

♥ K1086

♦ J2

♣ KQ103

South:

♠ A82

♥ A9

♦ AKQ96

♣ A86

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT Pass 6NT

AP

1. Stayman

Board: 284

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AK10

♥ A2

♦ AK64

♣ QJ105

South:

♠ J75

♥ K74

♦ J1097

♣ AK2

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 285

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ 10983

♥ J1084

♦ KJ

♣ 753

South:

♠ AQ76

♥ AQ7

♦ A6

♣ KJ104

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 286

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ K5

♥ QJ10

♦ AK102

♣ AKJ2

South:

♠ J932

♥ AK72

♦ Q73

♣ Q8

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 287	♠ AKJ5	The opponents are silent.
Dealer: S	♥ J87	
Vul: Both	♦ Q1065	Partner bids first.
HCP: 12	♣ J4	

Board: 288	♠ Q93	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ AK5	You bid first.
HCP: 21	♣ AK107	

Board: 289	♠ Q53	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ Q954	Partner bids first.
HCP: 7	♣ J64	

Board: 290	♠ AK	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ A954	You bid first.
HCP: 20	♣ A983	

Board: 291	♠ K1065	The opponents are silent.
Dealer: S	♥ 1094	
Vul: None	♦ 973	Partner bids first.
HCP: 9	♣ AQ7	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 287

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ AKJ5

♥ J87

♦ Q1065

♣ J4

South:

♠ Q6

♥ AQ10

♦ AK43

♣ AQ93

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 288

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ Q93

♥ AJ10

♦ AK5

♣ AK107

South:

♠ AK105

♥ Q873

♦ 763

♣ 64

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 289

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q53

♥ Q86

♦ Q954

♣ J64

South:

♠ A9

♥ AJ4

♦ AK7

♣ A10975

West North East South

2NT

Pass 3NT AP

Board: 290

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AK

♥ AJ2

♦ A954

♣ A983

South:

♠ 954

♥ 10854

♦ 1082

♣ KJ10

West North East South

2NT AP

Board: 291
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♠ S

North:
♠ K1065
♥ 1094
♦ 973
♣ AQ7

South:
♠ AQJ2
♥ AK
♦ K84
♣ K986

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♠
	AP		
	1. Stayman		
	2. artificial		
	3. Blackwood 0314, for ♠		
	4. A=2/5 or 5/5, Q(S)=0		

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 287	♠ Q6	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ AK43	You bid first.
HCP: 21	♣ AQ93	

Board: 288	♠ AK105	The opponents are silent.
Dealer: N	♥ Q873	
Vul: NS	♦ 763	Partner bids first.
HCP: 9	♣ 64	

Board: 289	♠ A9	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ A10975	

Board: 290	♠ 954	The opponents are silent.
Dealer: N	♥ 10854	
Vul: Both	♦ 1082	Partner bids first.
HCP: 4	♣ KJ10	

Board: 291	♠ AQJ2	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ K84	You bid first.
HCP: 20	♣ K986	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 287

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ AKJ5

♥ J87

♦ Q1065

♣ J4

South:

♠ Q6

♥ AQ10

♦ AK43

♣ AQ93

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 288

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ Q93

♥ AJ10

♦ AK5

♣ AK107

South:

♠ AK105

♥ Q873

♦ 763

♣ 64

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 289

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q53

♥ Q86

♦ Q954

♣ J64

South:

♠ A9

♥ AJ4

♦ AK7

♣ A10975

West North East South

2NT

Pass 3NT AP

Board: 290

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AK

♥ AJ2

♦ A954

♣ A983

South:

♠ 954

♥ 10854

♦ 1082

♣ KJ10

West North East South

2NT AP

Board: 291
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♠ S

North:
♠ K1065
♥ 1094
♦ 973
♣ AQ7

South:
♠ AQJ2
♥ AK
♦ K84
♣ K986

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♠
	AP		
	1. Stayman		
	2. artificial		
	3. Blackwood 0314, for ♠		
	4. A=2/5 or 5/5, Q(S)=0		

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 292	♠ AQ4	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ AJ32	You bid first.
HCP: 20	♣ AKQ4	

Board: 293	♠ J43	The opponents are silent.
Dealer: S	♥ A753	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 14	♣ QJ5	

Board: 294	♠ AQ4	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ KQ852	

Board: 295	♠ K6	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ A86	Partner bids first.
HCP: 15	♣ K10653	

Board: 296	♠ KJ8	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ QJ4	You bid first.
HCP: 20	♣ AKQ32	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K1063		2NT	Pass	3♣ ¹
Vul: EW	♥ 75	♥ AKQ3	Pass	3♦	Pass	6NT
North HCP: 20	♦ AJ32	♦ 84	AP			
South HCP: 12	♣ AKQ4	♣ 982				
Contract: 6N N						

1. Stayman

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AK9				2NT
Vul: Both	♥ A753	♥ K96	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ AQ3	♦ K10	Pass	6NT	AP	
South HCP: 20	♣ QJ5	♣ AK983				
Contract: 6N S						

1. Stayman

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K107		2NT	Pass	3♣ ¹
Vul: None	♥ AJ5	♥ K1043	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ A10	♦ J5	Pass	6NT	AP	
South HCP: 12	♣ KQ852	♣ AJ104				
Contract: 6N N						

1. Stayman
2. Quantitative 4NT

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AJ9				2NT
Vul: Both	♥ KQ8	♥ AJ7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 15	♦ A86	♦ KQJ109	Pass	7NT	AP	
South HCP: 20	♣ K10653	♣ A8				
Contract: 7N S						

1. Gerber
2. A=3 out of 4

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A972		2NT	Pass	3♣ ¹
Vul: None	♥ A5	♥ KJ87	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ QJ4	♦ A92	AP			
South HCP: 12	♣ AKQ32	♣ 98				
Contract: 4N N						

1. Stayman
2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 292	♠ K1063	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: EW	♦ 84	Partner bids first.
HCP: 12	♣ 982	

Board: 293	♠ AK9	The opponents are silent.
Dealer: S	♥ K96	
Vul: Both	♦ K10	You bid first.
HCP: 20	♣ AK983	

Board: 294	♠ K107	The opponents are silent.
Dealer: N	♥ K1043	
Vul: None	♦ J5	Partner bids first.
HCP: 12	♣ AJ104	

Board: 295	♠ AJ9	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ KQJ109	You bid first.
HCP: 20	♣ A8	

Board: 296	♠ A972	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: None	♦ A92	Partner bids first.
HCP: 12	♣ 98	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K1063		2NT	Pass	3♣ ¹
Vul: EW	♥ 75	♥ AKQ3	Pass	3♦	Pass	6NT
North HCP: 20	♦ AJ32	♦ 84	AP			
South HCP: 12	♣ AKQ4	♣ 982				
Contract: 6N N						

1. Stayman

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AK9				2NT
Vul: Both	♥ A753	♥ K96	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ AQ3	♦ K10	Pass	6NT	AP	
South HCP: 20	♣ QJ5	♣ AK983				
Contract: 6N S						

1. Stayman

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K107		2NT	Pass	3♣ ¹
Vul: None	♥ AJ5	♥ K1043	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ A10	♦ J5	Pass	6NT	AP	
South HCP: 12	♣ KQ852	♣ AJ104				
Contract: 6N N						

1. Stayman
2. Quantitative 4NT

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AJ9				2NT
Vul: Both	♥ KQ8	♥ AJ7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 15	♦ A86	♦ KQJ109	Pass	7NT	AP	
South HCP: 20	♣ K10653	♣ A8				
Contract: 7N S						

1. Gerber
2. A=3 out of 4

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A972		2NT	Pass	3♣ ¹
Vul: None	♥ A5	♥ KJ87	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ QJ4	♦ A92	AP			
South HCP: 12	♣ AKQ32	♣ 98				
Contract: 4N N						

1. Stayman
2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 297	♠ AQ109	The opponents are silent.
Dealer: S	♥ Q43	
Vul: NS	♦ Q932	Partner bids first.
HCP: 13	♣ K4	

Board: 298	♠ KJ83	The opponents are silent.
Dealer: N	♥ K76	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ KQ	

Board: 299	♠ 10632	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ Q74	Partner bids first.
HCP: 13	♣ KQ97	

Board: 300	♠ A1042	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AQ82	You bid first.
HCP: 20	♣ AK3	

Board: 301	♠ KQ82	The opponents are silent.
Dealer: S	♥ 1032	
Vul: EW	♦ J97	Partner bids first.
HCP: 6	♣ 643	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ AQ109	♠ K65				2NT
Vul: NS	♥ Q43	♥ A6	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ Q932	♦ AK765	Pass	6NT	AP	
South HCP: 20	♣ K4	♣ AQ6				
Contract: 6N S			1. Stayman			

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ Q1096		2NT	Pass	3♣ ¹
Vul: EW	♥ K76	♥ A82	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKJ8	♦ 107	AP			
South HCP: 6	♣ KQ	♣ 8654	1. Stayman			
Contract: 4♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ AQ8				2NT
Vul: None	♥ AQ	♥ K53	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ Q74	♦ AKJ96	Pass	6NT	AP	
South HCP: 21	♣ KQ97	♣ A4	1. Stayman			
Contract: 6N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ QJ5				
Vul: NS	♥ K7	♥ 1086		2NT	AP	
North HCP: 20	♦ AQ82	♦ 106				
South HCP: 3	♣ AK3	♣ 108765				
Contract: 2N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ KQ82	♠ J1094				2NT
Vul: EW	♥ 1032	♥ AKQ	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ J97	♦ AK6	Pass	4♠	AP	
South HCP: 21	♣ 643	♣ KJ8	1. Stayman			
Contract: 4♠ S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 297	♠ K65	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ AK765	You bid first.
HCP: 20	♣ AQ6	

Board: 298	♠ Q1096	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ 107	Partner bids first.
HCP: 6	♣ 8654	

Board: 299	♠ AQ8	The opponents are silent.
Dealer: S	♥ K53	
Vul: None	♦ AKJ96	You bid first.
HCP: 21	♣ A4	

Board: 300	♠ QJ5	The opponents are silent.
Dealer: N	♥ 1086	
Vul: NS	♦ 106	Partner bids first.
HCP: 3	♣ 108765	

Board: 301	♠ J1094	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ AK6	You bid first.
HCP: 21	♣ KJ8	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ AQ109	♠ K65				2NT
Vul: NS	♥ Q43	♥ A6	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ Q932	♦ AK765	Pass	6NT	AP	
South HCP: 20	♣ K4	♣ AQ6				
Contract: 6N S			1. Stayman			

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ Q1096		2NT	Pass	3♣ ¹
Vul: EW	♥ K76	♥ A82	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKJ8	♦ 107	AP			
South HCP: 6	♣ KQ	♣ 8654	1. Stayman			
Contract: 4♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ AQ8				2NT
Vul: None	♥ AQ	♥ K53	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ Q74	♦ AKJ96	Pass	6NT	AP	
South HCP: 21	♣ KQ97	♣ A4	1. Stayman			
Contract: 6N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ QJ5				
Vul: NS	♥ K7	♥ 1086		2NT	AP	
North HCP: 20	♦ AQ82	♦ 106				
South HCP: 3	♣ AK3	♣ 108765				
Contract: 2N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ KQ82	♠ J1094				2NT
Vul: EW	♥ 1032	♥ AKQ	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ J97	♦ AK6	Pass	4♠	AP	
South HCP: 21	♣ 643	♣ KJ8	1. Stayman			
Contract: 4♠ S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 302	♠ AQJ6	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ A983	You bid first.
HCP: 21	♣ AJ	

Board: 303	♠ 98	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: NS	♦ A53	Partner bids first.
HCP: 12	♣ AJ53	

Board: 304	♠ AJ65	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ A95	You bid first.
HCP: 20	♣ A105	

Board: 305	♠ 1083	The opponents are silent.
Dealer: S	♥ 954	
Vul: Both	♦ J103	Partner bids first.
HCP: 7	♣ AQ84	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 302
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6♠ N

North:
♠ AQJ6
♥ KQ3
♦ A983
♣ AJ

South:
♠ 9542
♥ A108
♦ J106
♣ KQ5

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

Board: 303
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♥ S

North:
♠ 98
♥ QJ86
♦ A53
♣ AJ53

South:
♠ AK2
♥ AK742
♦ K2
♣ K87

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=1
5. King ask by 5NT
6. K=0

Board: 304
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AJ65
♥ AK7
♦ A95
♣ A105

South:
♠ K97
♥ QJ92
♦ KJ106
♣ J6

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♠	Pass	4NT ²
Pass	6NT	AP	

1. Stayman
2. Quantitative 4NT

Board: 305
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ 1083
♥ 954
♦ J103
♣ AQ84

South:
♠ AJ74
♥ AKJ
♦ K5
♣ KJ97

West	North	East	South
			2NT
Pass	3NT	AP	

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 302	♠ 9542	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ J106	Partner bids first.
HCP: 10	♣ KQ5	

Board: 303	♠ AK2	The opponents are silent.
Dealer: S	♥ AK742	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ K87	

Board: 304	♠ K97	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 11	♣ J6	

Board: 305	♠ AJ74	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ K5	You bid first.
HCP: 20	♣ KJ97	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 302
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6♠ N

North:
♠ AQJ6
♥ KQ3
♦ A983
♣ AJ

South:
♠ 9542
♥ A108
♦ J106
♣ KQ5

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

Board: 303
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♥ S

North:
♠ 98
♥ QJ86
♦ A53
♣ AJ53

South:
♠ AK2
♥ AK742
♦ K2
♣ K87

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=1
5. King ask by 5NT
6. K=0

Board: 304
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AJ65
♥ AK7
♦ A95
♣ A105

South:
♠ K97
♥ QJ92
♦ KJ106
♣ J6

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♠	Pass	4NT ²
Pass	6NT	AP	

1. Stayman
2. Quantitative 4NT

Board: 305
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ 1083
♥ 954
♦ J103
♣ AQ84

South:
♠ AJ74
♥ AKJ
♦ K5
♣ KJ97

West	North	East	South
			2NT
Pass	3NT	AP	

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 306	♠ K98	The opponents are silent.
Dealer: N	♥ AJ83	
Vul: None	♦ AJ64	You bid first.
HCP: 20	♣ AK	

Board: 307	♠ A93	The opponents are silent.
Dealer: S	♥ A962	
Vul: Both	♦ 873	Partner bids first.
HCP: 12	♣ A105	

Board: 308	♠ KQ65	The opponents are silent.
Dealer: N	♥ J97	
Vul: None	♦ AJ7	You bid first.
HCP: 20	♣ AKQ	

Board: 309	♠ AK72	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ 64	Partner bids first.
HCP: 9	♣ Q964	

Board: 310	♠ AQ	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ AQJ43	You bid first.
HCP: 21	♣ A94	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 652		2NT	Pass	3NT
Vul: None	♥ AJ83	♥ KQ7				
North HCP: 20	♦ AJ64	♦ 1083	AP			
South HCP: 8	♣ AK	♣ QJ109				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ Q7				2NT
Vul: Both	♥ A962	♥ KQ8	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ 873	♦ AKQJ5	Pass	6NT	AP	
South HCP: 20	♣ A105	♣ K93	1. Stayman			
Contract: 6N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ J109		2NT	Pass	3♣ ¹
Vul: None	♥ J97	♥ KQ104	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ7	♦ 1092	AP			
South HCP: 6	♣ AKQ	♣ 743	1. Stayman			
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ AK72	♠ Q943				2NT
Vul: NS	♥ 1084	♥ A3	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 64	♦ AKJ	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ Q964	♣ AK108	Pass	5♥ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J843		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ7	♥ Q853	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQJ43	♦ 76	AP			
South HCP: 6	♣ A94	♣ K75	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 306	♠ 652	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ 1083	Partner bids first.
HCP: 8	♣ QJ109	

Board: 307	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ AKQJ5	You bid first.
HCP: 20	♣ K93	

Board: 308	♠ J109	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: None	♦ 1092	Partner bids first.
HCP: 6	♣ 743	

Board: 309	♠ Q943	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ AK108	

Board: 310	♠ J843	The opponents are silent.
Dealer: N	♥ Q853	
Vul: Both	♦ 76	Partner bids first.
HCP: 6	♣ K75	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 652		2NT	Pass	3NT
Vul: None	♥ AJ83	♥ KQ7				
North HCP: 20	♦ AJ64	♦ 1083	AP			
South HCP: 8	♣ AK	♣ QJ109				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ Q7				2NT
Vul: Both	♥ A962	♥ KQ8	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ 873	♦ AKQJ5	Pass	6NT	AP	
South HCP: 20	♣ A105	♣ K93	1. Stayman			
Contract: 6N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ J109		2NT	Pass	3♣ ¹
Vul: None	♥ J97	♥ KQ104	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ7	♦ 1092	AP			
South HCP: 6	♣ AKQ	♣ 743	1. Stayman			
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ AK72	♠ Q943				2NT
Vul: NS	♥ 1084	♥ A3	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 64	♦ AKJ	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ Q964	♣ AK108	Pass	5♥ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J843		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ7	♥ Q853	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQJ43	♦ 76	AP			
South HCP: 6	♣ A94	♣ K75	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 311	♠ K9	West Doubles 4♠ if possible.
Dealer: S	♥ A32	
Vul: None	♦ KQ874	Partner bids first.
HCP: 14	♣ Q43	
Board: 312	♠ K8	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ KJ65	You bid first.
HCP: 21	♣ AK65	
Board: 313	♠ Q973	The opponents are silent.
Dealer: S	♥ J42	
Vul: EW	♦ J96	Partner bids first.
HCP: 4	♣ 974	
Board: 314	♠ AQ	The opponents are silent.
Dealer: N	♥ KJ1064	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ K52	
Board: 315	♠ K74	The opponents are silent.
Dealer: S	♥ K432	
Vul: NS	♦ J2	Partner bids first.
HCP: 10	♣ QJ95	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q1043				2NT
Vul: None	♥ A32	♥ KQ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 14	♦ KQ874	♦ AJ52	X	6NT	AP	
South HCP: 20	♣ Q43	♣ AKJ				
Contract: 6N S						
			1. Gerber			
			2. A=2 out of 4			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQJ5		2NT	Pass	3♣ ¹
Vul: NS	♥ AK2	♥ 753	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ KJ65	♦ A974	Pass	6NT	AP	
South HCP: 11	♣ AK65	♣ 97				
Contract: 6N N						
			1. Stayman			
			2. Quantitative 4NT			

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q973	♠ AK5				2NT
Vul: EW	♥ J42	♥ AKQ7				
North HCP: 4	♦ J96	♦ Q52	AP			
South HCP: 21	♣ 974	♣ K108				
Contract: 2N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K7		2NT	Pass	3♣ ¹
Vul: None	♥ KJ1064	♥ Q983	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ AK9	♦ J72	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 13	♣ K52	♣ AQJ6	Pass	5♥	AP	
Contract: 5♥ N						
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ 83				2NT
Vul: NS	♥ K432	♥ AQ86	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ J2	♦ AK854	Pass	4♥	AP	
South HCP: 20	♣ QJ95	♣ AK				
Contract: 4♥ S						
			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 311	♠ Q1043	West Doubles 4♠ if possible.
Dealer: S	♥ KQ	
Vul: None	♦ AJ52	You bid first.
HCP: 20	♣ AKJ	

Board: 312	♠ AQJ5	The opponents are silent.
Dealer: N	♥ 753	
Vul: NS	♦ A974	Partner bids first.
HCP: 11	♣ 97	

Board: 313	♠ AK5	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ Q52	You bid first.
HCP: 21	♣ K108	

Board: 314	♠ K7	The opponents are silent.
Dealer: N	♥ Q983	
Vul: None	♦ J72	Partner bids first.
HCP: 13	♣ AQJ6	

Board: 315	♠ 83	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: NS	♦ AK854	You bid first.
HCP: 20	♣ AK	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q1043				2NT
Vul: None	♥ A32	♥ KQ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 14	♦ KQ874	♦ AJ52	X	6NT	AP	
South HCP: 20	♣ Q43	♣ AKJ				
Contract: 6N S						
			1. Gerber			
			2. A=2 out of 4			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQJ5		2NT	Pass	3♣ ¹
Vul: NS	♥ AK2	♥ 753	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ KJ65	♦ A974	Pass	6NT	AP	
South HCP: 11	♣ AK65	♣ 97				
Contract: 6N N						
			1. Stayman			
			2. Quantitative 4NT			

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q973	♠ AK5				2NT
Vul: EW	♥ J42	♥ AKQ7				
North HCP: 4	♦ J96	♦ Q52	AP			
South HCP: 21	♣ 974	♣ K108				
Contract: 2N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K7		2NT	Pass	3♣ ¹
Vul: None	♥ KJ1064	♥ Q983	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ AK9	♦ J72	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 13	♣ K52	♣ AQJ6	Pass	5♥	AP	
Contract: 5♥ N						
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ 83				2NT
Vul: NS	♥ K432	♥ AQ86	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ J2	♦ AK854	Pass	4♥	AP	
South HCP: 20	♣ QJ95	♣ AK				
Contract: 4♥ S						
			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 316	♠ AK92	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ AK6	You bid first.
HCP: 20	♣ Q103	

Board: 317	♠ K109	The opponents are silent.
Dealer: S	♥ A832	
Vul: Both	♦ J32	Partner bids first.
HCP: 12	♣ KJ8	

Board: 318	♠ AQ98	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: NS	♦ KQ8	You bid first.
HCP: 20	♣ A6	

Board: 319	♠ 542	The opponents are silent.
Dealer: S	♥ A974	
Vul: EW	♦ 105	Partner bids first.
HCP: 4	♣ 9854	

Board: 320	♠ A654	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AK43	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ J10		2NT	Pass	3♣ ¹
Vul: EW	♥ A104	♥ J976	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK6	♦ 1094	AP			
South HCP: 7	♣ Q103	♣ AJ74				
Contract: 3N N			1. Stayman			

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A54				2NT
Vul: Both	♥ A832	♥ J6	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J32	♦ AKQ7	Pass	4NT ²	AP	
South HCP: 20	♣ KJ8	♣ AQ92	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 632				
Vul: NS	♥ AJ108	♥ Q64		2NT	AP	
North HCP: 20	♦ KQ8	♦ 109754				
South HCP: 3	♣ A6	♣ J7				
Contract: 2N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ A1097				2NT
Vul: EW	♥ A974	♥ KQJ3				
North HCP: 4	♦ 105	♦ AK9	AP			
South HCP: 21	♣ 9854	♣ KJ				
Contract: 2N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ 83		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ7	♥ 10864	Pass	3♠	Pass	3NT
North HCP: 20	♦ A9	♦ K76	AP			
South HCP: 5	♣ AK43	♣ Q1075	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 316	♠ J10	The opponents are silent.
Dealer: N	♥ J976	
Vul: EW	♦ 1094	Partner bids first.
HCP: 7	♣ AJ74	

Board: 317	♠ A54	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ AQ92	

Board: 318	♠ 632	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ 109754	Partner bids first.
HCP: 3	♣ J7	

Board: 319	♠ A1097	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: EW	♦ AK9	You bid first.
HCP: 21	♣ KJ	

Board: 320	♠ 83	The opponents are silent.
Dealer: N	♥ 10864	
Vul: Both	♦ K76	Partner bids first.
HCP: 5	♣ Q1075	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ J10		2NT	Pass	3♣ ¹
Vul: EW	♥ A104	♥ J976	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK6	♦ 1094	AP			
South HCP: 7	♣ Q103	♣ AJ74				
Contract: 3N N			1. Stayman			

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A54				2NT
Vul: Both	♥ A832	♥ J6	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J32	♦ AKQ7	Pass	4NT ²	AP	
South HCP: 20	♣ KJ8	♣ AQ92	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 632				
Vul: NS	♥ AJ108	♥ Q64		2NT	AP	
North HCP: 20	♦ KQ8	♦ 109754				
South HCP: 3	♣ A6	♣ J7				
Contract: 2N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ A1097				2NT
Vul: EW	♥ A974	♥ KQJ3				
North HCP: 4	♦ 105	♦ AK9	AP			
South HCP: 21	♣ 9854	♣ KJ				
Contract: 2N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ 83		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ7	♥ 10864	Pass	3♠	Pass	3NT
North HCP: 20	♦ A9	♦ K76	AP			
South HCP: 5	♣ AK43	♣ Q1075	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 321 ♠ J985
Dealer: S ♥ A6
Vul: EW ♦ Q542
HCP: 9 ♣ Q75

East Doubles 5♦ if possible.

Partner bids first.

Board: 322 ♠ A864
Dealer: N ♥ J105
Vul: Both ♦ AK4
HCP: 21 ♣ AKQ

The opponents are silent.

You bid first.

Board: 323 ♠ QJ86
Dealer: S ♥ AJ8
Vul: None ♦ 852
HCP: 12 ♣ A95

The opponents are silent.

Partner bids first.

Board: 324 ♠ KQ108
Dealer: N ♥ J983
Vul: NS ♦ AQ
HCP: 20 ♣ AKJ

The opponents are silent.

You bid first.

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 321

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 5♠ S

North:

♠ J985

♥ A6

♦ Q542

♣ Q75

South:

♠ AKQ6

♥ K109

♦ J3

♣ AK98

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♦ ⁴	X	5♠
------	-----------------	---	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 322

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ A864

♥ J105

♦ AK4

♣ AKQ

South:

♠ QJ93

♥ K86

♦ 76

♣ 10864

West	North	East	South
	2NT	Pass	3♣ ¹

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

AP

1. Stayman

Board: 323

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 4N S

North:

♠ QJ86

♥ AJ8

♦ 852

♣ A95

South:

♠ AK

♥ Q9

♦ AKJ10

♣ QJ1073

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	4NT ²	AP	
------	------------------	----	--

1. Stayman

2. Quantitative 4NT

Board: 324

Dealer: N

Vul: NS

North HCP: 20

South HCP: 15

Contract: 7♥ N

North:

♠ KQ108

♥ J983

♦ AQ

♣ AKJ

South:

♠ A762

♥ AKQ4

♦ 764

♣ Q9

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3♠ ²
------	----	------	-----------------

Pass	3NT	Pass	4NT ³
------	-----	------	------------------

Pass	5♥ ⁴	Pass	7♥
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=0

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 321	♠ AKQ6	East Doubles 5♦ if possible.
Dealer: S	♥ K109	
Vul: EW	♦ J3	You bid first.
HCP: 20	♣ AK98	

Board: 322	♠ QJ93	The opponents are silent.
Dealer: N	♥ K86	
Vul: Both	♦ 76	Partner bids first.
HCP: 6	♣ 10864	

Board: 323	♠ AK	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ AKJ10	You bid first.
HCP: 20	♣ QJ1073	

Board: 324	♠ A762	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: NS	♦ 764	Partner bids first.
HCP: 15	♣ Q9	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 321

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 5♠ S

North:

♠ J985

♥ A6

♦ Q542

♣ Q75

South:

♠ AKQ6

♥ K109

♦ J3

♣ AK98

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♦ ⁴	X	5♠
------	-----------------	---	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 322

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ A864

♥ J105

♦ AK4

♣ AKQ

South:

♠ QJ93

♥ K86

♦ 76

♣ 10864

West	North	East	South
	2NT	Pass	3♣ ¹

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

AP

1. Stayman

Board: 323

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 4N S

North:

♠ QJ86

♥ AJ8

♦ 852

♣ A95

South:

♠ AK

♥ Q9

♦ AKJ10

♣ QJ1073

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	4NT ²	AP	
------	------------------	----	--

1. Stayman

2. Quantitative 4NT

Board: 324

Dealer: N

Vul: NS

North HCP: 20

South HCP: 15

Contract: 7♥ N

North:

♠ KQ108

♥ J983

♦ AQ

♣ AKJ

South:

♠ A762

♥ AKQ4

♦ 764

♣ Q9

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3♠ ²
------	----	------	-----------------

Pass	3NT	Pass	4NT ³
------	-----	------	------------------

Pass	5♥ ⁴	Pass	7♥
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=0

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 325	♠ J75	The opponents are silent.
Dealer: S	♥ K1052	
Vul: Both	♦ KJ2	Partner bids first.
HCP: 12	♣ A84	
Board: 326	♠ KQJ98	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ 82	You bid first.
HCP: 20	♣ AK10	
Board: 327	♠ K1052	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ K54	Partner bids first.
HCP: 13	♣ K42	
Board: 328	♠ AQJ3	West Doubles 3♣ if possible.
Dealer: N	♥ Q32	
Vul: EW	♦ AK52	You bid first.
HCP: 20	♣ A8	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 325
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ J75
♥ K1052
♦ KJ2
♣ A84

South:
♠ AK
♥ AJ4
♦ A9843
♣ KJ5

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	4NT ²	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 326
Dealer: N
Vul: None
North HCP: 20
South HCP: 4
Contract: 2N N

North:
♠ KQJ98
♥ AK2
♦ 82
♣ AK10

South:
♠ 1076
♥ Q1095
♦ 53
♣ Q864

West	North	East	South
	2NT	AP	

Board: 327
Dealer: S
Vul: NS
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ K1052
♥ A98
♦ K54
♣ K42

South:
♠ QJ94
♥ KQ
♦ AQ103
♣ AQ7

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♠
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♠			
4. A=2/5 or 5/5, Q(S)=0			

Board: 328
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 4♠ N

North:
♠ AQJ3
♥ Q32
♦ AK52
♣ A8

South:
♠ 10942
♥ K74
♦ 74
♣ Q764

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

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 325	♠ AK	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ A9843	You bid first.
HCP: 20	♣ KJ5	
Board: 326	♠ 1076	The opponents are silent.
Dealer: N	♥ Q1095	
Vul: None	♦ 53	Partner bids first.
HCP: 4	♣ Q864	
Board: 327	♠ QJ94	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ AQ103	You bid first.
HCP: 20	♣ AQ7	
Board: 328	♠ 10942	West Doubles 3♣ if possible.
Dealer: N	♥ K74	
Vul: EW	♦ 74	Partner bids first.
HCP: 5	♣ Q764	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 325
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ J75
♥ K1052
♦ KJ2
♣ A84

South:
♠ AK
♥ AJ4
♦ A9843
♣ KJ5

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	4NT ²	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 326
Dealer: N
Vul: None
North HCP: 20
South HCP: 4
Contract: 2N N

North:
♠ KQJ98
♥ AK2
♦ 82
♣ AK10

South:
♠ 1076
♥ Q1095
♦ 53
♣ Q864

West	North	East	South
	2NT	AP	

Board: 327
Dealer: S
Vul: NS
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ K1052
♥ A98
♦ K54
♣ K42

South:
♠ QJ94
♥ KQ
♦ AQ103
♣ AQ7

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♠
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♠			
4. A=2/5 or 5/5, Q(S)=0			

Board: 328
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 4♠ N

North:
♠ AQJ3
♥ Q32
♦ AK52
♣ A8

South:
♠ 10942
♥ K74
♦ 74
♣ Q764

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

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 329	♠ AJ84	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: None	♦ 104	Partner bids first.
HCP: 13	♣ KQ73	

Board: 330	♠ AJ	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ 653	You bid first.
HCP: 20	♣ AQ32	

Board: 331	♠ KQ42	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ Q1095	Partner bids first.
HCP: 12	♣ 96	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 329

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AJ84

♥ QJ5

♦ 104

♣ KQ73

South:

♠ KQ96

♥ AK3

♦ A32

♣ A62

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♦ ⁴	Pass	6♠
------	-----------------	------	----

AP

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

Board: 330

Dealer: N

Vul: NS

North HCP: 20

South HCP: 15

Contract: 7♥ N

North:

♠ AJ

♥ AKQ10

♦ 653

♣ AQ32

South:

♠ KQ

♥ 9864

♦ AK8

♣ K965

West	North	East	South
			2NT

Pass	3♥	Pass	3♠ ¹
------	----	------	-----------------

Pass	4♣ ³	Pass	4NT ⁴
------	-----------------	------	------------------

Pass	5♦ ⁵	Pass	5♠
------	-----------------	------	----

Pass	5NT ⁶	Pass	7♥
------	------------------	------	----

AP

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5
6. ♥ queen no ♣ king no ♦ king

Board: 331

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 5♠ S

North:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

South:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♦ ⁴	Pass	5♠
------	-----------------	------	----

AP

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 329	♠ KQ96	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ A32	You bid first.
HCP: 20	♣ A62	

Board: 330	♠ KQ	The opponents are silent.
Dealer: N	♥ 9864	
Vul: NS	♦ AK8	Partner bids first.
HCP: 15	♣ K965	

Board: 331	♠ AJ987	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ K83	You bid first.
HCP: 20	♣ AKJ	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 329

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AJ84

♥ QJ5

♦ 104

♣ KQ73

South:

♠ KQ96

♥ AK3

♦ A32

♣ A62

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♦ ⁴	Pass	6♠
------	-----------------	------	----

AP

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

Board: 330

Dealer: N

Vul: NS

North HCP: 20

South HCP: 15

Contract: 7♥ N

North:

♠ AJ

♥ AKQ10

♦ 653

♣ AQ32

South:

♠ KQ

♥ 9864

♦ AK8

♣ K965

West	North	East	South
			2NT

Pass	3♥	Pass	3♠ ¹
------	----	------	-----------------

Pass	4♣ ³	Pass	4NT ⁴
------	-----------------	------	------------------

Pass	5♦ ⁵	Pass	5♠
------	-----------------	------	----

Pass	5NT ⁶	Pass	7♥
------	------------------	------	----

AP

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5
6. ♥ queen no ♣ king no ♦ king

Board: 331

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 5♠ S

North:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

South:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♦ ⁴	Pass	5♠
------	-----------------	------	----

AP

1. Stayman
2. artificial
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 332	♠ K5	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: Both	♦ AQ9	You bid first.
HCP: 21	♣ AK84	

Board: 333	♠ AJ87	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ 86	Partner bids first.
HCP: 12	♣ AQJ3	

Board: 334	♠ AKQ10	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ AKJ109	You bid first.
HCP: 21	♣ A5	

Board: 335	♠ 876	The opponents are silent.
Dealer: S	♥ 954	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 8	♣ K1086	

Board: 336	♠ K5	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ AKQ43	You bid first.
HCP: 20	♣ A62	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 332

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ K5
♥ KQ108
♦ AQ9
♣ AK84

South:

♠ 1082
♥ A92
♦ KJ653
♣ J9

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 333

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AJ87
♥ 1084
♦ 86
♣ AQJ3

South:

♠ 932
♥ AKJ3
♦ AKQ10
♣ K2

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	4NT ²	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 334

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AKQ10
♥ 62
♦ AKJ109
♣ A5

South:

♠ 982
♥ AQ
♦ Q543
♣ K1098

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	6NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 335

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 876
♥ 954
♦ KQ8
♣ K1086

South:

♠ AQ109
♥ AKQ10
♦ 72
♣ AJ5

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 336

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ K5
♥ KJ10
♦ AKQ43
♣ A62

South:

♠ A986
♥ AQ
♦ 1098
♣ K1094

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	6NT
AP			
1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 332	♠ 1082	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ KJ653	Partner bids first.
HCP: 9	♣ J9	

Board: 333	♠ 932	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: NS	♦ AKQ10	You bid first.
HCP: 20	♣ K2	

Board: 334	♠ 982	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ Q543	Partner bids first.
HCP: 11	♣ K1098	

Board: 335	♠ AQ109	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: Both	♦ 72	You bid first.
HCP: 20	♣ AJ5	

Board: 336	♠ A986	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ 1098	Partner bids first.
HCP: 13	♣ K1094	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 332

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ K5
♥ KQ108
♦ AQ9
♣ AK84

South:

♠ 1082
♥ A92
♦ KJ653
♣ J9

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 333

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AJ87
♥ 1084
♦ 86
♣ AQJ3

South:

♠ 932
♥ AKJ3
♦ AKQ10
♣ K2

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	4NT ²	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 334

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AKQ10
♥ 62
♦ AKJ109
♣ A5

South:

♠ 982
♥ AQ
♦ Q543
♣ K1098

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	6NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 335

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 876
♥ 954
♦ KQ8
♣ K1086

South:

♠ AQ109
♥ AKQ10
♦ 72
♣ AJ5

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 336

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ K5
♥ KJ10
♦ AKQ43
♣ A62

South:

♠ A986
♥ AQ
♦ 1098
♣ K1094

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	6NT
AP			
1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 337	♠ K10	The opponents are silent.
Dealer: S	♥ 872	
Vul: EW	♦ J74	Partner bids first.
HCP: 10	♣ AQ876	

Board: 338	♠ AK842	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ AJ83	You bid first.
HCP: 21	♣ KQ	

Board: 339	♠ QJ86	The opponents are silent.
Dealer: S	♥ K108	
Vul: None	♦ J32	Partner bids first.
HCP: 12	♣ AJ3	

Board: 340	♠ Q642	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AKJ43	

Board: 341	♠ Q1098	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ Q95	Partner bids first.
HCP: 10	♣ K108	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQ982				2NT
Vul: EW	♥ 872	♥ AK10				
North HCP: 10	♦ J74	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ AQ876	♣ J9				
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK842	♠ J63		2NT	Pass	3NT
Vul: Both	♥ A2	♥ K5				
North HCP: 21	♦ AJ83	♦ 1094	AP			
South HCP: 5	♣ KQ	♣ J10754				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ AK2				2NT
Vul: None	♥ K108	♥ AQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J32	♦ AQ5	Pass	4NT ²	AP	
South HCP: 20	♣ AJ3	♣ 7542				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ Q642	♠ A95		2NT	Pass	3♣ ¹
Vul: Both	♥ K4	♥ Q765	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK	♦ 1094	AP			
South HCP: 8	♣ AKJ43	♣ Q106				
Contract: 3N N						

1. Stayman

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ K6				2NT
Vul: None	♥ K72	♥ AJ3	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ Q95	♦ AKJ10	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ A764				
Contract: 3N S						

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 337	♠ AQ982	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ J9	

Board: 338	♠ J63	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ 1094	Partner bids first.
HCP: 5	♣ J10754	

Board: 339	♠ AK2	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ 7542	

Board: 340	♠ A95	The opponents are silent.
Dealer: N	♥ Q765	
Vul: Both	♦ 1094	Partner bids first.
HCP: 8	♣ Q106	

Board: 341	♠ K6	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ AKJ10	You bid first.
HCP: 20	♣ A764	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQ982				2NT
Vul: EW	♥ 872	♥ AK10				
North HCP: 10	♦ J74	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ AQ876	♣ J9				
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK842	♠ J63		2NT	Pass	3NT
Vul: Both	♥ A2	♥ K5				
North HCP: 21	♦ AJ83	♦ 1094	AP			
South HCP: 5	♣ KQ	♣ J10754				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ AK2				2NT
Vul: None	♥ K108	♥ AQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J32	♦ AQ5	Pass	4NT ²	AP	
South HCP: 20	♣ AJ3	♣ 7542				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ Q642	♠ A95		2NT	Pass	3♣ ¹
Vul: Both	♥ K4	♥ Q765	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK	♦ 1094	AP			
South HCP: 8	♣ AKJ43	♣ Q106				
Contract: 3N N						

1. Stayman

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ K6				2NT
Vul: None	♥ K72	♥ AJ3	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ Q95	♦ AKJ10	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ A764				
Contract: 3N S						

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 342	♠ KQJ86	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ AQ93	

Board: 343	♠ Q983	The opponents are silent.
Dealer: S	♥ K87	
Vul: EW	♦ 9763	Partner bids first.
HCP: 8	♣ QJ	

Board: 344	♠ AK86	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ 83	You bid first.
HCP: 21	♣ AK93	

Board: 345	♠ K76	The opponents are silent.
Dealer: S	♥ A532	
Vul: NS	♦ K1052	Partner bids first.
HCP: 12	♣ Q3	

Board: 346	♠ AK1084	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ A87	You bid first.
HCP: 20	♣ Q4	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KQJ86	♠ 1073		2NT	Pass	3♣ ¹
Vul: NS	♥ A10	♥ KQ83	Pass	3♠	Pass	6NT
North HCP: 20	♦ A5	♦ KQ9	AP			
South HCP: 13	♣ AQ93	♣ K86				
Contract: 6N N			1. Stayman			

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ AKJ6				2NT
Vul: EW	♥ K87	♥ 93	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ 9763	♦ AJ10	Pass	4♠	AP	
South HCP: 20	♣ QJ	♣ AK108				
Contract: 4♠ S			1. Stayman			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ Q7		2NT	Pass	4♣ ¹
Vul: None	♥ AK2	♥ Q96	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ 83	♦ AQJ106	AP			
South HCP: 13	♣ AK93	♣ Q64	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A8				2NT
Vul: NS	♥ A532	♥ KQJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K1052	♦ Q9	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♣ Q3	♣ AKJ54	Pass	5♦ ⁴	Pass	5♥
Contract: 5♥ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 346

Dealer: N

Vul: EW

North HCP: 20

South HCP: 17

Contract: 7N N

North:

♠ AK1084

♥ AK5

♦ A87

♣ Q4

South:

♠ Q97

♥ Q104

♦ KQJ

♣ AK102

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

2NT	Pass	4♣ ¹
-----	------	-----------------

Pass	4NT ²	Pass	7NT
------	------------------	------	-----

AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 342	♠ 1073	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 13	♣ K86	

Board: 343	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 93	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ AK108	

Board: 344	♠ Q7	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ AQJ106	Partner bids first.
HCP: 13	♣ Q64	

Board: 345	♠ A8	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: NS	♦ Q9	You bid first.
HCP: 20	♣ AKJ54	

Board: 346	♠ Q97	The opponents are silent.
Dealer: N	♥ Q104	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 17	♣ AK102	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KQJ86	♠ 1073		2NT	Pass	3♣ ¹
Vul: NS	♥ A10	♥ KQ83	Pass	3♠	Pass	6NT
North HCP: 20	♦ A5	♦ KQ9	AP			
South HCP: 13	♣ AQ93	♣ K86				
Contract: 6N N			1. Stayman			

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ AKJ6				2NT
Vul: EW	♥ K87	♥ 93	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ 9763	♦ AJ10	Pass	4♠	AP	
South HCP: 20	♣ QJ	♣ AK108				
Contract: 4♠ S			1. Stayman			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ Q7		2NT	Pass	4♣ ¹
Vul: None	♥ AK2	♥ Q96	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ 83	♦ AQJ106	AP			
South HCP: 13	♣ AK93	♣ Q64	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A8				2NT
Vul: NS	♥ A532	♥ KQJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K1052	♦ Q9	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♣ Q3	♣ AKJ54	Pass	5♦ ⁴	Pass	5♥
Contract: 5♥ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 346

Dealer: N

Vul: EW

North HCP: 20

South HCP: 17

Contract: 7N N

North:

♠ AK1084

♥ AK5

♦ A87

♣ Q4

South:

♠ Q97

♥ Q104

♦ KQJ

♣ AK102

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

2NT	Pass	4♣ ¹
-----	------	-----------------

Pass	4NT ²	Pass	7NT
------	------------------	------	-----

AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 347	♠ Q75	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: Both	♦ J9	Partner bids first.
HCP: 15	♣ AK103	

Board: 348	♠ A932	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AK3	You bid first.
HCP: 21	♣ AK95	

Board: 349	♠ J6	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: EW	♦ A764	Partner bids first.
HCP: 15	♣ AJ8	

Board: 350	♠ Q985	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ KQ102	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK10				2NT
Vul: Both	♥ AJ87	♥ KQ9	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ J9	♦ AQ1086	Pass	6NT	AP	
South HCP: 20	♣ AK103	♣ Q4				
Contract: 6N S						

1. Stayman

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ J876		2NT	Pass	3♣ ¹
Vul: NS	♥ K7	♥ Q103	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK3	♦ 752	AP			
South HCP: 6	♣ AK95	♣ QJ10				
Contract: 4♠ N						

1. Stayman

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ				2NT
Vul: EW	♥ KQ106	♥ A94	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ A764	♦ KJ82	Pass	6NT	AP	
South HCP: 20	♣ AJ8	♣ K63				
Contract: 6N S						

1. Stayman

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ Q985	♠ AK74		2NT	Pass	3♣ ¹
Vul: None	♥ AK7	♥ J98	Pass	3♠	Pass	4♥ ²
North HCP: 21	♦ AK	♦ J875	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 13	♣ KQ102	♣ A8	Pass	7♠	AP	
Contract: 7♠ N						

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

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 347	♠ AK10	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ AQ1086	You bid first.
HCP: 20	♣ Q4	

Board: 348	♠ J876	The opponents are silent.
Dealer: N	♥ Q103	
Vul: NS	♦ 752	Partner bids first.
HCP: 6	♣ QJ10	

Board: 349	♠ AKQ	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ KJ82	You bid first.
HCP: 20	♣ K63	

Board: 350	♠ AK74	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ J875	Partner bids first.
HCP: 13	♣ A8	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK10				2NT
Vul: Both	♥ AJ87	♥ KQ9	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ J9	♦ AQ1086	Pass	6NT	AP	
South HCP: 20	♣ AK103	♣ Q4				
Contract: 6N S			1. Stayman			

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ J876		2NT	Pass	3♣ ¹
Vul: NS	♥ K7	♥ Q103	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK3	♦ 752	AP			
South HCP: 6	♣ AK95	♣ QJ10	1. Stayman			
Contract: 4♠ N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ				2NT
Vul: EW	♥ KQ106	♥ A94	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ A764	♦ KJ82	Pass	6NT	AP	
South HCP: 20	♣ AJ8	♣ K63	1. Stayman			
Contract: 6N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ Q985	♠ AK74		2NT	Pass	3♣ ¹
Vul: None	♥ AK7	♥ J98	Pass	3♠	Pass	4♥ ²
North HCP: 21	♦ AK	♦ J875	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 13	♣ KQ102	♣ A8	Pass	7♠	AP	
Contract: 7♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 351	♠ Q654	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: EW	♦ 84	Partner bids first.
HCP: 12	♣ KQ7	

Board: 352	♠ K7	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ KQ874	You bid first.
HCP: 20	♣ AJ65	

Board: 353	♠ A1064	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ KQ86	Partner bids first.
HCP: 11	♣ 97	

Board: 354	♠ AJ	The opponents are silent.
Dealer: N	♥ 982	
Vul: NS	♦ AKJ2	You bid first.
HCP: 20	♣ AK95	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 351
Dealer: S
Vul: EW
North HCP: 12
South HCP: 21
Contract: 6♥ S

North:
♠ Q654
♥ KQ62
♦ 84
♣ KQ7

South:
♠ KJ
♥ AJ109
♦ AK973
♣ AJ

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♣ ³
Pass	4♦ ⁴	Pass	4NT ⁵
Pass	5♦ ⁶	Pass	6♥

AP

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=1/5 or 4/5

Board: 352
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ K7
♥ AK
♦ KQ874
♣ AJ65

South:
♠ Q32
♥ 643
♦ 1032
♣ KQ87

West	North	East	South
	2NT	Pass	3NT

AP

Board: 353
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 4N S

North:
♠ A1064
♥ Q93
♦ KQ86
♣ 97

South:
♠ J2
♥ AKJ8
♦ AJ9
♣ AQ63

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
Pass	4NT ²	AP	

1. Stayman
2. Quantitative 4NT

Board: 354
Dealer: N
Vul: NS
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ AJ
♥ 982
♦ AKJ2
♣ AK95

South:
♠ 10765
♥ A103
♦ 1065
♣ J108

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	3NT
AP			

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 351	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: EW	♦ AK973	You bid first.
HCP: 21	♣ AJ	

Board: 352	♠ Q32	The opponents are silent.
Dealer: N	♥ 643	
Vul: Both	♦ 1032	Partner bids first.
HCP: 7	♣ KQ87	

Board: 353	♠ J2	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: None	♦ AJ9	You bid first.
HCP: 20	♣ AQ63	

Board: 354	♠ 10765	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ 1065	Partner bids first.
HCP: 5	♣ J108	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 351
Dealer: S
Vul: EW
North HCP: 12
South HCP: 21
Contract: 6♥ S

North:
♠ Q654
♥ KQ62
♦ 84
♣ KQ7

South:
♠ KJ
♥ AJ109
♦ AK973
♣ AJ

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♣ ³
Pass	4♦ ⁴	Pass	4NT ⁵
Pass	5♦ ⁶	Pass	6♥

AP

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=1/5 or 4/5

Board: 352
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ K7
♥ AK
♦ KQ874
♣ AJ65

South:
♠ Q32
♥ 643
♦ 1032
♣ KQ87

West	North	East	South
	2NT	Pass	3NT

AP

Board: 353
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 4N S

North:
♠ A1064
♥ Q93
♦ KQ86
♣ 97

South:
♠ J2
♥ AKJ8
♦ AJ9
♣ AQ63

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
Pass	4NT ²	AP	

1. Stayman
2. Quantitative 4NT

Board: 354
Dealer: N
Vul: NS
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ AJ
♥ 982
♦ AKJ2
♣ AK95

South:
♠ 10765
♥ A103
♦ 1065
♣ J108

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	3NT
AP			

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 355	♠ AJ104	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ K97	Partner bids first.
HCP: 13	♣ Q1087	

Board: 356	♠ AK2	The opponents are silent.
Dealer: N	♥ 6532	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ AK3	

Board: 357	♠ A92	The opponents are silent.
Dealer: S	♥ 852	
Vul: NS	♦ A8742	Partner bids first.
HCP: 9	♣ J10	

Board: 358	♠ KQ86	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ AK64	You bid first.
HCP: 21	♣ KJ	

Board: 359	♠ Q952	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ 82	Partner bids first.
HCP: 9	♣ QJ95	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 355

Dealer: S

Vul: Both

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ AJ104

♥ K9

♦ K97

♣ Q1087

South:

♠ K98

♥ A3

♦ AQJ4

♣ AK43

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT AP

1. Stayman

Board: 356

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK2

♥ 6532

♦ AQ7

♣ AK3

South:

♠ Q54

♥ KQ84

♦ K1042

♣ Q9

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 3NT Pass 4NT³

Pass 5♣⁴ Pass 6NT

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 357

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ A92

♥ 852

♦ A8742

♣ J10

South:

♠ J63

♥ AKQ9

♦ KQ105

♣ KQ

West North East South

2NT

Pass 3NT AP

Board: 358

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ KQ86

♥ AJ8

♦ AK64

♣ KJ

South:

♠ 432

♥ K93

♦ QJ72

♣ Q65

West North East South

2NT Pass 3NT

AP

Board: 359

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ Q952

♥ A95

♦ 82

♣ QJ95

South:

♠ K3

♥ KQJ86

♦ A109

♣ AK6

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 355	♠ K98	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ AQJ4	You bid first.
HCP: 21	♣ AK43	

Board: 356	♠ Q54	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: None	♦ K1042	Partner bids first.
HCP: 12	♣ Q9	

Board: 357	♠ J63	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ KQ105	You bid first.
HCP: 20	♣ KQ	

Board: 358	♠ 432	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ QJ72	Partner bids first.
HCP: 8	♣ Q65	

Board: 359	♠ K3	The opponents are silent.
Dealer: S	♥ KQJ86	
Vul: None	♦ A109	You bid first.
HCP: 20	♣ AK6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 355

Dealer: S

Vul: Both

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ AJ104

♥ K9

♦ K97

♣ Q1087

South:

♠ K98

♥ A3

♦ AQJ4

♣ AK43

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT AP

1. Stayman

Board: 356

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK2

♥ 6532

♦ AQ7

♣ AK3

South:

♠ Q54

♥ KQ84

♦ K1042

♣ Q9

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 3NT Pass 4NT³

Pass 5♣⁴ Pass 6NT

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 357

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ A92

♥ 852

♦ A8742

♣ J10

South:

♠ J63

♥ AKQ9

♦ KQ105

♣ KQ

West North East South

2NT

Pass 3NT AP

Board: 358

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ KQ86

♥ AJ8

♦ AK64

♣ KJ

South:

♠ 432

♥ K93

♦ QJ72

♣ Q65

West North East South

2NT Pass 3NT

AP

Board: 359

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ Q952

♥ A95

♦ 82

♣ QJ95

South:

♠ K3

♥ KQJ86

♦ A109

♣ AK6

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 360	♠ AK62	The opponents are silent.
Dealer: N	♥ AK63	
Vul: NS	♦ 986	You bid first.
HCP: 21	♣ AK	

Board: 361	♠ AQ106	The opponents are silent.
Dealer: S	♥ 1063	
Vul: EW	♦ 654	Partner bids first.
HCP: 6	♣ 764	

Board: 362	♠ Q72	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ AQ4	

Board: 363	♠ AQ4	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ QJ10	Partner bids first.
HCP: 10	♣ 109876	

Board: 364	♠ AK3	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KQJ64	You bid first.
HCP: 20	♣ J93	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 9753		2NT	Pass	3♣ ¹
Vul: NS	♥ AK63	♥ Q97	Pass	3♥	Pass	3NT
North HCP: 21	♦ 986	♦ K105	Pass	4♠	AP	
South HCP: 5	♣ AK	♣ 1098				
Contract: 4♠ N				1. Stayman		

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ AQ106	♠ K982				2NT
Vul: EW	♥ 1063	♥ AQ	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 654	♦ QJ73	Pass	4♠	AP	
South HCP: 20	♣ 764	♣ AKJ				
Contract: 4♠ S				1. Stayman		

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AK3		2NT	Pass	4♣ ¹
Vul: Both	♥ AJ97	♥ K102	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AK4	♦ J7	AP			
South HCP: 12	♣ AQ4	♣ J7653				
Contract: 6N N				1. Gerber		
				2. A=3 out of 4		

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 92				2NT
Vul: NS	♥ J6	♥ K4	Pass	3NT	AP	
North HCP: 10	♦ QJ10	♦ AK42				
South HCP: 20	♣ 109876	♣ AKQJ3				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 94		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ	♥ 9754	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQJ64	♦ A85	AP			
South HCP: 10	♣ J93	♣ AQ54				
Contract: 3N N				1. Stayman		

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 360	♠ 9753	The opponents are silent.
Dealer: N	♥ Q97	
Vul: NS	♦ K105	Partner bids first.
HCP: 5	♣ 1098	

Board: 361	♠ K982	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ QJ73	You bid first.
HCP: 20	♣ AKJ	

Board: 362	♠ AK3	The opponents are silent.
Dealer: N	♥ K102	
Vul: Both	♦ J7	Partner bids first.
HCP: 12	♣ J7653	

Board: 363	♠ 92	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ AK42	You bid first.
HCP: 20	♣ AKQJ3	

Board: 364	♠ 94	The opponents are silent.
Dealer: N	♥ 9754	
Vul: EW	♦ A85	Partner bids first.
HCP: 10	♣ AQ54	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 9753		2NT	Pass	3♣ ¹
Vul: NS	♥ AK63	♥ Q97	Pass	3♥	Pass	3NT
North HCP: 21	♦ 986	♦ K105	Pass	4♠	AP	
South HCP: 5	♣ AK	♣ 1098				
Contract: 4♠ N				1. Stayman		

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ AQ106	♠ K982				2NT
Vul: EW	♥ 1063	♥ AQ	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 654	♦ QJ73	Pass	4♠	AP	
South HCP: 20	♣ 764	♣ AKJ				
Contract: 4♠ S				1. Stayman		

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AK3		2NT	Pass	4♣ ¹
Vul: Both	♥ AJ97	♥ K102	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AK4	♦ J7	AP			
South HCP: 12	♣ AQ4	♣ J7653				
Contract: 6N N				1. Gerber		
				2. A=3 out of 4		

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 92				2NT
Vul: NS	♥ J6	♥ K4	Pass	3NT	AP	
North HCP: 10	♦ QJ10	♦ AK42				
South HCP: 20	♣ 109876	♣ AKQJ3				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 94		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ	♥ 9754	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQJ64	♦ A85	AP			
South HCP: 10	♣ J93	♣ AQ54				
Contract: 3N N				1. Stayman		

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 365	♠ Q97	The opponents are silent.
Dealer: S	♥ 105	
Vul: Both	♦ 963	Partner bids first.
HCP: 8	♣ KQJ84	

Board: 366	♠ K64	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ AJ4	You bid first.
HCP: 20	♣ AKJ53	

Board: 367	♠ A92	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ Q7654	Partner bids first.
HCP: 11	♣ J3	

Board: 368	♠ KQJ4	The opponents are silent.
Dealer: N	♥ K752	
Vul: None	♦ Q6	You bid first.
HCP: 20	♣ AKQ	

Board: 369	♠ Q96	The opponents are silent.
Dealer: S	♥ 832	
Vul: Both	♦ 532	Partner bids first.
HCP: 4	♣ Q1075	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ J10				2NT
Vul: Both	♥ 105	♥ AKJ				
North HCP: 8	♦ 963	♦ AK742	Pass	3NT	AP	
South HCP: 20	♣ KQJ84	♣ A65				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ AQ5		2NT	Pass	3♣ ¹
Vul: EW	♥ A7	♥ KQJ5	Pass	3♦	Pass	6NT
North HCP: 20	♦ AJ4	♦ 7653	AP			
South HCP: 14	♣ AKJ53	♣ Q4	1. Stayman			
Contract: 6N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ KQ8				2NT
Vul: Both	♥ KJ3	♥ A92	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ Q7654	♦ KJ8	Pass	4NT	AP	
South HCP: 20	♣ J3	♣ AK107	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 105		2NT	Pass	3NT
Vul: None	♥ K752	♥ J96				
North HCP: 20	♦ Q6	♦ AJ73	AP			
South HCP: 7	♣ AKQ	♣ J987				
Contract: 3N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ A542				2NT
Vul: Both	♥ 832	♥ Q5				
North HCP: 4	♦ 532	♦ AK106	AP			
South HCP: 20	♣ Q1075	♣ AK6				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 365	♠ J10	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ AK742	You bid first.
HCP: 20	♣ A65	

Board: 366	♠ AQ5	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: EW	♦ 7653	Partner bids first.
HCP: 14	♣ Q4	

Board: 367	♠ KQ8	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ KJ8	You bid first.
HCP: 20	♣ AK107	

Board: 368	♠ 105	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ AJ73	Partner bids first.
HCP: 7	♣ J987	

Board: 369	♠ A542	The opponents are silent.
Dealer: S	♥ Q5	
Vul: Both	♦ AK106	You bid first.
HCP: 20	♣ AK6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ J10				2NT
Vul: Both	♥ 105	♥ AKJ				
North HCP: 8	♦ 963	♦ AK742	Pass	3NT	AP	
South HCP: 20	♣ KQJ84	♣ A65				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ AQ5		2NT	Pass	3♣ ¹
Vul: EW	♥ A7	♥ KQJ5	Pass	3♦	Pass	6NT
North HCP: 20	♦ AJ4	♦ 7653	AP			
South HCP: 14	♣ AKJ53	♣ Q4	1. Stayman			
Contract: 6N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ KQ8				2NT
Vul: Both	♥ KJ3	♥ A92	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ Q7654	♦ KJ8	Pass	4NT	AP	
South HCP: 20	♣ J3	♣ AK107	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 105		2NT	Pass	3NT
Vul: None	♥ K752	♥ J96				
North HCP: 20	♦ Q6	♦ AJ73	AP			
South HCP: 7	♣ AKQ	♣ J987				
Contract: 3N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ A542				2NT
Vul: Both	♥ 832	♥ Q5				
North HCP: 4	♦ 532	♦ AK106	AP			
South HCP: 20	♣ Q1075	♣ AK6				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 370	♠ KJ65	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AQ2	

Board: 371	♠ Q65	The opponents are silent.
Dealer: S	♥ 632	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 13	♣ AQ94	

Board: 372	♠ AK	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ AQJ82	You bid first.
HCP: 21	♣ J32	

Board: 373	♠ 1082	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: NS	♦ Q1095	Partner bids first.
HCP: 8	♣ 76	

Board: 374	♠ A52	The opponents are silent.
Dealer: N	♥ A1053	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ KJ7	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ A7		2NT	Pass	3♣ ¹
Vul: None	♥ A83	♥ KQJ2	Pass	3♠	Pass	6NT
North HCP: 21	♦ AK5	♦ Q763	AP			
South HCP: 15	♣ AQ2	♣ K103				
Contract: 6N N			1. Stayman			

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK2				2NT
Vul: NS	♥ 632	♥ AJ5	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ AJ2	♦ KQ8	Pass	6NT	AP	
South HCP: 20	♣ AQ94	♣ K763	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q42		2NT	Pass	3♣ ¹
Vul: None	♥ AQ10	♥ 9764	Pass	3♦	Pass	6NT
North HCP: 21	♦ AQJ82	♦ K53	AP			
South HCP: 12	♣ J32	♣ AK8	1. Stayman			
Contract: 6N N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AQ				2NT
Vul: NS	♥ AQ97	♥ K86	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ Q1095	♦ AK742	Pass	3NT	AP	
South HCP: 21	♣ 76	♣ KQ8	1. Stayman			
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 8763		2NT	AP	
Vul: EW	♥ A1053	♥ K9				
North HCP: 21	♦ AKQ	♦ J107				
South HCP: 4	♣ KJ7	♣ 10654				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 370	♠ A7	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: None	♦ Q763	Partner bids first.
HCP: 15	♣ K103	

Board: 371	♠ AK2	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ KQ8	You bid first.
HCP: 20	♣ K763	

Board: 372	♠ Q42	The opponents are silent.
Dealer: N	♥ 9764	
Vul: None	♦ K53	Partner bids first.
HCP: 12	♣ AK8	

Board: 373	♠ AQ	The opponents are silent.
Dealer: S	♥ K86	
Vul: NS	♦ AK742	You bid first.
HCP: 21	♣ KQ8	

Board: 374	♠ 8763	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ J107	Partner bids first.
HCP: 4	♣ 10654	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ A7		2NT	Pass	3♣ ¹
Vul: None	♥ A83	♥ KQJ2	Pass	3♠	Pass	6NT
North HCP: 21	♦ AK5	♦ Q763	AP			
South HCP: 15	♣ AQ2	♣ K103				
Contract: 6N N			1. Stayman			

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK2				2NT
Vul: NS	♥ 632	♥ AJ5	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ AJ2	♦ KQ8	Pass	6NT	AP	
South HCP: 20	♣ AQ94	♣ K763	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q42		2NT	Pass	3♣ ¹
Vul: None	♥ AQ10	♥ 9764	Pass	3♦	Pass	6NT
North HCP: 21	♦ AQJ82	♦ K53	AP			
South HCP: 12	♣ J32	♣ AK8	1. Stayman			
Contract: 6N N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AQ				2NT
Vul: NS	♥ AQ97	♥ K86	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ Q1095	♦ AK742	Pass	3NT	AP	
South HCP: 21	♣ 76	♣ KQ8	1. Stayman			
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 8763		2NT	AP	
Vul: EW	♥ A1053	♥ K9				
North HCP: 21	♦ AKQ	♦ J107				
South HCP: 4	♣ KJ7	♣ 10654				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 375	♠ 65	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ J853	Partner bids first.
HCP: 6	♣ Q1084	

Board: 376	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A932	You bid first.
HCP: 21	♣ 742	

Board: 377	♠ Q872	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ K75	Partner bids first.
HCP: 13	♣ AJ108	

Board: 378	♠ Q93	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ AK109	

Board: 379	♠ 982	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ KQJ64	Partner bids first.
HCP: 11	♣ Q3	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 375

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ 65

♥ K93

♦ J853

♣ Q1084

South:

♠ AKQ9

♥ J75

♦ A92

♣ AK7

West North East South

2NT

Pass 3NT AP

Board: 376

Dealer: N

Vul: NS

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AKQJ

♥ AK

♦ A932

♣ 742

South:

♠ 854

♥ 963

♦ KJ7

♣ AKQ8

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 377

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ Q872

♥ K6

♦ K75

♣ AJ108

South:

♠ AK6

♥ AJ98

♦ A2

♣ KQ63

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 6NT AP

1. Stayman

Board: 378

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ Q93

♥ AQ7

♦ KQ10

♣ AK109

South:

♠ KJ8

♥ K86

♦ J765

♣ J63

West North East South

2NT Pass 3NT

AP

Board: 379

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 7N S

North:

♠ 982

♥ K75

♦ KQJ64

♣ Q3

South:

♠ AK

♥ AQ109

♦ A853

♣ A109

West North East South

2NT

Pass 4♣¹ Pass 4♦²

Pass 7NT AP

1. Gerber

2. A=0/4 or 4/4

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 375	♠ AKQ9	The opponents are silent.
Dealer: S	♥ J75	
Vul: Both	♦ A92	You bid first.
HCP: 21	♣ AK7	

Board: 376	♠ 854	The opponents are silent.
Dealer: N	♥ 963	
Vul: NS	♦ KJ7	Partner bids first.
HCP: 13	♣ AKQ8	

Board: 377	♠ AK6	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: EW	♦ A2	You bid first.
HCP: 21	♣ KQ63	

Board: 378	♠ KJ8	The opponents are silent.
Dealer: N	♥ K86	
Vul: Both	♦ J765	Partner bids first.
HCP: 9	♣ J63	

Board: 379	♠ AK	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ A853	You bid first.
HCP: 21	♣ A109	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 375

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ 65

♥ K93

♦ J853

♣ Q1084

South:

♠ AKQ9

♥ J75

♦ A92

♣ AK7

West North East South

2NT

Pass 3NT AP

Board: 376

Dealer: N

Vul: NS

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AKQJ

♥ AK

♦ A932

♣ 742

South:

♠ 854

♥ 963

♦ KJ7

♣ AKQ8

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 377

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ Q872

♥ K6

♦ K75

♣ AJ108

South:

♠ AK6

♥ AJ98

♦ A2

♣ KQ63

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 6NT AP

1. Stayman

Board: 378

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ Q93

♥ AQ7

♦ KQ10

♣ AK109

South:

♠ KJ8

♥ K86

♦ J765

♣ J63

West North East South

2NT Pass 3NT

AP

Board: 379

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 7N S

North:

♠ 982

♥ K75

♦ KQJ64

♣ Q3

South:

♠ AK

♥ AQ109

♦ A853

♣ A109

West North East South

2NT

Pass 4♣¹ Pass 4♦²

Pass 7NT AP

1. Gerber

2. A=0/4 or 4/4

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 380	♠ AK975	The opponents are silent.
Dealer: N	♥ J93	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ AQ3	

Board: 381	♠ J8	The opponents are silent.
Dealer: S	♥ Q853	
Vul: Both	♦ KQ87	Partner bids first.
HCP: 12	♣ KJ4	

Board: 382	♠ K3	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ AK742	You bid first.
HCP: 20	♣ AQ84	

Board: 383	♠ 8743	East Bids 3♠ if possible.
Dealer: S	♥ 94	
Vul: NS	♦ J862	Partner bids first.
HCP: 5	♣ A104	

Board: 384	♠ AQ10	The opponents are silent.
Dealer: N	♥ AK104	
Vul: Both	♦ K54	You bid first.
HCP: 21	♣ KQ3	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 380
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 5♠ N

North:
♠ AK975
♥ J93
♦ AQ
♣ AQ3

South:
♠ QJ62
♥ A108
♦ K1083
♣ K6

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♠	Pass	4♥ ²
Pass	5♠	AP	
1. Stayman			
2. artificial			

Board: 381
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 5♥ S

North:
♠ J8
♥ Q853
♦ KQ87
♣ KJ4

South:
♠ K952
♥ AK102
♦ A6
♣ AQ9

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4NT ³
Pass	5♣ ⁴	Pass	5♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			

Board: 382
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ K3
♥ A9
♦ AK742
♣ AQ84

South:
♠ QJ94
♥ Q3
♦ J105
♣ J1095

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

Board: 383
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ 8743
♥ 94
♦ J862
♣ A104

South:
♠ AQ
♥ 765
♦ AKQ94
♣ KQ5

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

Board: 384
Dealer: N
Vul: Both
North HCP: 21
South HCP: 7
Contract: 3N N

North:
♠ AQ10
♥ AK104
♦ K54
♣ KQ3

South:
♠ K832
♥ Q87
♦ J96
♣ J98

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



South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 380	♠ QJ62	The opponents are silent.
Dealer: N	♥ A108	
Vul: EW	♦ K1083	Partner bids first.
HCP: 13	♣ K6	

Board: 381	♠ K952	The opponents are silent.
Dealer: S	♥ AK102	
Vul: Both	♦ A6	You bid first.
HCP: 20	♣ AQ9	

Board: 382	♠ QJ94	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ J105	Partner bids first.
HCP: 7	♣ J1095	

Board: 383	♠ AQ	East Bids 3♠ if possible.
Dealer: S	♥ 765	
Vul: NS	♦ AKQ94	You bid first.
HCP: 20	♣ KQ5	

Board: 384	♠ K832	The opponents are silent.
Dealer: N	♥ Q87	
Vul: Both	♦ J96	Partner bids first.
HCP: 7	♣ J98	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 380
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 5♠ N

North:
♠ AK975
♥ J93
♦ AQ
♣ AQ3

South:
♠ QJ62
♥ A108
♦ K1083
♣ K6

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♠	Pass	4♥ ²
Pass	5♠	AP	
1. Stayman			
2. artificial			

Board: 381
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 5♥ S

North:
♠ J8
♥ Q853
♦ KQ87
♣ KJ4

South:
♠ K952
♥ AK102
♦ A6
♣ AQ9

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4NT ³
Pass	5♣ ⁴	Pass	5♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			

Board: 382
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ K3
♥ A9
♦ AK742
♣ AQ84

South:
♠ QJ94
♥ Q3
♦ J105
♣ J1095

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

Board: 383
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ 8743
♥ 94
♦ J862
♣ A104

South:
♠ AQ
♥ 765
♦ AKQ94
♣ KQ5

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

Board: 384
Dealer: N
Vul: Both
North HCP: 21
South HCP: 7
Contract: 3N N

North:
♠ AQ10
♥ AK104
♦ K54
♣ KQ3

South:
♠ K832
♥ Q87
♦ J96
♣ J98

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



North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 385	♠ KJ10	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ Q10652	Partner bids first.
HCP: 12	♣ K96	

Board: 386	♠ K63	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ AQ103	

Board: 387	♠ K5	The opponents are silent.
Dealer: S	♥ 1094	
Vul: EW	♦ Q82	Partner bids first.
HCP: 9	♣ KJ1075	

Board: 388	♠ A1054	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AQ97	You bid first.
HCP: 21	♣ KQ10	

Board: 389	♠ J753	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ K96	Partner bids first.
HCP: 13	♣ AJ62	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ Q62				2NT
Vul: None	♥ K3	♥ A64	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ Q10652	♦ AK73	AP			
South HCP: 20	♣ K96	♣ AQJ				
Contract: 4N S			1. Gerber			
			2. A=3 out of 4			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ Q875		2NT	Pass	3♣ ¹
Vul: NS	♥ J4	♥ K6	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 8542	AP			
South HCP: 8	♣ AQ103	♣ K98				
Contract: 3N N			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ4				2NT
Vul: EW	♥ 1094	♥ AKJ7	Pass	3NT	AP	
North HCP: 9	♦ Q82	♦ A963				
South HCP: 20	♣ KJ1075	♣ Q4				
Contract: 3N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ 862		2NT	AP	
Vul: None	♥ AQ	♥ 10875				
North HCP: 21	♦ AQ97	♦ 85				
South HCP: 4	♣ KQ10	♣ A964				
Contract: 2N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ J753	♠ AK108				2NT
Vul: NS	♥ A6	♥ KQ10	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ K96	♦ AQ8	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ AJ62	♣ K73	Pass	5♥ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 385	♠ Q62	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ AK73	You bid first.
HCP: 20	♣ AQJ	

Board: 386	♠ Q875	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ 8542	Partner bids first.
HCP: 8	♣ K98	

Board: 387	♠ AQ4	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: EW	♦ A963	You bid first.
HCP: 20	♣ Q4	

Board: 388	♠ 862	The opponents are silent.
Dealer: N	♥ 10875	
Vul: None	♦ 85	Partner bids first.
HCP: 4	♣ A964	

Board: 389	♠ AK108	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ K73	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ Q62				2NT
Vul: None	♥ K3	♥ A64	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ Q10652	♦ AK73	AP			
South HCP: 20	♣ K96	♣ AQJ				
Contract: 4N S			1. Gerber			
			2. A=3 out of 4			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ Q875		2NT	Pass	3♣ ¹
Vul: NS	♥ J4	♥ K6	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 8542	AP			
South HCP: 8	♣ AQ103	♣ K98				
Contract: 3N N			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ4				2NT
Vul: EW	♥ 1094	♥ AKJ7	Pass	3NT	AP	
North HCP: 9	♦ Q82	♦ A963				
South HCP: 20	♣ KJ1075	♣ Q4				
Contract: 3N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ 862		2NT	AP	
Vul: None	♥ AQ	♥ 10875				
North HCP: 21	♦ AQ97	♦ 85				
South HCP: 4	♣ KQ10	♣ A964				
Contract: 2N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ J753	♠ AK108				2NT
Vul: NS	♥ A6	♥ KQ10	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ K96	♦ AQ8	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ AJ62	♣ K73	Pass	5♥ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 390	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ J1073	You bid first.
HCP: 21	♣ A86	
Board: 391	♠ KQ6	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ 973	Partner bids first.
HCP: 13	♣ KQ98	
Board: 392	♠ A7	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: NS	♦ K7	You bid first.
HCP: 20	♣ AKQ98	
Board: 393	♠ J85	East Doubles 5♦ if possible.
Dealer: S	♥ A632	
Vul: EW	♦ KJ74	Partner bids first.
HCP: 9	♣ 95	
Board: 394	♠ A85	The opponents are silent.
Dealer: N	♥ J64	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ AKQ95	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J82		2NT	Pass	4♣ ¹
Vul: EW	♥ AK10	♥ Q73	Pass	4NT ²	AP	
North HCP: 21	♦ J1073	♦ KQ	1. Gerber			
South HCP: 11	♣ A86	♣ K10972	2. A=3 out of 4			
Contract: 4N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ AJ543				2NT
Vul: Both	♥ K87	♥ A9	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 13	♦ 973	♦ AK52	Pass	6NT	AP	
South HCP: 20	♣ KQ98	♣ A3	1. Gerber			
Contract: 6N S			2. A=0/4 or 4/4			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ QJ86		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ83	♥ 96	Pass	3♥	Pass	3NT
North HCP: 20	♦ K7	♦ AQ85	AP			
South HCP: 9	♣ AKQ98	♣ 1063	1. Stayman			
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AK7				2NT
Vul: EW	♥ A632	♥ KQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ KJ74	♦ 86	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♣ 95	♣ AK76	Pass	5♦ ⁴	X	5♥
Contract: 5♥ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 394

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ A85

♥ J64

♦ AK

♣ AKQ95

South:

♠ 743

♥ KQ95

♦ QJ32

♣ 107

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

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

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

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 390	♠ J82	The opponents are silent.
Dealer: N	♥ Q73	
Vul: EW	♦ KQ	Partner bids first.
HCP: 11	♣ K10972	
Board: 391	♠ AJ543	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ AK52	You bid first.
HCP: 20	♣ A3	
Board: 392	♠ QJ86	The opponents are silent.
Dealer: N	♥ 96	
Vul: NS	♦ AQ85	Partner bids first.
HCP: 9	♣ 1063	
Board: 393	♠ AK7	East Doubles 5♦ if possible.
Dealer: S	♥ KQJ9	
Vul: EW	♦ 86	You bid first.
HCP: 20	♣ AK76	
Board: 394	♠ 743	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: Both	♦ QJ32	Partner bids first.
HCP: 8	♣ 107	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J82		2NT	Pass	4♣ ¹
Vul: EW	♥ AK10	♥ Q73	Pass	4NT ²	AP	
North HCP: 21	♦ J1073	♦ KQ	1. Gerber			
South HCP: 11	♣ A86	♣ K10972	2. A=3 out of 4			
Contract: 4N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ AJ543				2NT
Vul: Both	♥ K87	♥ A9	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 13	♦ 973	♦ AK52	Pass	6NT	AP	
South HCP: 20	♣ KQ98	♣ A3	1. Gerber			
Contract: 6N S			2. A=0/4 or 4/4			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ QJ86		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ83	♥ 96	Pass	3♥	Pass	3NT
North HCP: 20	♦ K7	♦ AQ85	AP			
South HCP: 9	♣ AKQ98	♣ 1063	1. Stayman			
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AK7				2NT
Vul: EW	♥ A632	♥ KQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ KJ74	♦ 86	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♣ 95	♣ AK76	Pass	5♦ ⁴	X	5♥
Contract: 5♥ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 394

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ A85

♥ J64

♦ AK

♣ AKQ95

South:

♠ 743

♥ KQ95

♦ QJ32

♣ 107

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

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

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 395	♠ K102	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ KQ1083	Partner bids first.
HCP: 10	♣ 1085	

Board: 396	♠ A7	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: EW	♦ A432	You bid first.
HCP: 21	♣ AK2	

Board: 397	♠ AJ6	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: Both	♦ 82	Partner bids first.
HCP: 14	♣ K1043	

Board: 398	♠ AK9	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ Q42	You bid first.
HCP: 21	♣ K96	

Board: 399	♠ Q104	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ K7652	Partner bids first.
HCP: 10	♣ J10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 395

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ K102

♥ Q7

♦ KQ1083

♣ 1085

South:

♠ A43

♥ AK1083

♦ A4

♣ AJ4

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 396

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ A7

♥ AQ52

♦ A432

♣ AK2

South:

♠ KQ106

♥ J983

♦ QJ

♣ QJ9

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3♠ ²
------	----	------	-----------------

Pass	4NT ³	Pass	5♣ ⁴
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 397

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6N S

North:

♠ AJ6

♥ AQ72

♦ 82

♣ K1043

South:

♠ K74

♥ K5

♦ AKJ3

♣ AQ96

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

Board: 398

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AK9

♥ AKQ8

♦ Q42

♣ K96

South:

♠ 6543

♥ 652

♦ A86

♣ AQ4

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

Board: 399

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q104

♥ A86

♦ K7652

♣ J10

South:

♠ K86

♥ KQ532

♦ AJ

♣ AK3

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 395	♠ A43	The opponents are silent.
Dealer: S	♥ AK1083	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ AJ4	

Board: 396	♠ KQ106	The opponents are silent.
Dealer: N	♥ J983	
Vul: EW	♦ QJ	Partner bids first.
HCP: 12	♣ QJ9	

Board: 397	♠ K74	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ AKJ3	You bid first.
HCP: 20	♣ AQ96	

Board: 398	♠ 6543	The opponents are silent.
Dealer: N	♥ 652	
Vul: None	♦ A86	Partner bids first.
HCP: 10	♣ AQ4	

Board: 399	♠ K86	The opponents are silent.
Dealer: S	♥ KQ532	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ AK3	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 395

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ K102

♥ Q7

♦ KQ1083

♣ 1085

South:

♠ A43

♥ AK1083

♦ A4

♣ AJ4

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 396

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ A7

♥ AQ52

♦ A432

♣ AK2

South:

♠ KQ106

♥ J983

♦ QJ

♣ QJ9

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3♠ ²
------	----	------	-----------------

Pass	4NT ³	Pass	5♣ ⁴
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 397

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6N S

North:

♠ AJ6

♥ AQ72

♦ 82

♣ K1043

South:

♠ K74

♥ K5

♦ AKJ3

♣ AQ96

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

Board: 398

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AK9

♥ AKQ8

♦ Q42

♣ K96

South:

♠ 6543

♥ 652

♦ A86

♣ AQ4

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

Board: 399

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q104

♥ A86

♦ K7652

♣ J10

South:

♠ K86

♥ KQ532

♦ AJ

♣ AK3

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 400	♠ KJ732	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ A92	You bid first.
HCP: 20	♣ A6	

Board: 401	♠ 752	The opponents are silent.
Dealer: S	♥ 1074	
Vul: None	♦ 10976	Partner bids first.
HCP: 8	♣ AKJ	

Board: 402	♠ Q10	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: NS	♦ KQ64	You bid first.
HCP: 20	♣ AQ5	

Board: 403	♠ AK102	The opponents are silent.
Dealer: S	♥ K96	
Vul: EW	♦ K6	Partner bids first.
HCP: 15	♣ Q1076	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ KJ732	♠ AQ6		2NT	Pass	3NT
Vul: Both	♥ AKJ	♥ 1074				
North HCP: 20	♦ A92	♦ 106	AP			
South HCP: 9	♣ A6	♣ K9873				
Contract: 3N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AKQ9				2NT
Vul: None	♥ 1074	♥ AK9				
North HCP: 8	♦ 10976	♦ AJ3	Pass	3NT	AP	
South HCP: 21	♣ AKJ	♣ 976				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J32		2NT	Pass	3NT
Vul: NS	♥ AQJ6	♥ 1098				
North HCP: 20	♦ KQ64	♦ AJ752	AP			
South HCP: 7	♣ AQ5	♣ J4				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AK102	♠ Q7				2NT
Vul: EW	♥ K96	♥ AJ104	Pass	3♣ ¹	Pass	3♥
North HCP: 15	♦ K6	♦ AQ75	Pass	6NT	AP	
South HCP: 20	♣ Q1076	♣ AK2				
Contract: 6N S						

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 400	♠ AQ6	The opponents are silent.
Dealer: N	♥ 1074	
Vul: Both	♦ 106	Partner bids first.
HCP: 9	♣ K9873	

Board: 401	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ AJ3	You bid first.
HCP: 21	♣ 976	

Board: 402	♠ J32	The opponents are silent.
Dealer: N	♥ 1098	
Vul: NS	♦ AJ752	Partner bids first.
HCP: 7	♣ J4	

Board: 403	♠ Q7	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: EW	♦ AQ75	You bid first.
HCP: 20	♣ AK2	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ KJ732	♠ AQ6		2NT	Pass	3NT
Vul: Both	♥ AKJ	♥ 1074				
North HCP: 20	♦ A92	♦ 106	AP			
South HCP: 9	♣ A6	♣ K9873				
Contract: 3N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AKQ9				2NT
Vul: None	♥ 1074	♥ AK9				
North HCP: 8	♦ 10976	♦ AJ3	Pass	3NT	AP	
South HCP: 21	♣ AKJ	♣ 976				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J32		2NT	Pass	3NT
Vul: NS	♥ AQJ6	♥ 1098				
North HCP: 20	♦ KQ64	♦ AJ752	AP			
South HCP: 7	♣ AQ5	♣ J4				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AK102	♠ Q7				2NT
Vul: EW	♥ K96	♥ AJ104	Pass	3♣ ¹	Pass	3♥
North HCP: 15	♦ K6	♦ AQ75	Pass	6NT	AP	
South HCP: 20	♣ Q1076	♣ AK2				
Contract: 6N S						

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 404	♠ AQ6	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: None	♦ K1072	You bid first.
HCP: 20	♣ KQ	

Board: 405	♠ 75	The opponents are silent.
Dealer: S	♥ 10852	
Vul: NS	♦ 953	Partner bids first.
HCP: 5	♣ AJ86	

Board: 406	♠ AK3	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AQ1074	You bid first.
HCP: 20	♣ QJ8	

Board: 407	♠ 6543	The opponents are silent.
Dealer: S	♥ Q85	
Vul: Both	♦ Q84	Partner bids first.
HCP: 4	♣ 1084	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 404
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 6♥ N

North:
♠ AQ6
♥ AQ86
♦ K1072
♣ KQ

South:
♠ J54
♥ KJ92
♦ A983
♣ A9

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5
5. King ask by 5NT
6. K=0

Board: 405
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♥ S

North:
♠ 75
♥ 10852
♦ 953
♣ AJ86

South:
♠ AQ2
♥ AK97
♦ A72
♣ K54

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

1. Stayman

Board: 406
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ AK3
♥ A10
♦ AQ1074
♣ QJ8

South:
♠ 8764
♥ KQ75
♦ 62
♣ 1043

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

1. Stayman

Board: 407
Dealer: S
Vul: Both
North HCP: 4
South HCP: 20
Contract: 2N S

North:
♠ 6543
♥ Q85
♦ Q84
♣ 1084

South:
♠ AJ
♥ AJ1097
♦ KJ
♣ AQ75

West	North	East	South
			2NT

AP

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 404	♠ J54	The opponents are silent.
Dealer: N	♥ KJ92	
Vul: None	♦ A983	Partner bids first.
HCP: 13	♣ A9	

Board: 405	♠ AQ2	The opponents are silent.
Dealer: S	♥ AK97	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ K54	

Board: 406	♠ 8764	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: EW	♦ 62	Partner bids first.
HCP: 5	♣ 1043	

Board: 407	♠ AJ	The opponents are silent.
Dealer: S	♥ AJ1097	
Vul: Both	♦ KJ	You bid first.
HCP: 20	♣ AQ75	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 404
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 6♥ N

North:
♠ AQ6
♥ AQ86
♦ K1072
♣ KQ

South:
♠ J54
♥ KJ92
♦ A983
♣ A9

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5
5. King ask by 5NT
6. K=0

Board: 405
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♥ S

North:
♠ 75
♥ 10852
♦ 953
♣ AJ86

South:
♠ AQ2
♥ AK97
♦ A72
♣ K54

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

1. Stayman

Board: 406
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ AK3
♥ A10
♦ AQ1074
♣ QJ8

South:
♠ 8764
♥ KQ75
♦ 62
♣ 1043

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

1. Stayman

Board: 407
Dealer: S
Vul: Both
North HCP: 4
South HCP: 20
Contract: 2N S

North:
♠ 6543
♥ Q85
♦ Q84
♣ 1084

South:
♠ AJ
♥ AJ1097
♦ KJ
♣ AQ75

West	North	East	South
			2NT

AP

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 408	♠ KQ7	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: NS	♦ K832	You bid first.
HCP: 21	♣ KJ	

Board: 409	♠ J832	The opponents are silent.
Dealer: S	♥ A95	
Vul: EW	♦ K863	Partner bids first.
HCP: 12	♣ A3	

Board: 410	♠ K8	The opponents are silent.
Dealer: N	♥ KQ963	
Vul: None	♦ AKJ7	You bid first.
HCP: 20	♣ A3	

Board: 411	♠ AQ	The opponents are silent.
Dealer: S	♥ 976	
Vul: Both	♦ 432	Partner bids first.
HCP: 12	♣ KQJ103	

Board: 412	♠ AK4	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ AQ1097	You bid first.
HCP: 20	♣ KJ10	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A1098		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ7	♥ 953	Pass	3♥	Pass	3NT
North HCP: 21	♦ K832	♦ 97	AP			
South HCP: 6	♣ KJ	♣ Q1076	1. Stayman			
Contract: 3N N						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ KQ10				2NT
Vul: EW	♥ A95	♥ KQJ10	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K863	♦ AJ10	Pass	4NT ²	AP	
South HCP: 20	♣ A3	♣ KJ2	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ9		2NT	Pass	3♣ ¹
Vul: None	♥ KQ963	♥ 10542	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ7	♦ 952	AP			
South HCP: 8	♣ A3	♣ KQ9	1. Stayman			
Contract: 4♥ N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K95				2NT
Vul: Both	♥ 976	♥ AKJ10	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ 432	♦ KQJ5	Pass	6NT	AP	
South HCP: 21	♣ KQJ103	♣ A9	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J53		2NT	Pass	3♣ ¹
Vul: None	♥ K8	♥ A642	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AQ1097	♦ KJ64	Pass	6NT	AP	
South HCP: 13	♣ KJ10	♣ A3	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 408	♠ A1098	The opponents are silent.
Dealer: N	♥ 953	
Vul: NS	♦ 97	Partner bids first.
HCP: 6	♣ Q1076	

Board: 409	♠ KQ10	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ KJ2	

Board: 410	♠ QJ9	The opponents are silent.
Dealer: N	♥ 10542	
Vul: None	♦ 952	Partner bids first.
HCP: 8	♣ KQ9	

Board: 411	♠ K95	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: Both	♦ KQJ5	You bid first.
HCP: 21	♣ A9	

Board: 412	♠ J53	The opponents are silent.
Dealer: N	♥ A642	
Vul: None	♦ KJ64	Partner bids first.
HCP: 13	♣ A3	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A1098		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ7	♥ 953	Pass	3♥	Pass	3NT
North HCP: 21	♦ K832	♦ 97	AP			
South HCP: 6	♣ KJ	♣ Q1076				
Contract: 3N N			1. Stayman			

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ KQ10				2NT
Vul: EW	♥ A95	♥ KQJ10	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K863	♦ AJ10	Pass	4NT ²	AP	
South HCP: 20	♣ A3	♣ KJ2				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ9		2NT	Pass	3♣ ¹
Vul: None	♥ KQ963	♥ 10542	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ7	♦ 952	AP			
South HCP: 8	♣ A3	♣ KQ9				
Contract: 4♥ N			1. Stayman			

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K95				2NT
Vul: Both	♥ 976	♥ AKJ10	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ 432	♦ KQJ5	Pass	6NT	AP	
South HCP: 21	♣ KQJ103	♣ A9				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J53		2NT	Pass	3♣ ¹
Vul: None	♥ K8	♥ A642	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AQ1097	♦ KJ64	Pass	6NT	AP	
South HCP: 13	♣ KJ10	♣ A3				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 413	♠ 85	The opponents are silent.
Dealer: S	♥ 1075	
Vul: NS	♦ KQ43	Partner bids first.
HCP: 6	♣ J1076	

Board: 414	♠ K843	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: None	♦ AJ5	You bid first.
HCP: 20	♣ K5	

Board: 415	♠ 976	The opponents are silent.
Dealer: S	♥ 9874	
Vul: NS	♦ A104	Partner bids first.
HCP: 4	♣ 963	

Board: 416	♠ AK7	The opponents are silent.
Dealer: N	♥ AK852	
Vul: EW	♦ 72	You bid first.
HCP: 20	♣ AQ8	

Board: 417	♠ AQ65	The opponents are silent.
Dealer: S	♥ 9432	
Vul: None	♦ K54	Partner bids first.
HCP: 9	♣ 85	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ J76				2NT
Vul: NS	♥ 1075	♥ AQJ9				
North HCP: 6	♦ KQ43	♦ AJ5	Pass	3NT	AP	
South HCP: 20	♣ J1076	♣ AK9				
Contract: 3N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ K843	♠ J95				
Vul: None	♥ AKQ5	♥ 974				
North HCP: 20	♦ AJ5	♦ 964		2NT	AP	
South HCP: 4	♣ K5	♣ QJ63				
Contract: 2N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ A53				2NT
Vul: NS	♥ 9874	♥ AK				
North HCP: 4	♦ A104	♦ KJ972	AP			
South HCP: 20	♣ 963	♣ KQ5				
Contract: 2N S						

			West	North	East	South
				2NT	Pass	3♣ ¹
Board: 416	North:	South:	Pass	3♥	Pass	3♠ ²
Dealer: N	♠ AK7	♠ 632	Pass	4NT ³	Pass	5♣ ⁴
Vul: EW	♥ AK852	♥ QJ73	Pass	5♥	AP	
North HCP: 20	♦ 72	♦ Q6				
South HCP: 9	♣ AQ8	♣ KJ43				
Contract: 5♥ N						

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

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ AQ65	♠ K73				2NT
Vul: None	♥ 9432	♥ A76				
North HCP: 9	♦ K54	♦ A10	Pass	3♣ ¹	Pass	3♦
South HCP: 20	♣ 85	♣ AKQ109	Pass	3NT	AP	
Contract: 3N S						

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 413	♠ J76	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ AK9	

Board: 414	♠ J95	The opponents are silent.
Dealer: N	♥ 974	
Vul: None	♦ 964	Partner bids first.
HCP: 4	♣ QJ63	

Board: 415	♠ A53	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ KJ972	You bid first.
HCP: 20	♣ KQ5	

Board: 416	♠ 632	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: EW	♦ Q6	Partner bids first.
HCP: 9	♣ KJ43	

Board: 417	♠ K73	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ AKQ109	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ J76				2NT
Vul: NS	♥ 1075	♥ AQJ9				
North HCP: 6	♦ KQ43	♦ AJ5	Pass	3NT	AP	
South HCP: 20	♣ J1076	♣ AK9				
Contract: 3N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ K843	♠ J95				
Vul: None	♥ AKQ5	♥ 974				
North HCP: 20	♦ AJ5	♦ 964		2NT	AP	
South HCP: 4	♣ K5	♣ QJ63				
Contract: 2N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ A53				2NT
Vul: NS	♥ 9874	♥ AK				
North HCP: 4	♦ A104	♦ KJ972	AP			
South HCP: 20	♣ 963	♣ KQ5				
Contract: 2N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 632		2NT	Pass	3♣ ¹
Vul: EW	♥ AK852	♥ QJ73	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ 72	♦ Q6	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 9	♣ AQ8	♣ KJ43	Pass	5♥	AP	
Contract: 5♥ N						

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

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ AQ65	♠ K73				2NT
Vul: None	♥ 9432	♥ A76				
North HCP: 9	♦ K54	♦ A10	Pass	3♣ ¹	Pass	3♦
South HCP: 20	♣ 85	♣ AKQ109	Pass	3NT	AP	
Contract: 3N S						

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 418	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: NS	♦ AQ6	You bid first.
HCP: 21	♣ A92	

Board: 419	♠ Q74	The opponents are silent.
Dealer: S	♥ AQ103	
Vul: EW	♦ A1087	Partner bids first.
HCP: 15	♣ K9	

Board: 420	♠ K53	The opponents are silent.
Dealer: N	♥ KQJ63	
Vul: Both	♦ A3	You bid first.
HCP: 21	♣ AKJ	

Board: 421	♠ 965	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ QJ987	Partner bids first.
HCP: 11	♣ KQ	

Board: 422	♠ A108	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ K754	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 418
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 15
 Contract: 7N N

North:
 ♠ KQ6
 ♥ AQ95
 ♦ AQ6
 ♣ A92

South:
 ♠ AJ2
 ♥ KJ
 ♦ KJ1084
 ♣ Q86

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 419
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 20
 Contract: 6N S

North:
 ♠ Q74
 ♥ AQ103
 ♦ A1087
 ♣ K9

South:
 ♠ AKJ
 ♥ K95
 ♦ KQ96
 ♣ A64

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	6NT	AP	
1. Stayman			

Board: 420
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 13
 Contract: 6N N

North:
 ♠ K53
 ♥ KQJ63
 ♦ A3
 ♣ AKJ

South:
 ♠ AQ2
 ♥ A42
 ♦ K10854
 ♣ 83

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♣ ²	Pass	6NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 421
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ 965
 ♥ K104
 ♦ QJ987
 ♣ KQ

South:
 ♠ KQ
 ♥ AQ63
 ♦ A2
 ♣ AJ1084

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 422
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 6
 Contract: 3N N

North:
 ♠ A108
 ♥ KJ
 ♦ AKQ6
 ♣ K754

South:
 ♠ K743
 ♥ 976
 ♦ J43
 ♣ Q98

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

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 418	♠ AJ2	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ KJ1084	Partner bids first.
HCP: 15	♣ Q86	

Board: 419	♠ AKJ	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ KQ96	You bid first.
HCP: 20	♣ A64	

Board: 420	♠ AQ2	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ K10854	Partner bids first.
HCP: 13	♣ 83	

Board: 421	♠ KQ	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ AJ1084	

Board: 422	♠ K743	The opponents are silent.
Dealer: N	♥ 976	
Vul: EW	♦ J43	Partner bids first.
HCP: 6	♣ Q98	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 418
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 15
 Contract: 7N N

North:
 ♠ KQ6
 ♥ AQ95
 ♦ AQ6
 ♣ A92

South:
 ♠ AJ2
 ♥ KJ
 ♦ KJ1084
 ♣ Q86

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 419
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 20
 Contract: 6N S

North:
 ♠ Q74
 ♥ AQ103
 ♦ A1087
 ♣ K9

South:
 ♠ AKJ
 ♥ K95
 ♦ KQ96
 ♣ A64

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	6NT	AP	
1. Stayman			

Board: 420
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 13
 Contract: 6N N

North:
 ♠ K53
 ♥ KQJ63
 ♦ A3
 ♣ AKJ

South:
 ♠ AQ2
 ♥ A42
 ♦ K10854
 ♣ 83

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♣ ²	Pass	6NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 421
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ 965
 ♥ K104
 ♦ QJ987
 ♣ KQ

South:
 ♠ KQ
 ♥ AQ63
 ♦ A2
 ♣ AJ1084

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 422
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 6
 Contract: 3N N

North:
 ♠ A108
 ♥ KJ
 ♦ AKQ6
 ♣ K754

South:
 ♠ K743
 ♥ 976
 ♦ J43
 ♣ Q98

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

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 423	♠ K975	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ Q73	Partner bids first.
HCP: 15	♣ AQ3	

Board: 424	♠ KQ8	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: None	♦ AQ84	You bid first.
HCP: 20	♣ A5	

Board: 425	♠ A42	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ K1053	Partner bids first.
HCP: 17	♣ KQ7	

Board: 426	♠ AKJ10	The opponents are silent.
Dealer: N	♥ J83	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AKQ6	

Board: 427	♠ A95	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ AQJ76	Partner bids first.
HCP: 11	♣ 953	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ AQ				2NT
Vul: Both	♥ KJ8	♥ AQ	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ Q73	♦ AK65	Pass	6NT	AP	
South HCP: 20	♣ AQ3	♣ J8742	1. Stayman			
Contract: 6N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A92		2NT	Pass	4♣ ¹
Vul: None	♥ KQ85	♥ J97	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ AQ84	♦ K9	AP			
South HCP: 13	♣ A5	♣ KQ1094	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KJ9				2NT
Vul: EW	♥ KQ10	♥ A8	Pass	4♣ ¹	Pass	4NT ²
North HCP: 17	♦ K1053	♦ AQJ86	Pass	7NT	AP	
South HCP: 20	♣ KQ7	♣ AJ9	1. Gerber			
Contract: 7N S			2. A=3 out of 4			

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q32				
Vul: Both	♥ J83	♥ Q109		2NT	Pass	3NT
North HCP: 20	♦ Q7	♦ AJ963	AP			
South HCP: 9	♣ AKQ6	♣ 75				
Contract: 3N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQJ				2NT
Vul: None	♥ 62	♥ KQJ	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 11	♦ AQJ76	♦ 109	Pass	6NT	AP	
South HCP: 21	♣ 953	♣ AKQ84	1. Gerber			
Contract: 6N S			2. A=1/4			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 423	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AK65	You bid first.
HCP: 20	♣ J8742	

Board: 424	♠ A92	The opponents are silent.
Dealer: N	♥ J97	
Vul: None	♦ K9	Partner bids first.
HCP: 13	♣ KQ1094	

Board: 425	♠ KJ9	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ AQJ86	You bid first.
HCP: 20	♣ AJ9	

Board: 426	♠ Q32	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ AJ963	Partner bids first.
HCP: 9	♣ 75	

Board: 427	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ 109	You bid first.
HCP: 21	♣ AKQ84	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ AQ				2NT
Vul: Both	♥ KJ8	♥ AQ	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ Q73	♦ AK65	Pass	6NT	AP	
South HCP: 20	♣ AQ3	♣ J8742	1. Stayman			
Contract: 6N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A92		2NT	Pass	4♣ ¹
Vul: None	♥ KQ85	♥ J97	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ AQ84	♦ K9	AP			
South HCP: 13	♣ A5	♣ KQ1094	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KJ9				2NT
Vul: EW	♥ KQ10	♥ A8	Pass	4♣ ¹	Pass	4NT ²
North HCP: 17	♦ K1053	♦ AQJ86	Pass	7NT	AP	
South HCP: 20	♣ KQ7	♣ AJ9	1. Gerber			
Contract: 7N S			2. A=3 out of 4			

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q32				
Vul: Both	♥ J83	♥ Q109		2NT	Pass	3NT
North HCP: 20	♦ Q7	♦ AJ963	AP			
South HCP: 9	♣ AKQ6	♣ 75				
Contract: 3N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQJ				2NT
Vul: None	♥ 62	♥ KQJ	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 11	♦ AQJ76	♦ 109	Pass	6NT	AP	
South HCP: 21	♣ 953	♣ AKQ84	1. Gerber			
Contract: 6N S			2. A=1/4			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 428 ♠ Q65
Dealer: N ♥ KQ
Vul: NS ♦ KJ9
HCP: 21 ♣ AKQJ5

The opponents are silent.

You bid first.

Board: 429 ♠ J863
Dealer: S ♥ KJ7
Vul: Both ♦ Q109
HCP: 7 ♣ 953

East Doubles 3♣ if possible.

Partner bids first.

Board: 430 ♠ QJ109
Dealer: N ♥ AQ
Vul: None ♦ AQ72
HCP: 20 ♣ AJ10

The opponents are silent.

You bid first.

Board: 431 ♠ J107
Dealer: S ♥ 9862
Vul: NS ♦ KQ9
HCP: 6 ♣ 754

The opponents are silent.

Partner bids first.

Board: 432 ♠ K93
Dealer: N ♥ AJ9
Vul: EW ♦ AKQ106
HCP: 20 ♣ QJ

The opponents are silent.

You bid first.

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AJ83		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ	♥ J84	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ9	♦ 10862	AP			
South HCP: 6	♣ AKQJ5	♣ 109				
Contract: 3N N			1. Stayman			

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ AK2				2NT
Vul: Both	♥ KJ7	♥ AQ1085	Pass	3♣ ¹	X	3♥
North HCP: 7	♦ Q109	♦ AK7	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ 106				
Contract: 3N S			1. Stayman			

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ QJ109	♠ K643		2NT	Pass	3♣ ¹
Vul: None	♥ AQ	♥ 875	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ72	♦ K84	AP			
South HCP: 6	♣ AJ10	♣ 863				
Contract: 4♠ N			1. Stayman			

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ K843				2NT
Vul: NS	♥ 9862	♥ AQ104	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ KQ9	♦ A4	Pass	4♥	AP	
South HCP: 21	♣ 754	♣ AKJ				
Contract: 4♥ S			1. Stayman			

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AQ		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ9	♥ K842	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ106	♦ J95	AP			
South HCP: 10	♣ QJ	♣ 8543				
Contract: 3N N			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 428	♠ AJ83	The opponents are silent.
Dealer: N	♥ J84	
Vul: NS	♦ 10862	Partner bids first.
HCP: 6	♣ 109	
Board: 429	♠ AK2	East Doubles 3♣ if possible.
Dealer: S	♥ AQ1085	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ 106	
Board: 430	♠ K643	The opponents are silent.
Dealer: N	♥ 875	
Vul: None	♦ K84	Partner bids first.
HCP: 6	♣ 863	
Board: 431	♠ K843	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: NS	♦ A4	You bid first.
HCP: 21	♣ AKJ	
Board: 432	♠ AQ	The opponents are silent.
Dealer: N	♥ K842	
Vul: EW	♦ J95	Partner bids first.
HCP: 10	♣ 8543	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AJ83		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ	♥ J84	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ9	♦ 10862	AP			
South HCP: 6	♣ AKQJ5	♣ 109				
Contract: 3N N			1. Stayman			

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ AK2				2NT
Vul: Both	♥ KJ7	♥ AQ1085	Pass	3♣ ¹	X	3♥
North HCP: 7	♦ Q109	♦ AK7	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ 106				
Contract: 3N S			1. Stayman			

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ QJ109	♠ K643		2NT	Pass	3♣ ¹
Vul: None	♥ AQ	♥ 875	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ72	♦ K84	AP			
South HCP: 6	♣ AJ10	♣ 863				
Contract: 4♠ N			1. Stayman			

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ K843				2NT
Vul: NS	♥ 9862	♥ AQ104	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ KQ9	♦ A4	Pass	4♥	AP	
South HCP: 21	♣ 754	♣ AKJ				
Contract: 4♥ S			1. Stayman			

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AQ		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ9	♥ K842	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ106	♦ J95	AP			
South HCP: 10	♣ QJ	♣ 8543				
Contract: 3N N			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 433	♠ AK	The opponents are silent.
Dealer: S	♥ Q1043	
Vul: None	♦ A985	Partner bids first.
HCP: 13	♣ 863	

Board: 434	♠ AQJ9	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ AKQ104	You bid first.
HCP: 21	♣ AJ	

Board: 435	♠ 843	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ 1072	Partner bids first.
HCP: 5	♣ QJ65	

Board: 436	♠ K95	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ Q2	You bid first.
HCP: 20	♣ KQJ4	

Board: 437	♠ 102	The opponents are silent.
Dealer: S	♥ Q1063	
Vul: EW	♦ QJ85	Partner bids first.
HCP: 9	♣ KJ4	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J3				2NT
Vul: None	♥ Q1043	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ A985	♦ KJ102	Pass	6NT	AP	
South HCP: 21	♣ 863	♣ AKQ7				
Contract: 6N S			1. Stayman			

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K106		2NT	Pass	3♣ ¹
Vul: NS	♥ 75	♥ Q932	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQ104	♦ 952	AP			
South HCP: 5	♣ AJ	♣ 1064	1. Stayman			
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ10				2NT
Vul: EW	♥ Q83	♥ A72	Pass	3NT	AP	
North HCP: 5	♦ 1072	♦ AJ54				
South HCP: 20	♣ QJ65	♣ K7				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ83		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQ5	♥ 432	Pass	3♥	Pass	6NT
North HCP: 20	♦ Q2	♦ A106	AP			
South HCP: 14	♣ KQJ4	♣ A103	1. Stayman			
Contract: 6N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK96				2NT
Vul: EW	♥ Q1063	♥ K2	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ QJ85	♦ AK1072	Pass	3NT	AP	
South HCP: 21	♣ KJ4	♣ A6	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 433	♠ J3	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ KJ102	You bid first.
HCP: 21	♣ AKQ7	

Board: 434	♠ K106	The opponents are silent.
Dealer: N	♥ Q932	
Vul: NS	♦ 952	Partner bids first.
HCP: 5	♣ 1064	

Board: 435	♠ AKJ10	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ AJ54	You bid first.
HCP: 20	♣ K7	

Board: 436	♠ AQ83	The opponents are silent.
Dealer: N	♥ 432	
Vul: Both	♦ A106	Partner bids first.
HCP: 14	♣ A103	

Board: 437	♠ AK96	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ AK1072	You bid first.
HCP: 21	♣ A6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J3				2NT
Vul: None	♥ Q1043	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ A985	♦ KJ102	Pass	6NT	AP	
South HCP: 21	♣ 863	♣ AKQ7				
Contract: 6N S			1. Stayman			

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K106		2NT	Pass	3♣ ¹
Vul: NS	♥ 75	♥ Q932	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQ104	♦ 952	AP			
South HCP: 5	♣ AJ	♣ 1064	1. Stayman			
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ10				2NT
Vul: EW	♥ Q83	♥ A72	Pass	3NT	AP	
North HCP: 5	♦ 1072	♦ AJ54				
South HCP: 20	♣ QJ65	♣ K7				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ83		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQ5	♥ 432	Pass	3♥	Pass	6NT
North HCP: 20	♦ Q2	♦ A106	AP			
South HCP: 14	♣ KQJ4	♣ A103	1. Stayman			
Contract: 6N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK96				2NT
Vul: EW	♥ Q1063	♥ K2	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ QJ85	♦ AK1072	Pass	3NT	AP	
South HCP: 21	♣ KJ4	♣ A6	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 438	♠ K109	The opponents are silent.
Dealer: N	♥ A872	
Vul: Both	♦ AQ8	You bid first.
HCP: 20	♣ AK7	

Board: 439	♠ 9874	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ 985	Partner bids first.
HCP: 6	♣ KJ7	

Board: 440	♠ AJ8	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: EW	♦ K4	You bid first.
HCP: 21	♣ AK75	

Board: 441	♠ 952	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: Both	♦ Q1097	Partner bids first.
HCP: 9	♣ A104	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A874		2NT	Pass	3♣ ¹
Vul: Both	♥ A872	♥ 1043	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ8	♦ 94	AP			
South HCP: 5	♣ AK7	♣ J964	1. Stayman			
Contract: 3N N						

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AQ				2NT
Vul: None	♥ Q43	♥ AJ106	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 985	♦ KQ76	Pass	3NT	AP	
South HCP: 20	♣ KJ7	♣ A53	1. Stayman			
Contract: 3N S						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q53		2NT	Pass	4♣ ¹
Vul: EW	♥ AQ62	♥ K4	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ K4	♦ AQ873	AP			
South HCP: 11	♣ AK75	♣ 963	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ A1073				2NT
Vul: Both	♥ QJ7	♥ AK2				
North HCP: 9	♦ Q1097	♦ AK65	Pass	3NT	AP	
South HCP: 20	♣ A104	♣ Q7				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 438	♠ A874	The opponents are silent.
Dealer: N	♥ 1043	
Vul: Both	♦ 94	Partner bids first.
HCP: 5	♣ J964	

Board: 439	♠ AQ	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: None	♦ KQ76	You bid first.
HCP: 20	♣ A53	

Board: 440	♠ Q53	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ AQ873	Partner bids first.
HCP: 11	♣ 963	

Board: 441	♠ A1073	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ AK65	You bid first.
HCP: 20	♣ Q7	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A874		2NT	Pass	3♣ ¹
Vul: Both	♥ A872	♥ 1043	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ8	♦ 94	AP			
South HCP: 5	♣ AK7	♣ J964	1. Stayman			
Contract: 3N N						

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AQ				2NT
Vul: None	♥ Q43	♥ AJ106	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 985	♦ KQ76	Pass	3NT	AP	
South HCP: 20	♣ KJ7	♣ A53	1. Stayman			
Contract: 3N S						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q53		2NT	Pass	4♣ ¹
Vul: EW	♥ AQ62	♥ K4	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ K4	♦ AQ873	AP			
South HCP: 11	♣ AK75	♣ 963	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ A1073				2NT
Vul: Both	♥ QJ7	♥ AK2				
North HCP: 9	♦ Q1097	♦ AK65	Pass	3NT	AP	
South HCP: 20	♣ A104	♣ Q7				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 442	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ A532	

Board: 443	♠ K52	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ J53	Partner bids first.
HCP: 4	♣ 108754	

Board: 444	♠ AK1082	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ A1042	

Board: 445	♠ J32	The opponents are silent.
Dealer: S	♥ J543	
Vul: NS	♦ 62	Partner bids first.
HCP: 4	♣ Q1074	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 442

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♥ N

North:

♠ AQJ

♥ KQ76

♦ A8

♣ A532

South:

♠ K987

♥ AJ104

♦ J4

♣ K76

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4NT³ Pass 5♦⁴

Pass 5NT⁵ Pass 6♥⁶

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

5. King ask by 5NT

6. K=2

Board: 443

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ K52

♥ 73

♦ J53

♣ 108754

South:

♠ A7

♥ A1052

♦ AKQ9

♣ QJ6

West North East South

2NT

AP

Board: 444

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AK1082

♥ A4

♦ AJ

♣ A1042

South:

♠ Q75

♥ KJ8

♦ KQ1074

♣ 73

West North East South

2NT Pass 4♣¹

Pass 4♦² Pass 6NT

AP

1. Gerber

2. A=0/4 or 4/4

Board: 445

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ J32

♥ J543

♦ 62

♣ Q1074

South:

♠ Q7

♥ AKQ9

♦ KQ74

♣ KJ6

West North East South

2NT

AP

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 442	♠ K987	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: NS	♦ J4	Partner bids first.
HCP: 12	♣ K76	

Board: 443	♠ A7	The opponents are silent.
Dealer: S	♥ A1052	
Vul: Both	♦ AKQ9	You bid first.
HCP: 20	♣ QJ6	

Board: 444	♠ Q75	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ KQ1074	Partner bids first.
HCP: 11	♣ 73	

Board: 445	♠ Q7	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ KQ74	You bid first.
HCP: 20	♣ KJ6	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 442
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 12
 Contract: 6♥ N

North:
 ♠ AQJ
 ♥ KQ76
 ♦ A8
 ♣ A532

South:
 ♠ K987
 ♥ AJ104
 ♦ J4
 ♣ K76

West	North	East	South
	2NT	Pass	3♣ ¹
	Pass	3♥	Pass 3♠ ²
	Pass	4NT ³	Pass 5♦ ⁴
	Pass	5NT ⁵	Pass 6♥ ⁶
	AP		
	1. Stayman		
	2. artificial		
	3. Blackwood 0314, for ♥		
	4. A=1/5 or 4/5		
	5. King ask by 5NT		
	6. K=2		

Board: 443
 Dealer: S
 Vul: Both
 North HCP: 4
 South HCP: 20
 Contract: 2N S

North:
 ♠ K52
 ♥ 73
 ♦ J53
 ♣ 108754

South:
 ♠ A7
 ♥ A1052
 ♦ AKQ9
 ♣ QJ6

West	North	East	South
			2NT
	AP		

Board: 444
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 11
 Contract: 6N N

North:
 ♠ AK1082
 ♥ A4
 ♦ AJ
 ♣ A1042

South:
 ♠ Q75
 ♥ KJ8
 ♦ KQ1074
 ♣ 73

West	North	East	South
	2NT	Pass	4♣ ¹
	Pass	4♦ ²	Pass 6NT
	AP		
	1. Gerber		
	2. A=0/4 or 4/4		

Board: 445
 Dealer: S
 Vul: NS
 North HCP: 4
 South HCP: 20
 Contract: 2N S

North:
 ♠ J32
 ♥ J543
 ♦ 62
 ♣ Q1074

South:
 ♠ Q7
 ♥ AKQ9
 ♦ KQ74
 ♣ KJ6

West	North	East	South
			2NT
	AP		

North hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 446	♠ A87	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ QJ8	

Board: 447	♠ K32	The opponents are silent.
Dealer: S	♥ 1052	
Vul: None	♦ QJ75	Partner bids first.
HCP: 9	♣ QJ8	

Board: 448	♠ A9	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ AK108	You bid first.
HCP: 21	♣ AKQJ3	

Board: 449	♠ J102	The opponents are silent.
Dealer: S	♥ Q75	
Vul: EW	♦ Q5	Partner bids first.
HCP: 6	♣ J7653	

Board: 450	♠ K6	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ KQ73	You bid first.
HCP: 21	♣ AKQ86	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ K102		2NT	Pass	3NT
Vul: EW	♥ AQ109	♥ J42				
North HCP: 20	♦ AK4	♦ J98	AP			
South HCP: 9	♣ QJ8	♣ A764				
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A1084				2NT
Vul: None	♥ 1052	♥ AJ74				
North HCP: 9	♦ QJ75	♦ A2	Pass	3NT	AP	
South HCP: 20	♣ QJ8	♣ AK5				
Contract: 3N S						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K74		2NT	Pass	3NT
Vul: NS	♥ 42	♥ J95				
North HCP: 21	♦ AK108	♦ Q75	AP			
South HCP: 6	♣ AKQJ3	♣ 10986				
Contract: 3N N						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ Q76				2NT
Vul: EW	♥ Q75	♥ AK106				
North HCP: 6	♦ Q5	♦ A864	Pass	3NT	AP	
South HCP: 20	♣ J7653	♣ AK				
Contract: 3N S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q92		2NT	Pass	3♣ ¹
Vul: Both	♥ A6	♥ KQ108	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ KQ73	♦ AJ4	Pass	6NT	AP	
South HCP: 12	♣ AKQ86	♣ 932				
Contract: 6N N						

1. Stayman
2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response. The responder's hand is leveled to

Board: 446	♠ K102	The opponents are silent.
Dealer: N	♥ J42	
Vul: EW	♦ J98	Partner bids first.
HCP: 9	♣ A764	

Board: 447	♠ A1084	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: None	♦ A2	You bid first.
HCP: 20	♣ AK5	

Board: 448	♠ K74	The opponents are silent.
Dealer: N	♥ J95	
Vul: NS	♦ Q75	Partner bids first.
HCP: 6	♣ 10986	

Board: 449	♠ Q76	The opponents are silent.
Dealer: S	♥ AK106	
Vul: EW	♦ A864	You bid first.
HCP: 20	♣ AK	

Board: 450	♠ Q92	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: Both	♦ AJ4	Partner bids first.
HCP: 12	♣ 932	

20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ K102		2NT	Pass	3NT
Vul: EW	♥ AQ109	♥ J42				
North HCP: 20	♦ AK4	♦ J98	AP			
South HCP: 9	♣ QJ8	♣ A764				
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A1084				2NT
Vul: None	♥ 1052	♥ AJ74				
North HCP: 9	♦ QJ75	♦ A2	Pass	3NT	AP	
South HCP: 20	♣ QJ8	♣ AK5				
Contract: 3N S						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K74		2NT	Pass	3NT
Vul: NS	♥ 42	♥ J95				
North HCP: 21	♦ AK108	♦ Q75	AP			
South HCP: 6	♣ AKQJ3	♣ 10986				
Contract: 3N N						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ Q76				2NT
Vul: EW	♥ Q75	♥ AK106				
North HCP: 6	♦ Q5	♦ A864	Pass	3NT	AP	
South HCP: 20	♣ J7653	♣ AK				
Contract: 3N S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q92		2NT	Pass	3♣ ¹
Vul: Both	♥ A6	♥ KQ108	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ KQ73	♦ AJ4	Pass	6NT	AP	
South HCP: 12	♣ AKQ86	♣ 932				
Contract: 6N N						

1. Stayman
2. Quantitative 4NT