

## North hands (Practice Page)

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

Board: 1	♠ 1064	The opponents are silent.
Dealer: S	♥ Q432	
Vul: None	♦ A5	Partner bids first.
HCP: 12	♣ AQ98	

Board: 2	♠ AQ963	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ KQ73	

Board: 3	♠ 965	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ J10976	Partner bids first.
HCP: 6	♣ 764	

Board: 4	♠ A874	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ KQJ	

Board: 5	♠ K83	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ A86	Partner bids first.
HCP: 11	♣ 109743	

## 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	♠ 1064	♠ AK952				2NT
Vul: None	♥ Q432	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ A5	♦ K72	Pass	6NT	AP	
South HCP: 20	♣ AQ98	♣ K7				
Contract: 6N S			1. Stayman			

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AQ963	♠ J74				
Vul: NS	♥ A4	♥ KJ10		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ KQ	♦ A6	AP			
South HCP: 13	♣ KQ73	♣ A6542	1. Quantitative 4NT			
Contract: 4N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KQ				
Vul: EW	♥ KQ	♥ A10763				2NT
North HCP: 6	♦ J10976	♦ AQ	Pass	3NT	AP	
South HCP: 20	♣ 764	♣ KQ98				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ QJ53				
Vul: Both	♥ AJ3	♥ 62				
North HCP: 21	♦ AQ7	♦ J105		2NT	AP	
South HCP: 4	♣ KQJ	♣ 9763				
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQ10				
Vul: NS	♥ A3	♥ KJ10				2NT
North HCP: 11	♦ A86	♦ KJ43	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ 109743	♣ KQJ	1. Quantitative 4NT			
Contract: 4N S						

## South hands (Practice Page)

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

Board: 1	♠ AK952	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ K72	You bid first.
HCP: 20	♣ K7	

Board: 2	♠ J74	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ A6	Partner bids first.
HCP: 13	♣ A6542	

Board: 3	♠ KQ	The opponents are silent.
Dealer: S	♥ A10763	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ KQ98	

Board: 4	♠ QJ53	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ J105	Partner bids first.
HCP: 4	♣ 9763	

Board: 5	♠ AQ10	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ KJ43	You bid first.
HCP: 20	♣ KQJ	

## 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	♠ 1064	♠ AK952				2NT
Vul: None	♥ Q432	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ A5	♦ K72	Pass	6NT	AP	
South HCP: 20	♣ AQ98	♣ K7				
Contract: 6N S			1. Stayman			

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AQ963	♠ J74				
Vul: NS	♥ A4	♥ KJ10		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ KQ	♦ A6	AP			
South HCP: 13	♣ KQ73	♣ A6542	1. Quantitative 4NT			
Contract: 4N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KQ				
Vul: EW	♥ KQ	♥ A10763				2NT
North HCP: 6	♦ J10976	♦ AQ	Pass	3NT	AP	
South HCP: 20	♣ 764	♣ KQ98				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ QJ53				
Vul: Both	♥ AJ3	♥ 62				
North HCP: 21	♦ AQ7	♦ J105		2NT	AP	
South HCP: 4	♣ KQJ	♣ 9763				
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQ10				
Vul: NS	♥ A3	♥ KJ10				2NT
North HCP: 11	♦ A86	♦ KJ43	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ 109743	♣ KQJ	1. Quantitative 4NT			
Contract: 4N S						

## North hands (Practice Page)

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

Board: 6	♠ K96	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ AQ43	You bid first.
HCP: 20	♣ AK86	

Board: 7	♠ QJ4	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ A42	Partner bids first.
HCP: 16	♣ QJ1082	

Board: 8	♠ K5	The opponents are silent.
Dealer: N	♥ AKQ63	
Vul: None	♦ J84	You bid first.
HCP: 20	♣ AK6	

Board: 9	♠ AJ54	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ K92	Partner bids first.
HCP: 14	♣ J85	

Board: 10	♠ AK63	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AJ85	You bid first.
HCP: 21	♣ A73	

## 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	♠ K96	♠ Q854		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A3	♥ K764	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ43	♦ 965	AP			
South HCP: 5	♣ AK86	♣ 109				
Contract: 3N N				1. Stayman		

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK103				2NT
Vul: Both	♥ AQ	♥ KJ95	Pass	7NT	AP	
North HCP: 16	♦ A42	♦ Q3				
South HCP: 20	♣ QJ1082	♣ AK5				
Contract: 7N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ8		2NT	Pass	3NT
Vul: None	♥ AKQ63	♥ J75	AP			
North HCP: 20	♦ J84	♦ 9762				
South HCP: 6	♣ AK6	♣ 754				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ KQ3				2NT
Vul: EW	♥ AJ6	♥ KQ42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ K92	♦ J5	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ J85	♣ AKQ6				
Contract: 4N S				1. Stayman		
				2. Quantitative 4NT		

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ	♥ KQ42	Pass	3♠	Pass	6NT
North HCP: 21	♦ AJ85	♦ KQ3	AP			
South HCP: 13	♣ A73	♣ Q85				
Contract: 6N N				1. Stayman		

## South hands (Practice Page)

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

Board: 6	♠ Q854	The opponents are silent.
Dealer: N	♥ K764	
Vul: EW	♦ 965	Partner bids first.
HCP: 5	♣ 109	

Board: 7	♠ AK103	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: Both	♦ Q3	You bid first.
HCP: 20	♣ AK5	

Board: 8	♠ AJ8	The opponents are silent.
Dealer: N	♥ J75	
Vul: None	♦ 9762	Partner bids first.
HCP: 6	♣ 754	

Board: 9	♠ KQ3	The opponents are silent.
Dealer: S	♥ KQ42	
Vul: EW	♦ J5	You bid first.
HCP: 20	♣ AKQ6	

Board: 10	♠ J84	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 13	♣ Q85	

## 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	♠ K96	♠ Q854		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A3	♥ K764	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ43	♦ 965	AP			
South HCP: 5	♣ AK86	♣ 109				
Contract: 3N N				1. Stayman		

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK103				2NT
Vul: Both	♥ AQ	♥ KJ95	Pass	7NT	AP	
North HCP: 16	♦ A42	♦ Q3				
South HCP: 20	♣ QJ1082	♣ AK5				
Contract: 7N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ8		2NT	Pass	3NT
Vul: None	♥ AKQ63	♥ J75	AP			
North HCP: 20	♦ J84	♦ 9762				
South HCP: 6	♣ AK6	♣ 754				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ KQ3				2NT
Vul: EW	♥ AJ6	♥ KQ42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ K92	♦ J5	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ J85	♣ AKQ6				
Contract: 4N S				1. Stayman		
				2. Quantitative 4NT		

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ	♥ KQ42	Pass	3♠	Pass	6NT
North HCP: 21	♦ AJ85	♦ KQ3	AP			
South HCP: 13	♣ A73	♣ Q85				
Contract: 6N N				1. Stayman		



## North hands (Practice Page)

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

Board: 11	♠ QJ74	The opponents are silent.
Dealer: S	♥ 9876	
Vul: None	♦ J4	Partner bids first.
HCP: 6	♣ Q84	

Board: 12	♠ KQ7	The opponents are silent.
Dealer: N	♥ AKJ98	
Vul: NS	♦ KQ8	You bid first.
HCP: 20	♣ Q6	

Board: 13	♠ Q3	The opponents are silent.
Dealer: S	♥ 7654	
Vul: Both	♦ 9652	Partner bids first.
HCP: 7	♣ KQ3	

Board: 14	♠ AKQ42	The opponents are silent.
Dealer: N	♥ J93	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ AQ10	

Board: 15	♠ 863	The opponents are silent.
Dealer: S	♥ J107	
Vul: NS	♦ AKQ54	Partner bids first.
HCP: 12	♣ Q10	

## 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	♠ QJ74	♠ A5				2NT
Vul: None	♥ 9876	♥ KQJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J4	♦ AQ83	Pass	4♥	AP	
South HCP: 20	♣ Q84	♣ A76				
Contract: 4♥ S			1. Stayman			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J9		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ98	♥ 7654	Pass	3♥	Pass	6♥
North HCP: 20	♦ KQ8	♦ A92	AP			
South HCP: 9	♣ Q6	♣ A1053				
Contract: 6♥ N			1. Stayman			

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ4				2NT
Vul: Both	♥ 7654	♥ A983	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 9652	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ KQ3	♣ A64				
Contract: 4♥ S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AKQ42	♠ 96		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ J93	♥ AQ102	Pass	3♠	Pass	3NT
North HCP: 20	♦ A10	♦ J92	AP			
South HCP: 8	♣ AQ10	♣ J754				
Contract: 3N N			1. Stayman			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AK52				2NT
Vul: NS	♥ J107	♥ AQ2	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ AKQ54	♦ J6	AP			
South HCP: 21	♣ Q10	♣ AK97				
Contract: 6N S			1. Quantitative 4NT			

## South hands (Practice Page)

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

Board: 11	♠ A5	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: None	♦ AQ83	You bid first.
HCP: 20	♣ A76	

Board: 12	♠ J9	The opponents are silent.
Dealer: N	♥ 7654	
Vul: NS	♦ A92	Partner bids first.
HCP: 9	♣ A1053	

Board: 13	♠ KJ4	The opponents are silent.
Dealer: S	♥ A983	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ A64	

Board: 14	♠ 96	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: None	♦ J92	Partner bids first.
HCP: 8	♣ J754	

Board: 15	♠ AK52	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ J6	You bid first.
HCP: 21	♣ AK97	

## 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	♠ QJ74	♠ A5				2NT
Vul: None	♥ 9876	♥ KQJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J4	♦ AQ83	Pass	4♥	AP	
South HCP: 20	♣ Q84	♣ A76				
Contract: 4♥ S			1. Stayman			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J9		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ98	♥ 7654	Pass	3♥	Pass	6♥
North HCP: 20	♦ KQ8	♦ A92	AP			
South HCP: 9	♣ Q6	♣ A1053				
Contract: 6♥ N			1. Stayman			

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ4				2NT
Vul: Both	♥ 7654	♥ A983	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 9652	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ KQ3	♣ A64				
Contract: 4♥ S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AKQ42	♠ 96		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ J93	♥ AQ102	Pass	3♠	Pass	3NT
North HCP: 20	♦ A10	♦ J92	AP			
South HCP: 8	♣ AQ10	♣ J754				
Contract: 3N N			1. Stayman			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AK52				2NT
Vul: NS	♥ J107	♥ AQ2	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ AKQ54	♦ J6	AP			
South HCP: 21	♣ Q10	♣ AK97				
Contract: 6N S			1. Quantitative 4NT			

## North hands (Practice Page)

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

Board: 16	♠ AK6	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ AQ98	You bid first.
HCP: 20	♣ AK86	

Board: 17	♠ AKJ4	The opponents are silent.
Dealer: S	♥ 963	
Vul: None	♦ 963	Partner bids first.
HCP: 8	♣ 954	

Board: 18	♠ A76	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ AQ74	You bid first.
HCP: 20	♣ KQ4	

Board: 19	♠ K42	The opponents are silent.
Dealer: S	♥ 965	
Vul: EW	♦ KJ92	Partner bids first.
HCP: 11	♣ A75	

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

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J532		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 96	♥ AJ2	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ98	♦ 1062	AP			
South HCP: 7	♣ AK86	♣ J75	1. Stayman			
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AKJ4	♠ Q2				2NT
Vul: None	♥ 963	♥ AKQ42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 963	♦ QJ75	Pass	3NT	AP	
South HCP: 21	♣ 954	♣ AK	1. Stayman			
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ32		2NT	AP	
Vul: NS	♥ AJ7	♥ 832				
North HCP: 20	♦ AQ74	♦ 632				
South HCP: 4	♣ KQ4	♣ J85				
Contract: 2N N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQ10				2NT
Vul: EW	♥ 965	♥ AQ83	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ KJ92	♦ A653	AP			
South HCP: 21	♣ A75	♣ KQ	1. Quantitative 4NT			
Contract: 6N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K632		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK87	♥ QJ6	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A82	♦ K763	Pass	6NT	AP	
South HCP: 12	♣ AJ76	♣ K8	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: 16	♠ J532	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ 1062	Partner bids first.
HCP: 7	♣ J75	

Board: 17	♠ Q2	The opponents are silent.
Dealer: S	♥ AKQ42	
Vul: None	♦ QJ75	You bid first.
HCP: 21	♣ AK	

Board: 18	♠ QJ32	The opponents are silent.
Dealer: N	♥ 832	
Vul: NS	♦ 632	Partner bids first.
HCP: 4	♣ J85	

Board: 19	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: EW	♦ A653	You bid first.
HCP: 21	♣ KQ	

Board: 20	♠ K632	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ K763	Partner bids first.
HCP: 12	♣ K8	

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J532		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 96	♥ AJ2	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ98	♦ 1062	AP			
South HCP: 7	♣ AK86	♣ J75				
Contract: 3N N				1. Stayman		

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AKJ4	♠ Q2				2NT
Vul: None	♥ 963	♥ AKQ42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 963	♦ QJ75	Pass	3NT	AP	
South HCP: 21	♣ 954	♣ AK				
Contract: 3N S				1. Stayman		

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ32				
Vul: NS	♥ AJ7	♥ 832		2NT	AP	
North HCP: 20	♦ AQ74	♦ 632				
South HCP: 4	♣ KQ4	♣ J85				
Contract: 2N N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQ10				2NT
Vul: EW	♥ 965	♥ AQ83	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ KJ92	♦ A653	AP			
South HCP: 21	♣ A75	♣ KQ				
Contract: 6N S				1. Quantitative 4NT		

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K632		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK87	♥ QJ6	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A82	♦ K763	Pass	6NT	AP	
South HCP: 12	♣ AJ76	♣ K8				
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: 21	♠ 10964	The opponents are silent.
Dealer: S	♥ J752	
Vul: NS	♦ Q98	Partner bids first.
HCP: 5	♣ Q4	

Board: 22	♠ AKQ	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ AKJ7	You bid first.
HCP: 21	♣ 953	

Board: 23	♠ KJ83	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ AQ87	Partner bids first.
HCP: 14	♣ Q4	

Board: 24	♠ AJ832	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ A3	

Board: 25	♠ J64	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 13	♣ Q106	

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

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AQJ3				2NT
Vul: NS	♥ J752	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ Q98	♦ K103	Pass	4♠	AP	
South HCP: 21	♣ Q4	♣ A86				
Contract: 4♠ S			1. Stayman			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 642		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A104	♥ 9532	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ7	♦ 92	AP			
South HCP: 7	♣ 953	♣ AK86				
Contract: 3N N			1. Stayman			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ KJ83	♠ AQ5				2NT
Vul: Both	♥ Q98	♥ AK76	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ AQ87	♦ K95	Pass	6NT	AP	
South HCP: 20	♣ Q4	♣ A52				
Contract: 6N S			1. Stayman			

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ832	♠ K6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q53	♥ J1072	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ	♦ 1076	AP			
South HCP: 5	♣ A3	♣ J965				
Contract: 3N N			1. Stayman			

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AKQ2				2NT
Vul: EW	♥ AJ64	♥ K109	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ6	♦ AJ2	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q106	♣ K54				
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: 21	♠ AQJ3	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ K103	You bid first.
HCP: 21	♣ A86	

Board: 22	♠ 642	The opponents are silent.
Dealer: N	♥ 9532	
Vul: EW	♦ 92	Partner bids first.
HCP: 7	♣ AK86	

Board: 23	♠ AQ5	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ K95	You bid first.
HCP: 20	♣ A52	

Board: 24	♠ K6	The opponents are silent.
Dealer: N	♥ J1072	
Vul: None	♦ 1076	Partner bids first.
HCP: 5	♣ J965	

Board: 25	♠ AKQ2	The opponents are silent.
Dealer: S	♥ K109	
Vul: EW	♦ AJ2	You bid first.
HCP: 20	♣ K54	

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

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AQJ3				2NT
Vul: NS	♥ J752	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ Q98	♦ K103	Pass	4♠	AP	
South HCP: 21	♣ Q4	♣ A86				
Contract: 4♠ S			1. Stayman			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 642		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A104	♥ 9532	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ7	♦ 92	AP			
South HCP: 7	♣ 953	♣ AK86	1. Stayman			
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ KJ83	♠ AQ5				2NT
Vul: Both	♥ Q98	♥ AK76	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ AQ87	♦ K95	Pass	6NT	AP	
South HCP: 20	♣ Q4	♣ A52	1. Stayman			
Contract: 6N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ832	♠ K6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q53	♥ J1072	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ	♦ 1076	AP			
South HCP: 5	♣ A3	♣ J965	1. Stayman			
Contract: 3N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AKQ2				2NT
Vul: EW	♥ AJ64	♥ K109	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ6	♦ AJ2	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q106	♣ K54	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

## North hands (Practice Page)

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

Board: 26	♠ A63	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ KQ86	You bid first.
HCP: 20	♣ AQJ10	

Board: 27	♠ A975	The opponents are silent.
Dealer: S	♥ 54	
Vul: None	♦ K982	Partner bids first.
HCP: 10	♣ K84	

Board: 28	♠ A864	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ KJ93	You bid first.
HCP: 20	♣ AJ	

Board: 29	♠ K98	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: Both	♦ 52	Partner bids first.
HCP: 7	♣ J9754	

Board: 30	♠ AQ10	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: None	♦ AKJ7	You bid first.
HCP: 21	♣ 97	

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

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ KQ75		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ	♥ Q863	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQ86	♦ AJ3	AP			
South HCP: 12	♣ AQJ10	♣ 96	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: None	♥ 54	♥ KQJ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9	1. Stayman			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK9	♥ 10873	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ93	♦ 8652	AP			
South HCP: 5	♣ AJ	♣ Q104	1. Stayman			
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ Q106				2NT
Vul: Both	♥ QJ8	♥ AK3				
North HCP: 7	♦ 52	♦ Q74	Pass	3NT	AP	
South HCP: 20	♣ J9754	♣ AKQ8				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ7	♥ K9	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ7	♦ Q983	AP			
South HCP: 11	♣ 97	♣ K64	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

## South hands (Practice Page)

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

Board: 26	♠ KQ75	The opponents are silent.
Dealer: N	♥ Q863	
Vul: Both	♦ AJ3	Partner bids first.
HCP: 12	♣ 96	

Board: 27	♠ KQ8	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ A107	You bid first.
HCP: 20	♣ AJ9	

Board: 28	♠ K2	The opponents are silent.
Dealer: N	♥ 10873	
Vul: NS	♦ 8652	Partner bids first.
HCP: 5	♣ Q104	

Board: 29	♠ Q106	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ Q74	You bid first.
HCP: 20	♣ AKQ8	

Board: 30	♠ K642	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ Q983	Partner bids first.
HCP: 11	♣ K64	

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

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ KQ75		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ	♥ Q863	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQ86	♦ AJ3	AP			
South HCP: 12	♣ AQJ10	♣ 96	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: None	♥ 54	♥ KQJ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9	1. Stayman			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK9	♥ 10873	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ93	♦ 8652	AP			
South HCP: 5	♣ AJ	♣ Q104	1. Stayman			
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ Q106				2NT
Vul: Both	♥ QJ8	♥ AK3				
North HCP: 7	♦ 52	♦ Q74	Pass	3NT	AP	
South HCP: 20	♣ J9754	♣ AKQ8				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ7	♥ K9	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ7	♦ Q983	AP			
South HCP: 11	♣ 97	♣ K64	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			



## North hands (Practice Page)

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

Board: 31	♠ AK52	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ K107	Partner bids first.
HCP: 13	♣ QJ74	

Board: 32	♠ AKJ	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ 10863	You bid first.
HCP: 20	♣ KQ6	

Board: 33	♠ 8762	The opponents are silent.
Dealer: S	♥ 10875	
Vul: None	♦ A104	Partner bids first.
HCP: 4	♣ 53	

Board: 34	♠ KJ4	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ AJ97	You bid first.
HCP: 20	♣ AKJ3	

Board: 35	♠ KJ93	The opponents are silent.
Dealer: S	♥ A64	
Vul: EW	♦ J642	Partner bids first.
HCP: 10	♣ J5	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ AK52	♠ QJ93				2NT
Vul: NS	♥ 87	♥ A10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K107	♦ AQ5	Pass	6♠	AP	
South HCP: 20	♣ QJ74	♣ AK53	1. Stayman			
Contract: 6♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 964		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ AK2	♥ 64	AP			
North HCP: 20	♦ 10863	♦ AKQJ9	1. Quantitative 4NT			
South HCP: 11	♣ KQ6	♣ J52				
Contract: 4N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 8762	♠ AJ10				2NT
Vul: None	♥ 10875	♥ AKQ63	AP			
North HCP: 4	♦ A104	♦ J98				
South HCP: 20	♣ 53	♣ AJ				
Contract: 2N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ6		2NT	Pass	6NT
Vul: NS	♥ K3	♥ A6	AP			
North HCP: 20	♦ AJ97	♦ 8532				
South HCP: 12	♣ AKJ3	♣ Q1054				
Contract: 6N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A85				2NT
Vul: EW	♥ A64	♥ QJ853	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ J642	♦ AQ	Pass	3NT	AP	
South HCP: 20	♣ J5	♣ AK9	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 31	♠ QJ93	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ AK53	

Board: 32	♠ 964	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ AKQJ9	Partner bids first.
HCP: 11	♣ J52	

Board: 33	♠ AJ10	The opponents are silent.
Dealer: S	♥ AKQ63	
Vul: None	♦ J98	You bid first.
HCP: 20	♣ AJ	

Board: 34	♠ AQ6	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ 8532	Partner bids first.
HCP: 12	♣ Q1054	

Board: 35	♠ A85	The opponents are silent.
Dealer: S	♥ QJ853	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ AK9	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ AK52	♠ QJ93				2NT
Vul: NS	♥ 87	♥ A10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K107	♦ AQ5	Pass	6♠	AP	
South HCP: 20	♣ QJ74	♣ AK53				
Contract: 6♠ S			1. Stayman			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 964		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ AK2	♥ 64	AP			
North HCP: 20	♦ 10863	♦ AKQJ9	1. Quantitative 4NT			
South HCP: 11	♣ KQ6	♣ J52				
Contract: 4N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 8762	♠ AJ10				2NT
Vul: None	♥ 10875	♥ AKQ63	AP			
North HCP: 4	♦ A104	♦ J98				
South HCP: 20	♣ 53	♣ AJ				
Contract: 2N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ6		2NT	Pass	6NT
Vul: NS	♥ K3	♥ A6	AP			
North HCP: 20	♦ AJ97	♦ 8532				
South HCP: 12	♣ AKJ3	♣ Q1054				
Contract: 6N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A85				2NT
Vul: EW	♥ A64	♥ QJ853	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ J642	♦ AQ	Pass	3NT	AP	
South HCP: 20	♣ J5	♣ AK9	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 36	♠ A4	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ AJ104	You bid first.
HCP: 20	♣ AQ92	

Board: 37	♠ J965	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ KQ73	Partner bids first.
HCP: 12	♣ AQ3	

Board: 38	♠ AK64	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ AJ83	You bid first.
HCP: 20	♣ Q8	

Board: 39	♠ 975	The opponents are silent.
Dealer: S	♥ J32	
Vul: Both	♦ QJ98	Partner bids first.
HCP: 7	♣ K106	

Board: 40	♠ KJ4	The opponents are silent.
Dealer: N	♥ AJ843	
Vul: None	♦ K8	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: 36	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K8		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AJ2	♥ 1053				
North HCP: 20	♦ AJ104	♦ KQ865	AP			
South HCP: 11	♣ AQ92	♣ K104	1. Quantitative 4NT			
Contract: 4N N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ J965	♠ AK4				2NT
Vul: NS	♥ 87	♥ AKQ65	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ KQ73	♦ 86	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AQ3	♣ KJ4	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ J87		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ AQ10	♥ K93				
North HCP: 20	♦ AJ83	♦ 54	AP			
South HCP: 11	♣ Q8	♣ AK752	1. Quantitative 4NT			
Contract: 4N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ A2				2NT
Vul: Both	♥ J32	♥ AK75				
North HCP: 7	♦ QJ98	♦ A743	Pass	3NT	AP	
South HCP: 21	♣ K106	♣ AQ5				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 753		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ843	♥ KQ52	Pass	3♥	Pass	6♥
North HCP: 21	♦ K8	♦ A2	AP			
South HCP: 9	♣ AKQ	♣ 9854	1. Stayman			
Contract: 6♥ N						

## South hands (Practice Page)

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

Board: 36	♠ K8	The opponents are silent.
Dealer: N	♥ 1053	
Vul: Both	♦ KQ865	Partner bids first.
HCP: 11	♣ K104	

Board: 37	♠ AK4	The opponents are silent.
Dealer: S	♥ AKQ65	
Vul: NS	♦ 86	You bid first.
HCP: 20	♣ KJ4	

Board: 38	♠ J87	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ 54	Partner bids first.
HCP: 11	♣ AK752	

Board: 39	♠ A2	The opponents are silent.
Dealer: S	♥ AK75	
Vul: Both	♦ A743	You bid first.
HCP: 21	♣ AQ5	

Board: 40	♠ 753	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: None	♦ A2	Partner bids first.
HCP: 9	♣ 9854	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K8		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AJ2	♥ 1053				
North HCP: 20	♦ AJ104	♦ KQ865	AP			
South HCP: 11	♣ AQ92	♣ K104	1. Quantitative 4NT			
Contract: 4N N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ J965	♠ AK4				2NT
Vul: NS	♥ 87	♥ AKQ65	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ KQ73	♦ 86	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AQ3	♣ KJ4	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ J87		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ AQ10	♥ K93				
North HCP: 20	♦ AJ83	♦ 54	AP			
South HCP: 11	♣ Q8	♣ AK752	1. Quantitative 4NT			
Contract: 4N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ A2				2NT
Vul: Both	♥ J32	♥ AK75				
North HCP: 7	♦ QJ98	♦ A743	Pass	3NT	AP	
South HCP: 21	♣ K106	♣ AQ5				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 753		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ843	♥ KQ52	Pass	3♥	Pass	6♥
North HCP: 21	♦ K8	♦ A2	AP			
South HCP: 9	♣ AKQ	♣ 9854	1. Stayman			
Contract: 6♥ N						



## North hands (Practice Page)

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

Board: 41	♠ A87	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ KQJ4	Partner bids first.
HCP: 15	♣ Q106	

Board: 42	♠ AKQ	The opponents are silent.
Dealer: N	♥ 85	
Vul: Both	♦ AQ102	You bid first.
HCP: 20	♣ AJ105	

Board: 43	♠ 32	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: NS	♦ 972	Partner bids first.
HCP: 14	♣ AK76	

Board: 44	♠ Q52	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ AKQJ5	You bid first.
HCP: 20	♣ KQ4	

Board: 45	♠ KQ87	The opponents are silent.
Dealer: S	♥ K864	
Vul: None	♦ 105	Partner bids first.
HCP: 9	♣ J76	

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K2				2NT
Vul: EW	♥ K103	♥ AQ52				
North HCP: 15	♦ KQJ4	♦ A106	Pass	6NT	AP	
South HCP: 20	♣ Q106	♣ AK72				
Contract: 6N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1098		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 85	♥ KJ106	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ102	♦ K76	AP			
South HCP: 7	♣ AJ105	♣ 976	1. Stayman			
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AKQJ10				2NT
Vul: NS	♥ AQJ7	♥ K94	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 14	♦ 972	♦ KQ	Pass	6NT	AP	
South HCP: 21	♣ AK76	♣ QJ4	1. Stayman			
Contract: 6N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A963		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ QJ	♥ K93	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ5	♦ 964	AP			
South HCP: 7	♣ KQ4	♣ 1075	1. Stayman			
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ A2				2NT
Vul: None	♥ K864	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ 105	♦ AKQ8	Pass	3NT	AP	
South HCP: 21	♣ J76	♣ K1098	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 41	♠ K2	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AK72	

Board: 42	♠ 1098	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: Both	♦ K76	Partner bids first.
HCP: 7	♣ 976	

Board: 43	♠ AKQJ10	The opponents are silent.
Dealer: S	♥ K94	
Vul: NS	♦ KQ	You bid first.
HCP: 21	♣ QJ4	

Board: 44	♠ A963	The opponents are silent.
Dealer: N	♥ K93	
Vul: Both	♦ 964	Partner bids first.
HCP: 7	♣ 1075	

Board: 45	♠ A2	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ AKQ8	You bid first.
HCP: 21	♣ K1098	

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K2				2NT
Vul: EW	♥ K103	♥ AQ52				
North HCP: 15	♦ KQJ4	♦ A106	Pass	6NT	AP	
South HCP: 20	♣ Q106	♣ AK72				
Contract: 6N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1098		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 85	♥ KJ106	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ102	♦ K76	AP			
South HCP: 7	♣ AJ105	♣ 976	1. Stayman			
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AKQJ10				2NT
Vul: NS	♥ AQJ7	♥ K94	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 14	♦ 972	♦ KQ	Pass	6NT	AP	
South HCP: 21	♣ AK76	♣ QJ4	1. Stayman			
Contract: 6N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A963		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ QJ	♥ K93	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ5	♦ 964	AP			
South HCP: 7	♣ KQ4	♣ 1075	1. Stayman			
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ A2				2NT
Vul: None	♥ K864	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ 105	♦ AKQ8	Pass	3NT	AP	
South HCP: 21	♣ J76	♣ K1098	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 46	♠ AQ9	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: EW	♦ 92	You bid first.
HCP: 20	♣ AJ63	

Board: 47	♠ J73	The opponents are silent.
Dealer: S	♥ Q984	
Vul: None	♦ 8764	Partner bids first.
HCP: 4	♣ J9	

Board: 48	♠ KQ1098	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ AK4	You bid first.
HCP: 21	♣ Q8	

Board: 49	♠ K5	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ AKQ93	Partner bids first.
HCP: 16	♣ 732	

Board: 50	♠ AQ6	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: EW	♦ A10	You bid first.
HCP: 20	♣ AQ108	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J1087		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ7	♥ 106	Pass	3♥	Pass	3NT
North HCP: 20	♦ 92	♦ AK5	AP			
South HCP: 8	♣ AJ63	♣ 10754	1. Stayman			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AK95				2NT
Vul: None	♥ Q984	♥ 105				
North HCP: 4	♦ 8764	♦ KQJ2	AP			
South HCP: 20	♣ J9	♣ AK6				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KQ1098	♠ J2		2NT	Pass	3NT
Vul: Both	♥ AQJ	♥ K86				
North HCP: 21	♦ AK4	♦ 982	AP			
South HCP: 9	♣ Q8	♣ AJ965				
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ3				2NT
Vul: NS	♥ A82	♥ KJ95				
North HCP: 16	♦ AKQ93	♦ 86	Pass	6NT	AP	
South HCP: 20	♣ 732	♣ AKQJ				
Contract: 6N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J53		2NT	AP	
Vul: EW	♥ KJ73	♥ Q96				
North HCP: 20	♦ A10	♦ 75432				
South HCP: 3	♣ AQ108	♣ 75				
Contract: 2N N						

## South hands (Practice Page)

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

Board: 46	♠ J1087	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ AK5	Partner bids first.
HCP: 8	♣ 10754	

Board: 47	♠ AK95	The opponents are silent.
Dealer: S	♥ 105	
Vul: None	♦ KQJ2	You bid first.
HCP: 20	♣ AK6	

Board: 48	♠ J2	The opponents are silent.
Dealer: N	♥ K86	
Vul: Both	♦ 982	Partner bids first.
HCP: 9	♣ AJ965	

Board: 49	♠ AQ3	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: NS	♦ 86	You bid first.
HCP: 20	♣ AKQJ	

Board: 50	♠ J53	The opponents are silent.
Dealer: N	♥ Q96	
Vul: EW	♦ 75432	Partner bids first.
HCP: 3	♣ 75	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J1087		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ7	♥ 106	Pass	3♥	Pass	3NT
North HCP: 20	♦ 92	♦ AK5	AP			
South HCP: 8	♣ AJ63	♣ 10754	1. Stayman			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AK95				2NT
Vul: None	♥ Q984	♥ 105				
North HCP: 4	♦ 8764	♦ KQJ2	AP			
South HCP: 20	♣ J9	♣ AK6				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KQ1098	♠ J2		2NT	Pass	3NT
Vul: Both	♥ AQJ	♥ K86				
North HCP: 21	♦ AK4	♦ 982	AP			
South HCP: 9	♣ Q8	♣ AJ965				
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ3				2NT
Vul: NS	♥ A82	♥ KJ95				
North HCP: 16	♦ AKQ93	♦ 86	Pass	6NT	AP	
South HCP: 20	♣ 732	♣ AKQJ				
Contract: 6N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J53		2NT	AP	
Vul: EW	♥ KJ73	♥ Q96				
North HCP: 20	♦ A10	♦ 75432				
South HCP: 3	♣ AQ108	♣ 75				
Contract: 2N N						



## North hands (Practice Page)

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

Board: 51	♠ K2	The opponents are silent.
Dealer: S	♥ K32	
Vul: Both	♦ AK1086	Partner bids first.
HCP: 13	♣ 1092	

Board: 52	♠ AJ5	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: None	♦ A876	You bid first.
HCP: 21	♣ Q10	

Board: 53	♠ KJ86	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ A943	Partner bids first.
HCP: 13	♣ 53	

Board: 54	♠ AKQ	The opponents are silent.
Dealer: N	♥ A1053	
Vul: Both	♦ A74	You bid first.
HCP: 20	♣ K103	

Board: 55	♠ AJ10	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ Q1043	Partner bids first.
HCP: 12	♣ Q108	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ104				2NT
Vul: Both	♥ K32	♥ AQ9				
North HCP: 13	♦ AK1086	♦ QJ72	Pass	6NT	AP	
South HCP: 21	♣ 1092	♣ AQ				
Contract: 6N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q86		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQJ	♥ 9865	Pass	3♥	Pass	4♥
North HCP: 21	♦ A876	♦ KJ9	AP			
South HCP: 6	♣ Q10	♣ 765				
Contract: 4♥ N			1. Stayman			

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ A73				2NT
Vul: EW	♥ AJ8	♥ Q75	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ A943	♦ KQJ7	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ 53	♣ AKJ				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 975		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ A1053	♥ Q4	AP			
North HCP: 20	♦ A74	♦ Q53				
South HCP: 11	♣ K103	♣ AQJ54	1. Quantitative 4NT			
Contract: 4N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K9				2NT
Vul: None	♥ K104	♥ AQ965	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ Q1043	♦ A7				
South HCP: 20	♣ Q108	♣ AK73	1. Quantitative 4NT			
Contract: 4N S						

## South hands (Practice Page)

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

Board: 51	♠ AQ104	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ QJ72	You bid first.
HCP: 21	♣ AQ	

Board: 52	♠ Q86	The opponents are silent.
Dealer: N	♥ 9865	
Vul: None	♦ KJ9	Partner bids first.
HCP: 6	♣ 765	

Board: 53	♠ A73	The opponents are silent.
Dealer: S	♥ Q75	
Vul: EW	♦ KQJ7	You bid first.
HCP: 20	♣ AKJ	

Board: 54	♠ 975	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ Q53	Partner bids first.
HCP: 11	♣ AQJ54	

Board: 55	♠ K9	The opponents are silent.
Dealer: S	♥ AQ965	
Vul: None	♦ A7	You bid first.
HCP: 20	♣ AK73	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ104				2NT
Vul: Both	♥ K32	♥ AQ9				
North HCP: 13	♦ AK1086	♦ QJ72	Pass	6NT	AP	
South HCP: 21	♣ 1092	♣ AQ				
Contract: 6N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q86		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQJ	♥ 9865	Pass	3♥	Pass	4♥
North HCP: 21	♦ A876	♦ KJ9	AP			
South HCP: 6	♣ Q10	♣ 765				
Contract: 4♥ N			1. Stayman			

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ A73				2NT
Vul: EW	♥ AJ8	♥ Q75	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ A943	♦ KQJ7	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ 53	♣ AKJ				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 975		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ A1053	♥ Q4	AP			
North HCP: 20	♦ A74	♦ Q53				
South HCP: 11	♣ K103	♣ AQJ54	1. Quantitative 4NT			
Contract: 4N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K9				2NT
Vul: None	♥ K104	♥ AQ965	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ Q1043	♦ A7				
South HCP: 20	♣ Q108	♣ AK73	1. Quantitative 4NT			
Contract: 4N S						

## North hands (Practice Page)

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

Board: 56	♠ A5	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AQJ74	You bid first.
HCP: 20	♣ Q763	
Board: 57	♠ J104	The opponents are silent.
Dealer: S	♥ Q842	
Vul: Both	♦ K653	Partner bids first.
HCP: 6	♣ 75	
Board: 58	♠ AJ82	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ J96	You bid first.
HCP: 20	♣ AK9	
Board: 59	♠ Q754	East Doubles 3♣ if possible.
Dealer: S	♥ Q104	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 8	♣ J63	
Board: 60	♠ AKJ53	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ KJ	You bid first.
HCP: 21	♣ A874	

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

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 8632		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK	♥ Q87	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ74	♦ K52	AP			
South HCP: 12	♣ Q763	♣ AK10	1. Stayman			
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AK7				2NT
Vul: Both	♥ Q842	♥ AK76	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ K653	♦ A84	Pass	4♥	AP	
South HCP: 20	♣ 75	♣ Q94	1. Stayman			
Contract: 4♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ 53		2NT	Pass	3NT
Vul: None	♥ AK9	♥ Q83	AP			
North HCP: 20	♦ J96	♦ Q1075				
South HCP: 6	♣ AK9	♣ Q754				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ AKJ				2NT
Vul: NS	♥ Q104	♥ AJ62	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 8	♦ QJ9	♦ AK8	Pass	3NT	AP	
South HCP: 20	♣ J63	♣ 874	1. Stayman			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AKJ53	♠ Q1096		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ	♥ A873	Pass	3♠	Pass	4♠
North HCP: 21	♦ KJ	♦ 1043	AP			
South HCP: 7	♣ A874	♣ J10	1. Stayman			
Contract: 4♠ N						

## South hands (Practice Page)

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

Board: 56      ♠ 8632  
Dealer: N      ♥ Q87  
Vul: NS      ♦ K52  
HCP: 12      ♣ AK10

The opponents are silent.

Partner bids first.

Board: 57      ♠ AK7  
Dealer: S      ♥ AK76  
Vul: Both      ♦ A84  
HCP: 20      ♣ Q94

The opponents are silent.

You bid first.

Board: 58      ♠ 53  
Dealer: N      ♥ Q83  
Vul: None      ♦ Q1075  
HCP: 6      ♣ Q754

The opponents are silent.

Partner bids first.

Board: 59      ♠ AKJ  
Dealer: S      ♥ AJ62  
Vul: NS      ♦ AK8  
HCP: 20      ♣ 874

East Doubles 3♣ if possible.

You bid first.

Board: 60      ♠ Q1096  
Dealer: N      ♥ A873  
Vul: EW      ♦ 1043  
HCP: 7      ♣ J10

The opponents are silent.

Partner bids first.

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

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 8632		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK	♥ Q87	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ74	♦ K52	AP			
South HCP: 12	♣ Q763	♣ AK10	1. Stayman			
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AK7				2NT
Vul: Both	♥ Q842	♥ AK76	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ K653	♦ A84	Pass	4♥	AP	
South HCP: 20	♣ 75	♣ Q94	1. Stayman			
Contract: 4♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ 53		2NT	Pass	3NT
Vul: None	♥ AK9	♥ Q83	AP			
North HCP: 20	♦ J96	♦ Q1075				
South HCP: 6	♣ AK9	♣ Q754				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ AKJ				2NT
Vul: NS	♥ Q104	♥ AJ62	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 8	♦ QJ9	♦ AK8	Pass	3NT	AP	
South HCP: 20	♣ J63	♣ 874	1. Stayman			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AKJ53	♠ Q1096		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ	♥ A873	Pass	3♠	Pass	4♠
North HCP: 21	♦ KJ	♦ 1043	AP			
South HCP: 7	♣ A874	♣ J10	1. Stayman			
Contract: 4♠ N						



## North hands (Practice Page)

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

Board: 61	♠ K94	The opponents are silent.
Dealer: S	♥ A63	
Vul: None	♦ 7542	Partner bids first.
HCP: 14	♣ AK4	

Board: 62	♠ A10952	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ K10	You bid first.
HCP: 20	♣ AK5	

Board: 63	♠ 83	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 14	♣ AJ852	

Board: 64	♠ AK95	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ Q9743	You bid first.
HCP: 20	♣ AK	

Board: 65	♠ 1096	The opponents are silent.
Dealer: S	♥ 875	
Vul: NS	♦ AJ85	Partner bids first.
HCP: 9	♣ A96	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AQ6				2NT
Vul: None	♥ A63	♥ KQ107				
North HCP: 14	♦ 7542	♦ AK	Pass	6NT	AP	
South HCP: 20	♣ AK4	♣ Q875				
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A10952	♠ 43				
Vul: NS	♥ AQ3	♥ K1082		2NT	AP	
North HCP: 20	♦ K10	♦ J732				
South HCP: 4	♣ AK5	♣ 1097				
Contract: 2N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKJ10				2NT
Vul: EW	♥ A73	♥ K98				
North HCP: 14	♦ KQ7	♦ AJ86	Pass	6NT	AP	
South HCP: 21	♣ AJ852	♣ KQ				
Contract: 6N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ Q103				
Vul: Both	♥ A7	♥ KQJ		2NT	Pass	6NT
North HCP: 20	♦ Q9743	♦ KJ6	AP			
South HCP: 14	♣ AK	♣ Q1064				
Contract: 6N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AQJ8				2NT
Vul: NS	♥ 875	♥ AJ				
North HCP: 9	♦ AJ85	♦ K942	Pass	3NT	AP	
South HCP: 20	♣ A96	♣ KQ4				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 61	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ Q875	

Board: 62	♠ 43	The opponents are silent.
Dealer: N	♥ K1082	
Vul: NS	♦ J732	Partner bids first.
HCP: 4	♣ 1097	

Board: 63	♠ AKJ10	The opponents are silent.
Dealer: S	♥ K98	
Vul: EW	♦ AJ86	You bid first.
HCP: 21	♣ KQ	

Board: 64	♠ Q103	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ KJ6	Partner bids first.
HCP: 14	♣ Q1064	

Board: 65	♠ AQJ8	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ K942	You bid first.
HCP: 20	♣ KQ4	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AQ6				2NT
Vul: None	♥ A63	♥ KQ107				
North HCP: 14	♦ 7542	♦ AK	Pass	6NT	AP	
South HCP: 20	♣ AK4	♣ Q875				
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A10952	♠ 43				
Vul: NS	♥ AQ3	♥ K1082		2NT	AP	
North HCP: 20	♦ K10	♦ J732				
South HCP: 4	♣ AK5	♣ 1097				
Contract: 2N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKJ10				2NT
Vul: EW	♥ A73	♥ K98				
North HCP: 14	♦ KQ7	♦ AJ86	Pass	6NT	AP	
South HCP: 21	♣ AJ852	♣ KQ				
Contract: 6N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ Q103				
Vul: Both	♥ A7	♥ KQJ		2NT	Pass	6NT
North HCP: 20	♦ Q9743	♦ KJ6	AP			
South HCP: 14	♣ AK	♣ Q1064				
Contract: 6N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AQJ8				2NT
Vul: NS	♥ 875	♥ AJ				
North HCP: 9	♦ AJ85	♦ K942	Pass	3NT	AP	
South HCP: 20	♣ A96	♣ KQ4				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 66	♠ AQ7	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ AJ8	You bid first.
HCP: 20	♣ K853	

Board: 67	♠ AQJ	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ 10732	Partner bids first.
HCP: 12	♣ J54	

Board: 68	♠ K7642	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ A9	

Board: 69	♠ J53	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 12	♣ KJ32	

Board: 70	♠ AJ74	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ A9	You bid first.
HCP: 21	♣ KQ65	

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

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 10643		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ4	♥ 652	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ8	♦ Q1096	AP			
South HCP: 6	♣ K853	♣ A7	1. Stayman			
Contract: 3N N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K103				2NT
Vul: Both	♥ A104	♥ KQ952	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ 10732	♦ AK	AP			
South HCP: 21	♣ J54	♣ AQ3	1. Quantitative 4NT			
Contract: 6N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K7642	♠ 95		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AQ4	♥ KJ9	AP			
North HCP: 20	♦ AK5	♦ QJ3	1. Quantitative 4NT			
South HCP: 11	♣ A9	♣ KJ753				
Contract: 4N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AK6				2NT
Vul: EW	♥ A42	♥ Q1075	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ QJ7	♦ AK2	1. Quantitative 4NT			
South HCP: 20	♣ KJ32	♣ A65				
Contract: 4N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ K932		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK7	♥ 53	Pass	3♠	Pass	6♠
North HCP: 21	♦ A9	♦ KQ106	AP			
South HCP: 12	♣ KQ65	♣ A94	1. Stayman			
Contract: 6♠ N						

## South hands (Practice Page)

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

Board: 66	♠ 10643	The opponents are silent.
Dealer: N	♥ 652	
Vul: EW	♦ Q1096	Partner bids first.
HCP: 6	♣ A7	

Board: 67	♠ K103	The opponents are silent.
Dealer: S	♥ KQ952	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ AQ3	

Board: 68	♠ 95	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: None	♦ QJ3	Partner bids first.
HCP: 11	♣ KJ753	

Board: 69	♠ AK6	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ A65	

Board: 70	♠ K932	The opponents are silent.
Dealer: N	♥ 53	
Vul: Both	♦ KQ106	Partner bids first.
HCP: 12	♣ A94	

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

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 10643		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ4	♥ 652	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ8	♦ Q1096	AP			
South HCP: 6	♣ K853	♣ A7	1. Stayman			
Contract: 3N N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K103				2NT
Vul: Both	♥ A104	♥ KQ952	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ 10732	♦ AK	AP			
South HCP: 21	♣ J54	♣ AQ3	1. Quantitative 4NT			
Contract: 6N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K7642	♠ 95		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AQ4	♥ KJ9	AP			
North HCP: 20	♦ AK5	♦ QJ3	1. Quantitative 4NT			
South HCP: 11	♣ A9	♣ KJ753				
Contract: 4N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AK6				2NT
Vul: EW	♥ A42	♥ Q1075	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ QJ7	♦ AK2	1. Quantitative 4NT			
South HCP: 20	♣ KJ32	♣ A65				
Contract: 4N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ K932		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK7	♥ 53	Pass	3♠	Pass	6♠
North HCP: 21	♦ A9	♦ KQ106	AP			
South HCP: 12	♣ KQ65	♣ A94	1. Stayman			
Contract: 6♠ N						



## North hands (Practice Page)

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

Board: 71	♠ AJ103	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ Q74	Partner bids first.
HCP: 13	♣ 1072	

Board: 72	♠ AQ7	The opponents are silent.
Dealer: N	♥ K953	
Vul: Both	♦ Q3	You bid first.
HCP: 20	♣ AKQ8	

Board: 73	♠ A96	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ K10854	Partner bids first.
HCP: 17	♣ A9	

Board: 74	♠ K52	The opponents are silent.
Dealer: N	♥ A1085	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AKJ5	

Board: 75	♠ K108	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ J975	Partner bids first.
HCP: 12	♣ K104	

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ 72				2NT
Vul: NS	♥ AQ4	♥ K10753	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ Q74	♦ AK	Pass	6NT	AP	
South HCP: 20	♣ 1072	♣ AKQJ				
Contract: 6N S			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K1084				
Vul: Both	♥ K953	♥ 86				
North HCP: 20	♦ Q3	♦ 8754		2NT	AP	
South HCP: 4	♣ AKQ8	♣ J76				
Contract: 2N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ KQJ2				2NT
Vul: None	♥ AQ3	♥ K5				
North HCP: 17	♦ K10854	♦ AQ7	Pass	7NT	AP	
South HCP: 20	♣ A9	♣ KQ86				
Contract: 7N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ AJ9		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A1085	♥ J932	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ	♦ J1098	AP			
South HCP: 7	♣ AKJ5	♣ 84				
Contract: 4♥ N			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ AJ94				2NT
Vul: EW	♥ AJ4	♥ Q53				
North HCP: 12	♦ J975	♦ AK	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ K104	♣ AQ53	1. Quantitative 4NT			
Contract: 4N S						

## South hands (Practice Page)

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

Board: 71	♠ 72	The opponents are silent.
Dealer: S	♥ K10753	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AKQJ	

Board: 72	♠ K1084	The opponents are silent.
Dealer: N	♥ 86	
Vul: Both	♦ 8754	Partner bids first.
HCP: 4	♣ J76	

Board: 73	♠ KQJ2	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ KQ86	

Board: 74	♠ AJ9	The opponents are silent.
Dealer: N	♥ J932	
Vul: NS	♦ J1098	Partner bids first.
HCP: 7	♣ 84	

Board: 75	♠ AJ94	The opponents are silent.
Dealer: S	♥ Q53	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AQ53	

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ 72				2NT
Vul: NS	♥ AQ4	♥ K10753	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ Q74	♦ AK	Pass	6NT	AP	
South HCP: 20	♣ 1072	♣ AKQJ	1. Stayman			
Contract: 6N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K1084				
Vul: Both	♥ K953	♥ 86		2NT	AP	
North HCP: 20	♦ Q3	♦ 8754				
South HCP: 4	♣ AKQ8	♣ J76				
Contract: 2N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ KQJ2				2NT
Vul: None	♥ AQ3	♥ K5				
North HCP: 17	♦ K10854	♦ AQ7	Pass	7NT	AP	
South HCP: 20	♣ A9	♣ KQ86				
Contract: 7N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ AJ9		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A1085	♥ J932	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ	♦ J1098	AP			
South HCP: 7	♣ AKJ5	♣ 84	1. Stayman			
Contract: 4♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ AJ94				2NT
Vul: EW	♥ AJ4	♥ Q53				
North HCP: 12	♦ J975	♦ AK	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ K104	♣ AQ53	1. Quantitative 4NT			
Contract: 4N S						

## North hands (Practice Page)

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

Board: 76	♠ AK93	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: None	♦ AJ62	You bid first.
HCP: 20	♣ A7	

Board: 77	♠ AQ2	The opponents are silent.
Dealer: S	♥ 732	
Vul: NS	♦ 86532	Partner bids first.
HCP: 8	♣ Q5	

Board: 78	♠ KQ93	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ AJ	You bid first.
HCP: 21	♣ AQJ9	

Board: 79	♠ 75	The opponents are silent.
Dealer: S	♥ K876	
Vul: Both	♦ KJ72	Partner bids first.
HCP: 10	♣ K86	

Board: 80	♠ 62	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AKJ108	

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

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ Q10		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KJ3	♥ AQ75	Pass	3♠	Pass	6NT
North HCP: 20	♦ AJ62	♦ KQ87	AP			
South HCP: 14	♣ A7	♣ J64	1. Stayman			
Contract: 6N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ 954				2NT
Vul: NS	♥ 732	♥ AK8	Pass	3NT	AP	
North HCP: 8	♦ 86532	♦ AKQ				
South HCP: 21	♣ Q5	♣ AJ74				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ A1086		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ5	♥ Q4	Pass	3♠	Pass	6♠
North HCP: 21	♦ AJ	♦ 864	AP			
South HCP: 9	♣ AQJ9	♣ K754	1. Stayman			
Contract: 6♠ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ A92				2NT
Vul: Both	♥ K876	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ KJ72	♦ AQ543	Pass	3NT	AP	
South HCP: 21	♣ K86	♣ AQ9	1. Stayman			
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ AQ3		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ75	♥ A1083	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK	♦ Q108	AP			
South HCP: 14	♣ AKJ108	♣ Q97	1. Stayman			
Contract: 6♥ N						

## South hands (Practice Page)

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

Board: 76	♠ Q10	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: None	♦ KQ87	Partner bids first.
HCP: 14	♣ J64	

Board: 77	♠ 954	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AJ74	

Board: 78	♠ A1086	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ 864	Partner bids first.
HCP: 9	♣ K754	

Board: 79	♠ A92	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ AQ543	You bid first.
HCP: 21	♣ AQ9	

Board: 80	♠ AQ3	The opponents are silent.
Dealer: N	♥ A1083	
Vul: NS	♦ Q108	Partner bids first.
HCP: 14	♣ Q97	

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

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ Q10		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KJ3	♥ AQ75	Pass	3♠	Pass	6NT
North HCP: 20	♦ AJ62	♦ KQ87	AP			
South HCP: 14	♣ A7	♣ J64				
Contract: 6N N						

1. Stayman

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ 954				2NT
Vul: NS	♥ 732	♥ AK8	Pass	3NT	AP	
North HCP: 8	♦ 86532	♦ AKQ				
South HCP: 21	♣ Q5	♣ AJ74				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ A1086		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ5	♥ Q4	Pass	3♠	Pass	6♠
North HCP: 21	♦ AJ	♦ 864	AP			
South HCP: 9	♣ AQJ9	♣ K754				
Contract: 6♠ N						

1. Stayman

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ A92				2NT
Vul: Both	♥ K876	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ KJ72	♦ AQ543	Pass	3NT	AP	
South HCP: 21	♣ K86	♣ AQ9				
Contract: 3N S						

1. Stayman

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ AQ3		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ75	♥ A1083	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK	♦ Q108	AP			
South HCP: 14	♣ AKJ108	♣ Q97				
Contract: 6♥ N						

1. Stayman



## North hands (Practice Page)

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

Board: 81	♠ 87	The opponents are silent.
Dealer: S	♥ AJ43	
Vul: EW	♦ KQ5	Partner bids first.
HCP: 11	♣ J865	

Board: 82	♠ AQ2	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ A982	You bid first.
HCP: 20	♣ AJ6	

Board: 83	♠ K1082	The opponents are silent.
Dealer: S	♥ 973	
Vul: None	♦ Q106	Partner bids first.
HCP: 7	♣ Q104	

Board: 84	♠ A10	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ AKQ97	You bid first.
HCP: 20	♣ AJ108	

Board: 85	♠ 743	The opponents are silent.
Dealer: S	♥ Q982	
Vul: Both	♦ Q742	Partner bids first.
HCP: 4	♣ 43	

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

Board: 81  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ 87  
♥ AJ43  
♦ KQ5  
♣ J865

South:  
♠ KQJ  
♥ K72  
♦ AJ6  
♣ AK43

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 82  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 4N N

North:  
♠ AQ2  
♥ KQ10  
♦ A982  
♣ AJ6

South:  
♠ J10  
♥ AJ82  
♦ 743  
♣ KQ105

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT <sup>2</sup>
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 83  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ K1082  
♥ 973  
♦ Q106  
♣ Q104

South:  
♠ AQ43  
♥ Q6  
♦ AKJ  
♣ A973

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

Board: 84  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 14  
Contract: 6N N

North:  
♠ A10  
♥ Q9  
♦ AKQ97  
♣ AJ108

South:  
♠ QJ4  
♥ AJ83  
♦ J62  
♣ KQ2

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

Board: 85  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 20  
Contract: 2N S

North:  
♠ 743  
♥ Q982  
♦ Q742  
♣ 43

South:  
♠ KJ  
♥ AJ  
♦ A10986  
♣ AK96

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: 81	♠ KQJ	The opponents are silent.
Dealer: S	♥ K72	
Vul: EW	♦ AJ6	You bid first.
HCP: 21	♣ AK43	

Board: 82	♠ J10	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: Both	♦ 743	Partner bids first.
HCP: 11	♣ KQ105	

Board: 83	♠ AQ43	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ A973	

Board: 84	♠ QJ4	The opponents are silent.
Dealer: N	♥ AJ83	
Vul: EW	♦ J62	Partner bids first.
HCP: 14	♣ KQ2	

Board: 85	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ A10986	You bid first.
HCP: 20	♣ AK96	

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

Board: 81  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ 87  
♥ AJ43  
♦ KQ5  
♣ J865

South:  
♠ KQJ  
♥ K72  
♦ AJ6  
♣ AK43

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 82  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 4N N

North:  
♠ AQ2  
♥ KQ10  
♦ A982  
♣ AJ6

South:  
♠ J10  
♥ AJ82  
♦ 743  
♣ KQ105

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT <sup>2</sup>
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 83  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ K1082  
♥ 973  
♦ Q106  
♣ Q104

South:  
♠ AQ43  
♥ Q6  
♦ AKJ  
♣ A973

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

Board: 84  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 14  
Contract: 6N N

North:  
♠ A10  
♥ Q9  
♦ AKQ97  
♣ AJ108

South:  
♠ QJ4  
♥ AJ83  
♦ J62  
♣ KQ2

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

Board: 85  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 20  
Contract: 2N S

North:  
♠ 743  
♥ Q982  
♦ Q742  
♣ 43

South:  
♠ KJ  
♥ AJ  
♦ A10986  
♣ AK96

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: 86	♠ AKQ105	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ QJ	You bid first.
HCP: 21	♣ QJ8	

Board: 87	♠ Q109	The opponents are silent.
Dealer: S	♥ J986	
Vul: NS	♦ J7	Partner bids first.
HCP: 7	♣ QJ87	

Board: 88	♠ A104	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AQ53	You bid first.
HCP: 21	♣ AQ85	

Board: 89	♠ QJ10	The opponents are silent.
Dealer: S	♥ A102	
Vul: None	♦ Q92	Partner bids first.
HCP: 12	♣ K1092	

Board: 90	♠ AQ93	The opponents are silent.
Dealer: N	♥ AK93	
Vul: NS	♦ K5	You bid first.
HCP: 21	♣ KQ6	

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

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AKQ105	♠ 94		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ10	♥ KJ72	Pass	3♠	Pass	3NT
North HCP: 21	♦ QJ	♦ 852	AP			
South HCP: 8	♣ QJ8	♣ A1095	1. Stayman			
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AKJ4				2NT
Vul: NS	♥ J986	♥ AQ7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J7	♦ A85	Pass	3NT	AP	
South HCP: 21	♣ QJ87	♣ K93	1. Stayman			
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K98		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ	♥ K1063	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ53	♦ 96	AP			
South HCP: 10	♣ AQ85	♣ KJ94	1. Stayman			
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K3				2NT
Vul: None	♥ A102	♥ KQJ	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ Q92	♦ AJ63	1. Quantitative 4NT			
South HCP: 20	♣ K1092	♣ AQ54				
Contract: 4N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J5		2NT	Pass	3NT
Vul: NS	♥ AK93	♥ Q64	AP			
North HCP: 21	♦ K5	♦ AJ1098				
South HCP: 8	♣ KQ6	♣ 874				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 86	♠ 94	The opponents are silent.
Dealer: N	♥ KJ72	
Vul: None	♦ 852	Partner bids first.
HCP: 8	♣ A1095	

Board: 87	♠ AKJ4	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ A85	You bid first.
HCP: 21	♣ K93	

Board: 88	♠ K98	The opponents are silent.
Dealer: N	♥ K1063	
Vul: Both	♦ 96	Partner bids first.
HCP: 10	♣ KJ94	

Board: 89	♠ K3	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ AJ63	You bid first.
HCP: 20	♣ AQ54	

Board: 90	♠ J5	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ AJ1098	Partner bids first.
HCP: 8	♣ 874	

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

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AKQ105	♠ 94		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ10	♥ KJ72	Pass	3♠	Pass	3NT
North HCP: 21	♦ QJ	♦ 852	AP			
South HCP: 8	♣ QJ8	♣ A1095	1. Stayman			
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AKJ4				2NT
Vul: NS	♥ J986	♥ AQ7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J7	♦ A85	Pass	3NT	AP	
South HCP: 21	♣ QJ87	♣ K93	1. Stayman			
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K98		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ	♥ K1063	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ53	♦ 96	AP			
South HCP: 10	♣ AQ85	♣ KJ94	1. Stayman			
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K3				2NT
Vul: None	♥ A102	♥ KQJ	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ Q92	♦ AJ63	1. Quantitative 4NT			
South HCP: 20	♣ K1092	♣ AQ54				
Contract: 4N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J5		2NT	Pass	3NT
Vul: NS	♥ AK93	♥ Q64	AP			
North HCP: 21	♦ K5	♦ AJ1098				
South HCP: 8	♣ KQ6	♣ 874				
Contract: 3N N						



## North hands (Practice Page)

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

Board: 91	♠ J764	The opponents are silent.
Dealer: S	♥ 1073	
Vul: EW	♦ A643	Partner bids first.
HCP: 5	♣ 98	

Board: 92	♠ AQ32	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ K932	You bid first.
HCP: 20	♣ A8	

Board: 93	♠ 865	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ J109	Partner bids first.
HCP: 5	♣ Q10654	

Board: 94	♠ A107	The opponents are silent.
Dealer: N	♥ K84	
Vul: EW	♦ KQJ9	You bid first.
HCP: 20	♣ AK9	

Board: 95	♠ A987	The opponents are silent.
Dealer: S	♥ K875	
Vul: Both	♦ Q10	Partner bids first.
HCP: 12	♣ K53	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ AK				2NT
Vul: EW	♥ 1073	♥ J84	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A643	♦ KQ75	Pass	3NT	AP	
South HCP: 20	♣ 98	♣ AK76				
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ J974		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK4	♥ Q86	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K932	♦ AQJ5	AP			
South HCP: 11	♣ A8	♣ J4				
Contract: 4N N			1. Stayman 2. Quantitative 4NT			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AKQ97				2NT
Vul: NS	♥ Q6	♥ K72	Pass	3NT	AP	
North HCP: 5	♦ J109	♦ K63				
South HCP: 20	♣ Q10654	♣ AJ				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ QJ8				
Vul: EW	♥ K84	♥ J1073		2NT	AP	
North HCP: 20	♦ KQJ9	♦ 1076				
South HCP: 4	♣ AK9	♣ 854				
Contract: 2N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ KQ6				2NT
Vul: Both	♥ K875	♥ AQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q10	♦ AK875	Pass	6NT	AP	
South HCP: 20	♣ K53	♣ Q7				
Contract: 6N S			1. Stayman			

## South hands (Practice Page)

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

Board: 91	♠ AK	The opponents are silent.
Dealer: S	♥ J84	
Vul: EW	♦ KQ75	You bid first.
HCP: 20	♣ AK76	

Board: 92	♠ J974	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ AQJ5	Partner bids first.
HCP: 11	♣ J4	

Board: 93	♠ AKQ97	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ K63	You bid first.
HCP: 20	♣ AJ	

Board: 94	♠ QJ8	The opponents are silent.
Dealer: N	♥ J1073	
Vul: EW	♦ 1076	Partner bids first.
HCP: 4	♣ 854	

Board: 95	♠ KQ6	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ AK875	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: 91	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ AK				2NT
Vul: EW	♥ 1073	♥ J84	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A643	♦ KQ75	Pass	3NT	AP	
South HCP: 20	♣ 98	♣ AK76				
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ J974		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK4	♥ Q86	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K932	♦ AQJ5	AP			
South HCP: 11	♣ A8	♣ J4	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AKQ97				2NT
Vul: NS	♥ Q6	♥ K72	Pass	3NT	AP	
North HCP: 5	♦ J109	♦ K63				
South HCP: 20	♣ Q10654	♣ AJ				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ QJ8				
Vul: EW	♥ K84	♥ J1073		2NT	AP	
North HCP: 20	♦ KQJ9	♦ 1076				
South HCP: 4	♣ AK9	♣ 854				
Contract: 2N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ KQ6				2NT
Vul: Both	♥ K875	♥ AQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q10	♦ AK875	Pass	6NT	AP	
South HCP: 20	♣ K53	♣ Q7	1. Stayman			
Contract: 6N S						

## North hands (Practice Page)

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

Board: 96	♠ KQ8	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ AKJ96	

Board: 97	♠ K543	The opponents are silent.
Dealer: S	♥ 93	
Vul: EW	♦ Q83	Partner bids first.
HCP: 10	♣ KQ97	

Board: 98	♠ A84	The opponents are silent.
Dealer: N	♥ AKQ102	
Vul: Both	♦ AQ6	You bid first.
HCP: 20	♣ J9	

Board: 99	♠ KJ3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ QJ632	Partner bids first.
HCP: 16	♣ K86	

Board: 100	♠ K1087	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ AK105	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: 96	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J7		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ J4	♥ KQ95	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ2	♦ 1054	AP			
South HCP: 8	♣ AKJ96	♣ Q875	1. Stayman			
Contract: 3N N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ A962				2NT
Vul: EW	♥ 93	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10	♦ Q83	♦ A74	Pass	4♠	AP	
South HCP: 20	♣ KQ97	♣ AJ5	1. Stayman			
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ K52		2NT	Pass	3NT
Vul: Both	♥ AKQ102	♥ J96	AP			
North HCP: 20	♦ AQ6	♦ K10984				
South HCP: 9	♣ J9	♣ Q10				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A106				2NT
Vul: None	♥ AQ	♥ K3	Pass	6NT	AP	
North HCP: 16	♦ QJ632	♦ AK84				
South HCP: 20	♣ K86	♣ AQ92				
Contract: 6N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ K1087	♠ 932		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A104	♥ K987	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK105	♦ J2	AP			
South HCP: 6	♣ AK	♣ Q543	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 96	♠ J7	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: NS	♦ 1054	Partner bids first.
HCP: 8	♣ Q875	

Board: 97	♠ A962	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ A74	You bid first.
HCP: 20	♣ AJ5	

Board: 98	♠ K52	The opponents are silent.
Dealer: N	♥ J96	
Vul: Both	♦ K10984	Partner bids first.
HCP: 9	♣ Q10	

Board: 99	♠ A106	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AK84	You bid first.
HCP: 20	♣ AQ92	

Board: 100	♠ 932	The opponents are silent.
Dealer: N	♥ K987	
Vul: EW	♦ J2	Partner bids first.
HCP: 6	♣ Q543	

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

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J7		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ J4	♥ KQ95	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ2	♦ 1054	AP			
South HCP: 8	♣ AKJ96	♣ Q875	1. Stayman			
Contract: 3N N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ A962				2NT
Vul: EW	♥ 93	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10	♦ Q83	♦ A74	Pass	4♠	AP	
South HCP: 20	♣ KQ97	♣ AJ5	1. Stayman			
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ K52		2NT	Pass	3NT
Vul: Both	♥ AKQ102	♥ J96				
North HCP: 20	♦ AQ6	♦ K10984	AP			
South HCP: 9	♣ J9	♣ Q10				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A106				2NT
Vul: None	♥ AQ	♥ K3	Pass	6NT	AP	
North HCP: 16	♦ QJ632	♦ AK84				
South HCP: 20	♣ K86	♣ AQ92				
Contract: 6N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ K1087	♠ 932		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A104	♥ K987	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK105	♦ J2	AP			
South HCP: 6	♣ AK	♣ Q543	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

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

Board: 101     ♠ A987  
Dealer: S       ♥ 1065  
Vul: Both      ♦ A92  
HCP: 12        ♣ KJ6

The opponents are silent.

Partner bids first.

Board: 102     ♠ AK6  
Dealer: N       ♥ 10632  
Vul: None      ♦ AK10  
HCP: 21        ♣ AK9

The opponents are silent.

You bid first.

Board: 103     ♠ J52  
Dealer: S       ♥ A1095  
Vul: NS        ♦ 9543  
HCP: 5         ♣ 75

West Bids 5♣ if possible.

Partner bids first.

Board: 104     ♠ KQJ85  
Dealer: N       ♥ AK9  
Vul: Both      ♦ KJ  
HCP: 20        ♣ K85

West Doubles 3♣ if possible.

You bid first.

Board: 105     ♠ A4  
Dealer: S       ♥ 10853  
Vul: None      ♦ K1086  
HCP: 7         ♣ 1043

The opponents are silent.

Partner bids first.

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

Board: 101

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ A987

♥ 1065

♦ A92

♣ KJ6

South:

♠ KJ6

♥ AQ7

♦ KQ

♣ AQ973

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 102

Dealer: N

Vul: None

North HCP: 21

South HCP: 17

Contract: 6N N

North:

♠ AK6

♥ 10632

♦ AK10

♣ AK9

South:

♠ QJ2

♥ AKQ8

♦ QJ5

♣ Q107

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

AP

1. Stayman

Board: 103

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 5♣X W

North:

♠ J52

♥ A1095

♦ 9543

♣ 75

South:

♠ AQ6

♥ QJ62

♦ AK108

♣ A9

West North East South

2NT

5♣ X AP

Board: 104

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ KQJ85

♥ AK9

♦ KJ

♣ K85

South:

♠ A104

♥ J875

♦ A5

♣ QJ64

West North East South

2NT Pass 3♣<sup>1</sup>

X 3♠ Pass 4NT<sup>2</sup>

AP

1. Stayman

2. Quantitative 4NT

Board: 105

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ A4

♥ 10853

♦ K1086

♣ 1043

South:

♠ Q52

♥ AKJ

♦ AQ9

♣ KJ96

West North East South

2NT

Pass 3♣<sup>1</sup> 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: 101	♠ KJ6	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ AQ973	

Board: 102	♠ QJ2	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ QJ5	Partner bids first.
HCP: 17	♣ Q107	

Board: 103	♠ AQ6	West Bids 5♣ if possible.
Dealer: S	♥ QJ62	
Vul: NS	♦ AK108	You bid first.
HCP: 20	♣ A9	

Board: 104	♠ A104	West Doubles 3♣ if possible.
Dealer: N	♥ J875	
Vul: Both	♦ A5	Partner bids first.
HCP: 12	♣ QJ64	

Board: 105	♠ Q52	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ KJ96	

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

Board: 101

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ A987

♥ 1065

♦ A92

♣ KJ6

South:

♠ KJ6

♥ AQ7

♦ KQ

♣ AQ973

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 102

Dealer: N

Vul: None

North HCP: 21

South HCP: 17

Contract: 6N N

North:

♠ AK6

♥ 10632

♦ AK10

♣ AK9

South:

♠ QJ2

♥ AKQ8

♦ QJ5

♣ Q107

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

AP

1. Stayman

Board: 103

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 5♣X W

North:

♠ J52

♥ A1095

♦ 9543

♣ 75

South:

♠ AQ6

♥ QJ62

♦ AK108

♣ A9

West North East South

2NT

5♣ X AP

Board: 104

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ KQJ85

♥ AK9

♦ KJ

♣ K85

South:

♠ A104

♥ J875

♦ A5

♣ QJ64

West North East South

2NT Pass 3♣<sup>1</sup>

X 3♠ Pass 4NT<sup>2</sup>

AP

1. Stayman

2. Quantitative 4NT

Board: 105

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ A4

♥ 10853

♦ K1086

♣ 1043

South:

♠ Q52

♥ AKJ

♦ AQ9

♣ KJ96

West North East South

2NT

Pass 3♣<sup>1</sup> 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: 106	♠ 762	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ AKJ108	You bid first.
HCP: 20	♣ KJ	

Board: 107	♠ K72	The opponents are silent.
Dealer: S	♥ J73	
Vul: EW	♦ K9762	Partner bids first.
HCP: 14	♣ AK	

Board: 108	♠ AKQ	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ AQ74	You bid first.
HCP: 21	♣ Q108	

Board: 109	♠ Q74	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ J10965	Partner bids first.
HCP: 3	♣ 974	

Board: 110	♠ J42	The opponents are silent.
Dealer: N	♥ AK73	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ A53	

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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 762	♠ K95		2NT	Pass	3NT
Vul: NS	♥ AKJ	♥ Q109				
North HCP: 20	♦ AKJ108	♦ 9762	AP			
South HCP: 9	♣ KJ	♣ A98				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AQ3				2NT
Vul: EW	♥ J73	♥ AKQ				
North HCP: 14	♦ K9762	♦ AJ10	Pass	6NT	AP	
South HCP: 21	♣ AK	♣ J762				
Contract: 6N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J954		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A65	♥ J7	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ74	♦ 862	AP			
South HCP: 6	♣ Q108	♣ KJ74	1. Stayman			
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AK109				2NT
Vul: EW	♥ 75	♥ KQJ2				
North HCP: 3	♦ J10965	♦ A7	AP			
South HCP: 21	♣ 974	♣ A63				
Contract: 2N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ K10		2NT	AP	
Vul: Both	♥ AK73	♥ 9842				
North HCP: 21	♦ AKQ	♦ 8652				
South HCP: 4	♣ A53	♣ J109				
Contract: 2N N						

## South hands (Practice Page)

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

Board: 106	♠ K95	The opponents are silent.
Dealer: N	♥ Q109	
Vul: NS	♦ 9762	Partner bids first.
HCP: 9	♣ A98	

Board: 107	♠ AQ3	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ AJ10	You bid first.
HCP: 21	♣ J762	

Board: 108	♠ J954	The opponents are silent.
Dealer: N	♥ J7	
Vul: None	♦ 862	Partner bids first.
HCP: 6	♣ KJ74	

Board: 109	♠ AK109	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: EW	♦ A7	You bid first.
HCP: 21	♣ A63	

Board: 110	♠ K10	The opponents are silent.
Dealer: N	♥ 9842	
Vul: Both	♦ 8652	Partner bids first.
HCP: 4	♣ J109	

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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 762	♠ K95		2NT	Pass	3NT
Vul: NS	♥ AKJ	♥ Q109				
North HCP: 20	♦ AKJ108	♦ 9762	AP			
South HCP: 9	♣ KJ	♣ A98				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AQ3				2NT
Vul: EW	♥ J73	♥ AKQ				
North HCP: 14	♦ K9762	♦ AJ10	Pass	6NT	AP	
South HCP: 21	♣ AK	♣ J762				
Contract: 6N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J954		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A65	♥ J7	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ74	♦ 862	AP			
South HCP: 6	♣ Q108	♣ KJ74	1. Stayman			
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AK109				2NT
Vul: EW	♥ 75	♥ KQJ2				
North HCP: 3	♦ J10965	♦ A7	AP			
South HCP: 21	♣ 974	♣ A63				
Contract: 2N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ K10		2NT	AP	
Vul: Both	♥ AK73	♥ 9842				
North HCP: 21	♦ AKQ	♦ 8652				
South HCP: 4	♣ A53	♣ J109				
Contract: 2N N						



## North hands (Practice Page)

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

Board: 111	♠ KJ42	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ Q53	Partner bids first.
HCP: 10	♣ K1065	

Board: 112	♠ AK	The opponents are silent.
Dealer: N	♥ AK32	
Vul: EW	♦ KJ1032	You bid first.
HCP: 21	♣ K9	

Board: 113	♠ 10743	The opponents are silent.
Dealer: S	♥ Q83	
Vul: Both	♦ A987	Partner bids first.
HCP: 6	♣ 103	

Board: 114	♠ AQ952	The opponents are silent.
Dealer: N	♥ A76	
Vul: None	♦ AK9	You bid first.
HCP: 21	♣ A10	

Board: 115	♠ 1064	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ AK74	Partner bids first.
HCP: 11	♣ KJ87	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ KJ42	♠ AQ3				2NT
Vul: NS	♥ J6	♥ AK104	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ Q53	♦ KJ86	Pass	3NT	AP	
South HCP: 21	♣ K1065	♣ A9	1. Stayman			
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 7432		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK32	♥ J75	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ1032	♦ 764	AP			
South HCP: 5	♣ K9	♣ A76	1. Stayman			
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 10743	♠ AQ9				2NT
Vul: Both	♥ Q83	♥ A5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ A987	♦ Q106	Pass	3NT	AP	
South HCP: 21	♣ 103	♣ AKQ98	1. Stayman			
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AQ952	♠ K1074		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A76	♥ K104	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK9	♦ 876	AP			
South HCP: 7	♣ A10	♣ J85	1. Stayman			
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ KQJ				2NT
Vul: EW	♥ 53	♥ AKJ2	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ AK74	♦ QJ8	AP			
South HCP: 21	♣ KJ87	♣ A53	1. Quantitative 4NT			
Contract: 6N S						

## South hands (Practice Page)

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

Board: 111	♠ AQ3	The opponents are silent.
Dealer: S	♥ AK104	
Vul: NS	♦ KJ86	You bid first.
HCP: 21	♣ A9	

Board: 112	♠ 7432	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ 764	Partner bids first.
HCP: 5	♣ A76	

Board: 113	♠ AQ9	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ Q106	You bid first.
HCP: 21	♣ AKQ98	

Board: 114	♠ K1074	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ 876	Partner bids first.
HCP: 7	♣ J85	

Board: 115	♠ KQJ	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: EW	♦ QJ8	You bid first.
HCP: 21	♣ A53	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ KJ42	♠ AQ3				2NT
Vul: NS	♥ J6	♥ AK104	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ Q53	♦ KJ86	Pass	3NT	AP	
South HCP: 21	♣ K1065	♣ A9				
Contract: 3N S			1. Stayman			

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 7432		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK32	♥ J75	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ1032	♦ 764	AP			
South HCP: 5	♣ K9	♣ A76				
Contract: 3N N			1. Stayman			

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 10743	♠ AQ9				2NT
Vul: Both	♥ Q83	♥ A5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ A987	♦ Q106	Pass	3NT	AP	
South HCP: 21	♣ 103	♣ AKQ98				
Contract: 3N S			1. Stayman			

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AQ952	♠ K1074		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A76	♥ K104	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK9	♦ 876	AP			
South HCP: 7	♣ A10	♣ J85				
Contract: 4♠ N			1. Stayman			

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ KQJ				2NT
Vul: EW	♥ 53	♥ AKJ2	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ AK74	♦ QJ8	AP			
South HCP: 21	♣ KJ87	♣ A53				
Contract: 6N S			1. Quantitative 4NT			

## North hands (Practice Page)

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

Board: 116     ♠ AK73  
Dealer: N       ♥ AJ9  
Vul: Both      ♦ A8  
HCP: 20       ♣ A1087

The opponents are silent.

You bid first.

Board: 117     ♠ J1052  
Dealer: S       ♥ KQJ  
Vul: None      ♦ 743  
HCP: 7         ♣ 984

East Doubles 3♣ if possible.

Partner bids first.

Board: 118     ♠ AJ105  
Dealer: N       ♥ A92  
Vul: NS        ♦ AQ6  
HCP: 21       ♣ KQJ

The opponents are silent.

You bid first.

Board: 119     ♠ 10963  
Dealer: S       ♥ QJ  
Vul: Both      ♦ Q108  
HCP: 6         ♣ J1094

The opponents are silent.

Partner bids first.

Board: 120     ♠ A86  
Dealer: N       ♥ AKQ94  
Vul: None      ♦ KQ  
HCP: 21       ♣ K84

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: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ Q96		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AJ9	♥ Q7				
North HCP: 20	♦ A8	♦ K743	AP			
South HCP: 11	♣ A1087	♣ KJ96	1. Quantitative 4NT			
Contract: 4N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J1052	♠ K3				2NT
Vul: None	♥ KQJ	♥ A1052	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 7	♦ 743	♦ AKJ5	Pass	3NT	AP	
South HCP: 20	♣ 984	♣ AJ6	1. Stayman			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ 9764		2NT	AP	
Vul: NS	♥ A92	♥ 1075				
North HCP: 21	♦ AQ6	♦ KJ52				
South HCP: 4	♣ KQJ	♣ 97				
Contract: 2N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 10963	♠ AKQ82				2NT
Vul: Both	♥ QJ	♥ A8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ Q108	♦ A92	Pass	4♠	AP	
South HCP: 20	♣ J1094	♣ K65	1. Stayman			
Contract: 4♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ 1042		2NT	Pass	3NT
Vul: None	♥ AKQ94	♥ 762				
North HCP: 21	♦ KQ	♦ A8	AP			
South HCP: 10	♣ K84	♣ AQ1093				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 116     ♠ Q96  
Dealer: N       ♥ Q7  
Vul: Both      ♦ K743  
HCP: 11       ♣ KJ96

The opponents are silent.

Partner bids first.

Board: 117     ♠ K3  
Dealer: S       ♥ A1052  
Vul: None      ♦ AKJ5  
HCP: 20       ♣ AJ6

East Doubles 3♣ if possible.

You bid first.

Board: 118     ♠ 9764  
Dealer: N       ♥ 1075  
Vul: NS        ♦ KJ52  
HCP: 4        ♣ 97

The opponents are silent.

Partner bids first.

Board: 119     ♠ AKQ82  
Dealer: S       ♥ A8  
Vul: Both      ♦ A92  
HCP: 20       ♣ K65

The opponents are silent.

You bid first.

Board: 120     ♠ 1042  
Dealer: N       ♥ 762  
Vul: None      ♦ A8  
HCP: 10       ♣ AQ1093

The opponents are silent.

Partner bids first.

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

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ Q96		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AJ9	♥ Q7				
North HCP: 20	♦ A8	♦ K743	AP			
South HCP: 11	♣ A1087	♣ KJ96	1. Quantitative 4NT			
Contract: 4N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J1052	♠ K3				2NT
Vul: None	♥ KQJ	♥ A1052	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 7	♦ 743	♦ AKJ5	Pass	3NT	AP	
South HCP: 20	♣ 984	♣ AJ6	1. Stayman			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ 9764		2NT	AP	
Vul: NS	♥ A92	♥ 1075				
North HCP: 21	♦ AQ6	♦ KJ52				
South HCP: 4	♣ KQJ	♣ 97				
Contract: 2N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 10963	♠ AKQ82				2NT
Vul: Both	♥ QJ	♥ A8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ Q108	♦ A92	Pass	4♠	AP	
South HCP: 20	♣ J1094	♣ K65	1. Stayman			
Contract: 4♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ 1042		2NT	Pass	3NT
Vul: None	♥ AKQ94	♥ 762				
North HCP: 21	♦ KQ	♦ A8	AP			
South HCP: 10	♣ K84	♣ AQ1093				
Contract: 3N N						



## North hands (Practice Page)

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

Board: 121	♠ K973	The opponents are silent.
Dealer: S	♥ A43	
Vul: NS	♦ K109	Partner bids first.
HCP: 12	♣ Q62	

Board: 122	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AJ87	You bid first.
HCP: 21	♣ A94	

Board: 123	♠ 10643	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ Q943	Partner bids first.
HCP: 6	♣ 1095	

Board: 124	♠ AQ93	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ AQ104	

Board: 125	♠ KQ5	The opponents are silent.
Dealer: S	♥ 754	
Vul: EW	♦ A873	Partner bids first.
HCP: 9	♣ 765	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ AJ				2NT
Vul: NS	♥ A43	♥ KJ1072	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K109	♦ A42	Pass	6NT	AP	
South HCP: 20	♣ Q62	♣ AK10				
Contract: 6N S						1. Stayman

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 54				
Vul: EW	♥ AK3	♥ 975		2NT	AP	
North HCP: 21	♦ AJ87	♦ 1092				
South HCP: 3	♣ A94	♣ QJ763				
Contract: 2N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AQ92				2NT
Vul: None	♥ KJ	♥ AQ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ Q943	♦ AKJ10	Pass	4♠	AP	
South HCP: 20	♣ 1095	♣ 86				
Contract: 4♠ S						1. Stayman

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ 876		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ 103	♥ AK94	Pass	3♠	Pass	6NT
North HCP: 20	♦ AKJ	♦ Q942	AP			
South HCP: 12	♣ AQ104	♣ K7				
Contract: 6N N						1. Stayman

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ A2				2NT
Vul: EW	♥ 754	♥ AKQ6				
North HCP: 9	♦ A873	♦ KJ109	Pass	3NT	AP	
South HCP: 21	♣ 765	♣ A104				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 121	♠ AJ	The opponents are silent.
Dealer: S	♥ KJ1072	
Vul: NS	♦ A42	You bid first.
HCP: 20	♣ AK10	

Board: 122	♠ 54	The opponents are silent.
Dealer: N	♥ 975	
Vul: EW	♦ 1092	Partner bids first.
HCP: 3	♣ QJ763	

Board: 123	♠ AQ92	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ AKJ10	You bid first.
HCP: 20	♣ 86	

Board: 124	♠ 876	The opponents are silent.
Dealer: N	♥ AK94	
Vul: NS	♦ Q942	Partner bids first.
HCP: 12	♣ K7	

Board: 125	♠ A2	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ KJ109	You bid first.
HCP: 21	♣ A104	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ AJ				2NT
Vul: NS	♥ A43	♥ KJ1072	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K109	♦ A42	Pass	6NT	AP	
South HCP: 20	♣ Q62	♣ AK10				
Contract: 6N S						1. Stayman

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 54				
Vul: EW	♥ AK3	♥ 975		2NT	AP	
North HCP: 21	♦ AJ87	♦ 1092				
South HCP: 3	♣ A94	♣ QJ763				
Contract: 2N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AQ92				2NT
Vul: None	♥ KJ	♥ AQ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ Q943	♦ AKJ10	Pass	4♠	AP	
South HCP: 20	♣ 1095	♣ 86				
Contract: 4♠ S						1. Stayman

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ 876		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ 103	♥ AK94	Pass	3♠	Pass	6NT
North HCP: 20	♦ AKJ	♦ Q942	AP			
South HCP: 12	♣ AQ104	♣ K7				
Contract: 6N N						1. Stayman

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ A2				2NT
Vul: EW	♥ 754	♥ AKQ6				
North HCP: 9	♦ A873	♦ KJ109	Pass	3NT	AP	
South HCP: 21	♣ 765	♣ A104				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 126	♠ AQJ	The opponents are silent.
Dealer: N	♥ AK95	
Vul: Both	♦ Q65	You bid first.
HCP: 20	♣ A96	

Board: 127	♠ AK5	The opponents are silent.
Dealer: S	♥ Q876	
Vul: NS	♦ KQ7	Partner bids first.
HCP: 15	♣ J63	

Board: 128	♠ AKJ7	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ K95	You bid first.
HCP: 21	♣ AK6	

Board: 129	♠ 752	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ KJ108	Partner bids first.
HCP: 9	♣ Q106	

Board: 130	♠ Q5	The opponents are silent.
Dealer: N	♥ AKJ65	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ KJ2	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K95		2NT	Pass	6NT
Vul: Both	♥ AK95	♥ Q8				
North HCP: 20	♦ Q65	♦ AK43	AP			
South HCP: 13	♣ A96	♣ J1082				
Contract: 6N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ J9762				2NT
Vul: NS	♥ Q876	♥ AK2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 15	♦ KQ7	♦ AJ	Pass	6NT	AP	
South HCP: 20	♣ J63	♣ AK7	1. Stayman			
Contract: 6N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q3		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K108	♥ J542	Pass	3♠	Pass	3NT
North HCP: 21	♦ K95	♦ A742	AP			
South HCP: 9	♣ AK6	♣ Q74	1. Stayman			
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ A3				2NT
Vul: Both	♥ K93	♥ AQJ64	Pass	3NT	AP	
North HCP: 9	♦ KJ108	♦ Q6				
South HCP: 21	♣ Q106	♣ AKJ7				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AJ4		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AKJ65	♥ 104	AP			
North HCP: 20	♦ AQ9	♦ K875	1. Quantitative 4NT			
South HCP: 12	♣ KJ2	♣ A865				
Contract: 4N N						

## South hands (Practice Page)

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

Board: 126	♠ K95	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ AK43	Partner bids first.
HCP: 13	♣ J1082	

Board: 127	♠ J9762	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ AK7	

Board: 128	♠ Q3	The opponents are silent.
Dealer: N	♥ J542	
Vul: EW	♦ A742	Partner bids first.
HCP: 9	♣ Q74	

Board: 129	♠ A3	The opponents are silent.
Dealer: S	♥ AQJ64	
Vul: Both	♦ Q6	You bid first.
HCP: 21	♣ AKJ7	

Board: 130	♠ AJ4	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ K875	Partner bids first.
HCP: 12	♣ A865	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K95		2NT	Pass	6NT
Vul: Both	♥ AK95	♥ Q8				
North HCP: 20	♦ Q65	♦ AK43	AP			
South HCP: 13	♣ A96	♣ J1082				
Contract: 6N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ J9762				2NT
Vul: NS	♥ Q876	♥ AK2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 15	♦ KQ7	♦ AJ	Pass	6NT	AP	
South HCP: 20	♣ J63	♣ AK7	1. Stayman			
Contract: 6N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q3		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K108	♥ J542	Pass	3♠	Pass	3NT
North HCP: 21	♦ K95	♦ A742	AP			
South HCP: 9	♣ AK6	♣ Q74	1. Stayman			
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ A3				2NT
Vul: Both	♥ K93	♥ AQJ64	Pass	3NT	AP	
North HCP: 9	♦ KJ108	♦ Q6				
South HCP: 21	♣ Q106	♣ AKJ7				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AJ4		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AKJ65	♥ 104	AP			
North HCP: 20	♦ AQ9	♦ K875	1. Quantitative 4NT			
South HCP: 12	♣ KJ2	♣ A865				
Contract: 4N N						



## North hands (Practice Page)

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

Board: 131	♠ A8	The opponents are silent.
Dealer: S	♥ Q106	
Vul: EW	♦ J86	Partner bids first.
HCP: 9	♣ Q8543	

Board: 132	♠ J54	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ AQ10	You bid first.
HCP: 20	♣ AKJ10	

Board: 133	♠ A109	The opponents are silent.
Dealer: S	♥ K108	
Vul: None	♦ 1085	Partner bids first.
HCP: 7	♣ 10964	

Board: 134	♠ AJ96	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ A1084	You bid first.
HCP: 20	♣ KJ	

Board: 135	♠ K54	The opponents are silent.
Dealer: S	♥ 107	
Vul: Both	♦ AK972	Partner bids first.
HCP: 11	♣ J97	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K63				2NT
Vul: EW	♥ Q106	♥ AK92				
North HCP: 9	♦ J86	♦ A97	Pass	3NT	AP	
South HCP: 21	♣ Q8543	♣ AK7				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ A3				
Vul: Both	♥ AJ6	♥ KQ8		2NT	Pass	6NT
North HCP: 20	♦ AQ10	♦ K832	AP			
South HCP: 12	♣ AKJ10	♣ 9432				
Contract: 6N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ K64				2NT
Vul: None	♥ K108	♥ AQJ5				
North HCP: 7	♦ 1085	♦ A42	Pass	3NT	AP	
South HCP: 20	♣ 10964	♣ KQJ				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AJ96	♠ 75				
Vul: NS	♥ AK2	♥ Q1087		2NT	AP	
North HCP: 20	♦ A1084	♦ Q762				
South HCP: 4	♣ KJ	♣ 653				
Contract: 2N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A10				2NT
Vul: Both	♥ 107	♥ AKQ3	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ AK972	♦ Q1065	AP			
South HCP: 21	♣ J97	♣ AQ5				
Contract: 6N S						

1. Quantitative 4NT

## South hands (Practice Page)

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

Board: 131	♠ K63	The opponents are silent.
Dealer: S	♥ AK92	
Vul: EW	♦ A97	You bid first.
HCP: 21	♣ AK7	

Board: 132	♠ A3	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ K832	Partner bids first.
HCP: 12	♣ 9432	

Board: 133	♠ K64	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: None	♦ A42	You bid first.
HCP: 20	♣ KQJ	

Board: 134	♠ 75	The opponents are silent.
Dealer: N	♥ Q1087	
Vul: NS	♦ Q762	Partner bids first.
HCP: 4	♣ 653	

Board: 135	♠ A10	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: Both	♦ Q1065	You bid first.
HCP: 21	♣ AQ5	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K63				2NT
Vul: EW	♥ Q106	♥ AK92				
North HCP: 9	♦ J86	♦ A97	Pass	3NT	AP	
South HCP: 21	♣ Q8543	♣ AK7				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ A3				
Vul: Both	♥ AJ6	♥ KQ8		2NT	Pass	6NT
North HCP: 20	♦ AQ10	♦ K832	AP			
South HCP: 12	♣ AKJ10	♣ 9432				
Contract: 6N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ K64				2NT
Vul: None	♥ K108	♥ AQJ5				
North HCP: 7	♦ 1085	♦ A42	Pass	3NT	AP	
South HCP: 20	♣ 10964	♣ KQJ				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AJ96	♠ 75				
Vul: NS	♥ AK2	♥ Q1087		2NT	AP	
North HCP: 20	♦ A1084	♦ Q762				
South HCP: 4	♣ KJ	♣ 653				
Contract: 2N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A10				2NT
Vul: Both	♥ 107	♥ AKQ3	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ AK972	♦ Q1065	AP			
South HCP: 21	♣ J97	♣ AQ5				
Contract: 6N S						

1. Quantitative 4NT

## North hands (Practice Page)

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

Board: 136	♠ KQ95	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ KQ105	

Board: 137	♠ AQ97	The opponents are silent.
Dealer: S	♥ Q53	
Vul: NS	♦ J92	Partner bids first.
HCP: 9	♣ 986	

Board: 138	♠ AK862	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ AQ87	You bid first.
HCP: 21	♣ KJ	

Board: 139	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 952	
Vul: None	♦ 75	Partner bids first.
HCP: 9	♣ J764	

Board: 140	♠ KQ72	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ AJ10	You bid first.
HCP: 20	♣ AJ6	

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ 73		2NT	Pass	3NT
Vul: None	♥ AQ9	♥ J87				
North HCP: 20	♦ A5	♦ K8743	AP			
South HCP: 5	♣ KQ105	♣ J64				
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AQ97	♠ J2				2NT
Vul: NS	♥ Q53	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ J92	♦ AQ65	Pass	3NT	AP	
South HCP: 20	♣ 986	♣ AKQ75	1. Stayman			
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK862	♠ QJ9		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A5	♥ KQ106	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ87	♦ J2	Pass	6NT	AP	
South HCP: 13	♣ KJ	♣ A1032	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AKJ5	♠ Q2				2NT
Vul: None	♥ 952	♥ AK84	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 75	♦ AQJ3	Pass	3NT	AP	
South HCP: 21	♣ J764	♣ KQ5	1. Stayman			
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ J83		2NT	Pass	3NT
Vul: NS	♥ KQ4	♥ 107				
North HCP: 20	♦ AJ10	♦ KQ875	AP			
South HCP: 6	♣ AJ6	♣ 985				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 136	♠ 73	The opponents are silent.
Dealer: N	♥ J87	
Vul: None	♦ K8743	Partner bids first.
HCP: 5	♣ J64	

Board: 137	♠ J2	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ AQ65	You bid first.
HCP: 20	♣ AKQ75	

Board: 138	♠ QJ9	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: EW	♦ J2	Partner bids first.
HCP: 13	♣ A1032	

Board: 139	♠ Q2	The opponents are silent.
Dealer: S	♥ AK84	
Vul: None	♦ AQJ3	You bid first.
HCP: 21	♣ KQ5	

Board: 140	♠ J83	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ KQ875	Partner bids first.
HCP: 6	♣ 985	

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ 73		2NT	Pass	3NT
Vul: None	♥ AQ9	♥ J87				
North HCP: 20	♦ A5	♦ K8743	AP			
South HCP: 5	♣ KQ105	♣ J64				
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AQ97	♠ J2				2NT
Vul: NS	♥ Q53	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ J92	♦ AQ65	Pass	3NT	AP	
South HCP: 20	♣ 986	♣ AKQ75	1. Stayman			
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK862	♠ QJ9		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A5	♥ KQ106	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ87	♦ J2	Pass	6NT	AP	
South HCP: 13	♣ KJ	♣ A1032	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AKJ5	♠ Q2				2NT
Vul: None	♥ 952	♥ AK84	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 75	♦ AQJ3	Pass	3NT	AP	
South HCP: 21	♣ J764	♣ KQ5	1. Stayman			
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ J83		2NT	Pass	3NT
Vul: NS	♥ KQ4	♥ 107				
North HCP: 20	♦ AJ10	♦ KQ875	AP			
South HCP: 6	♣ AJ6	♣ 985				
Contract: 3N N						



## North hands (Practice Page)

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

Board: 141	♠ 97	The opponents are silent.
Dealer: S	♥ A106	
Vul: EW	♦ J9754	Partner bids first.
HCP: 8	♣ K93	

Board: 142	♠ A74	The opponents are silent.
Dealer: N	♥ A1087	
Vul: Both	♦ AKJ9	You bid first.
HCP: 20	♣ A10	

Board: 143	♠ J8	The opponents are silent.
Dealer: S	♥ Q103	
Vul: NS	♦ AK10	Partner bids first.
HCP: 17	♣ AQJ108	

Board: 144	♠ A864	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AK105	You bid first.
HCP: 20	♣ QJ	

Board: 145	♠ K973	The opponents are silent.
Dealer: S	♥ 10987	
Vul: Both	♦ AQ2	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: 141	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ84				2NT
Vul: EW	♥ A106	♥ KJ				
North HCP: 8	♦ J9754	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ K93	♣ AJ106				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KQ103		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A1087	♥ KQ9	Pass	3♥	Pass	6NT
North HCP: 20	♦ AKJ9	♦ 1086	AP			
South HCP: 12	♣ A10	♣ Q65	1. Stayman			
Contract: 6N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK9				2NT
Vul: NS	♥ Q103	♥ AK95				
North HCP: 17	♦ AK10	♦ QJ9	Pass	6NT	AP	
South HCP: 20	♣ AQJ108	♣ K32				
Contract: 6N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ 105		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ 9432	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK105	♦ Q842	AP			
South HCP: 5	♣ QJ	♣ K107	1. Stayman			
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ AQ5				2NT
Vul: Both	♥ 10987	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ AQ2	♦ KJ976	Pass	6NT	AP	
South HCP: 20	♣ A3	♣ QJ7	1. Stayman			
Contract: 6N S						

## South hands (Practice Page)

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

Board: 141	♠ KJ84	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ AK6	You bid first.
HCP: 20	♣ AJ106	

Board: 142	♠ KQ103	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ 1086	Partner bids first.
HCP: 12	♣ Q65	

Board: 143	♠ AK9	The opponents are silent.
Dealer: S	♥ AK95	
Vul: NS	♦ QJ9	You bid first.
HCP: 20	♣ K32	

Board: 144	♠ 105	The opponents are silent.
Dealer: N	♥ 9432	
Vul: EW	♦ Q842	Partner bids first.
HCP: 5	♣ K107	

Board: 145	♠ AQ5	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ KJ976	You bid first.
HCP: 20	♣ QJ7	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ84				2NT
Vul: EW	♥ A106	♥ KJ				
North HCP: 8	♦ J9754	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ K93	♣ AJ106				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KQ103		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A1087	♥ KQ9	Pass	3♥	Pass	6NT
North HCP: 20	♦ AKJ9	♦ 1086	AP			
South HCP: 12	♣ A10	♣ Q65	1. Stayman			
Contract: 6N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK9				2NT
Vul: NS	♥ Q103	♥ AK95				
North HCP: 17	♦ AK10	♦ QJ9	Pass	6NT	AP	
South HCP: 20	♣ AQJ108	♣ K32				
Contract: 6N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ 105		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ 9432	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK105	♦ Q842	AP			
South HCP: 5	♣ QJ	♣ K107	1. Stayman			
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ AQ5				2NT
Vul: Both	♥ 10987	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ AQ2	♦ KJ976	Pass	6NT	AP	
South HCP: 20	♣ A3	♣ QJ7	1. Stayman			
Contract: 6N S						

## North hands (Practice Page)

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

Board: 146	♠ AK73	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: None	♦ J7	You bid first.
HCP: 20	♣ AK4	

Board: 147	♠ 832	The opponents are silent.
Dealer: S	♥ J84	
Vul: EW	♦ KJ43	Partner bids first.
HCP: 5	♣ 985	

Board: 148	♠ AJ86	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ A105	You bid first.
HCP: 20	♣ K10	

Board: 149	♠ Q843	The opponents are silent.
Dealer: S	♥ 832	
Vul: None	♦ J76	Partner bids first.
HCP: 7	♣ KJ8	

Board: 150	♠ AKJ108	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ A93	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ 1054		2NT	Pass	3NT
Vul: None	♥ KQ42	♥ 109				
North HCP: 20	♦ J7	♦ KQ94	AP			
South HCP: 8	♣ AK4	♣ QJ76				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A76				2NT
Vul: EW	♥ J84	♥ AK103				
North HCP: 5	♦ KJ43	♦ A105	Pass	3NT	AP	
South HCP: 20	♣ 985	♣ AJ4				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ K94		2NT	Pass	3NT
Vul: Both	♥ AKJ7	♥ Q92				
North HCP: 20	♦ A105	♦ 98732	AP			
South HCP: 7	♣ K10	♣ Q4				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ KJ92				2NT
Vul: None	♥ 832	♥ AJ9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J76	♦ KQ2				
South HCP: 20	♣ KJ8	♣ AQ3	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AKJ108	♠ Q743		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ 107	♥ 82	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKJ	♦ Q62				
South HCP: 9	♣ A93	♣ KQ108	AP			
Contract: 4♠ N			1. Stayman			

## South hands (Practice Page)

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

Board: 146	♠ 1054	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ KQ94	Partner bids first.
HCP: 8	♣ QJ76	

Board: 147	♠ A76	The opponents are silent.
Dealer: S	♥ AK103	
Vul: EW	♦ A105	You bid first.
HCP: 20	♣ AJ4	

Board: 148	♠ K94	The opponents are silent.
Dealer: N	♥ Q92	
Vul: Both	♦ 98732	Partner bids first.
HCP: 7	♣ Q4	

Board: 149	♠ KJ92	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ KQ2	You bid first.
HCP: 20	♣ AQ3	

Board: 150	♠ Q743	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ Q62	Partner bids first.
HCP: 9	♣ KQ108	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ 1054		2NT	Pass	3NT
Vul: None	♥ KQ42	♥ 109				
North HCP: 20	♦ J7	♦ KQ94	AP			
South HCP: 8	♣ AK4	♣ QJ76				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A76				2NT
Vul: EW	♥ J84	♥ AK103				
North HCP: 5	♦ KJ43	♦ A105	Pass	3NT	AP	
South HCP: 20	♣ 985	♣ AJ4				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ K94		2NT	Pass	3NT
Vul: Both	♥ AKJ7	♥ Q92				
North HCP: 20	♦ A105	♦ 98732	AP			
South HCP: 7	♣ K10	♣ Q4				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ KJ92				2NT
Vul: None	♥ 832	♥ AJ9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J76	♦ KQ2				
South HCP: 20	♣ KJ8	♣ AQ3	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AKJ108	♠ Q743		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ 107	♥ 82	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKJ	♦ Q62				
South HCP: 9	♣ A93	♣ KQ108	AP			
Contract: 4♠ N			1. Stayman			



## North hands (Practice Page)

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

Board: 151	♠ AQ7	The opponents are silent.
Dealer: S	♥ 10853	
Vul: Both	♦ 1075	Partner bids first.
HCP: 10	♣ A43	

Board: 152	♠ AQ	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ A10964	You bid first.
HCP: 20	♣ K97	

Board: 153	♠ 9432	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ AJ10	Partner bids first.
HCP: 10	♣ K965	

Board: 154	♠ AK76	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ QJ62	You bid first.
HCP: 20	♣ K6	

Board: 155	♠ Q93	The opponents are silent.
Dealer: S	♥ AK54	
Vul: EW	♦ AJ3	Partner bids first.
HCP: 17	♣ K75	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ KJ9				2NT
Vul: Both	♥ 10853	♥ AK74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 1075	♦ A8	Pass	4♥	AP	
South HCP: 20	♣ A43	♣ KQ98	1. Stayman			
Contract: 4♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1042				
Vul: None	♥ AK4	♥ 973		2NT	Pass	3NT
North HCP: 20	♦ A10964	♦ KQJ53	AP			
South HCP: 10	♣ K97	♣ A6				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 9432	♠ AQ				2NT
Vul: NS	♥ Q2	♥ AKJ108	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ AJ10	♦ 964	Pass	3NT	AP	
South HCP: 21	♣ K965	♣ AQJ	1. Stayman			
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 982				
Vul: NS	♥ AK6	♥ 1074		2NT	Pass	3NT
North HCP: 20	♦ QJ62	♦ AK5	AP			
South HCP: 8	♣ K6	♣ J1075				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AKJ				2NT
Vul: EW	♥ AK54	♥ QJ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 17	♦ AJ3	♦ Q102	Pass	7NT	AP	
South HCP: 20	♣ K75	♣ AQJ4	1. Stayman			
Contract: 7N S						

## South hands (Practice Page)

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

Board: 151	♠ KJ9	The opponents are silent.
Dealer: S	♥ AK74	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ KQ98	

Board: 152	♠ 1042	The opponents are silent.
Dealer: N	♥ 973	
Vul: None	♦ KQJ53	Partner bids first.
HCP: 10	♣ A6	

Board: 153	♠ AQ	The opponents are silent.
Dealer: S	♥ AKJ108	
Vul: NS	♦ 964	You bid first.
HCP: 21	♣ AQJ	

Board: 154	♠ 982	The opponents are silent.
Dealer: N	♥ 1074	
Vul: NS	♦ AK5	Partner bids first.
HCP: 8	♣ J1075	

Board: 155	♠ AKJ	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: EW	♦ Q102	You bid first.
HCP: 20	♣ AQJ4	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ KJ9				2NT
Vul: Both	♥ 10853	♥ AK74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 1075	♦ A8	Pass	4♥	AP	
South HCP: 20	♣ A43	♣ KQ98	1. Stayman			
Contract: 4♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1042				
Vul: None	♥ AK4	♥ 973		2NT	Pass	3NT
North HCP: 20	♦ A10964	♦ KQJ53	AP			
South HCP: 10	♣ K97	♣ A6				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 9432	♠ AQ				2NT
Vul: NS	♥ Q2	♥ AKJ108	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ AJ10	♦ 964	Pass	3NT	AP	
South HCP: 21	♣ K965	♣ AQJ	1. Stayman			
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 982				
Vul: NS	♥ AK6	♥ 1074		2NT	Pass	3NT
North HCP: 20	♦ QJ62	♦ AK5	AP			
South HCP: 8	♣ K6	♣ J1075				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AKJ				2NT
Vul: EW	♥ AK54	♥ QJ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 17	♦ AJ3	♦ Q102	Pass	7NT	AP	
South HCP: 20	♣ K75	♣ AQJ4	1. Stayman			
Contract: 7N S						

## North hands (Practice Page)

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

Board: 156	♠ AKJ9	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ 654	

Board: 157	♠ AK10	The opponents are silent.
Dealer: S	♥ 862	
Vul: Both	♦ 764	Partner bids first.
HCP: 9	♣ Q1074	

Board: 158	♠ A4	The opponents are silent.
Dealer: N	♥ AKQJ4	
Vul: None	♦ 97	You bid first.
HCP: 20	♣ AQ107	

Board: 159	♠ Q104	The opponents are silent.
Dealer: S	♥ AK93	
Vul: EW	♦ 875	Partner bids first.
HCP: 9	♣ 1087	

Board: 160	♠ KQ965	The opponents are silent.
Dealer: N	♥ A74	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ KJ	

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

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 63		2NT	Pass	3NT
Vul: NS	♥ AKJ10	♥ 542				
North HCP: 20	♦ A4	♦ K7532	AP			
South HCP: 6	♣ 654	♣ K109				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q94				2NT
Vul: Both	♥ 862	♥ AKQ9				
North HCP: 9	♦ 764	♦ J105	Pass	3NT	AP	
South HCP: 20	♣ Q1074	♣ AKJ				
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 1085		2NT	AP	
Vul: None	♥ AKQJ4	♥ 9652				
North HCP: 20	♦ 97	♦ K1065				
South HCP: 4	♣ AQ107	♣ J9				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ AK73				2NT
Vul: EW	♥ AK93	♥ 87	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 875	♦ AKQJ	Pass	3NT	AP	
South HCP: 20	♣ 1087	♣ K65				
Contract: 3N S			1. Stayman			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQ965	♠ A843		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A74	♥ 10865	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK6	♦ Q104	AP			
South HCP: 10	♣ KJ	♣ A10	1. Stayman			
Contract: 4♠ N						

## South hands (Practice Page)

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

Board: 156	♠ 63	The opponents are silent.
Dealer: N	♥ 542	
Vul: NS	♦ K7532	Partner bids first.
HCP: 6	♣ K109	

Board: 157	♠ Q94	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: Both	♦ J105	You bid first.
HCP: 20	♣ AKJ	

Board: 158	♠ 1085	The opponents are silent.
Dealer: N	♥ 9652	
Vul: None	♦ K1065	Partner bids first.
HCP: 4	♣ J9	

Board: 159	♠ AK73	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ K65	

Board: 160	♠ A843	The opponents are silent.
Dealer: N	♥ 10865	
Vul: Both	♦ Q104	Partner bids first.
HCP: 10	♣ A10	

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

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 63		2NT	Pass	3NT
Vul: NS	♥ AKJ10	♥ 542				
North HCP: 20	♦ A4	♦ K7532	AP			
South HCP: 6	♣ 654	♣ K109				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q94				2NT
Vul: Both	♥ 862	♥ AKQ9				
North HCP: 9	♦ 764	♦ J105	Pass	3NT	AP	
South HCP: 20	♣ Q1074	♣ AKJ				
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 1085		2NT	AP	
Vul: None	♥ AKQJ4	♥ 9652				
North HCP: 20	♦ 97	♦ K1065				
South HCP: 4	♣ AQ107	♣ J9				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ AK73				2NT
Vul: EW	♥ AK93	♥ 87	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 875	♦ AKQJ	Pass	3NT	AP	
South HCP: 20	♣ 1087	♣ K65				
Contract: 3N S			1. Stayman			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQ965	♠ A843		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A74	♥ 10865	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK6	♦ Q104	AP			
South HCP: 10	♣ KJ	♣ A10	1. Stayman			
Contract: 4♠ N						



## North hands (Practice Page)

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

Board: 161	♠ 105	The opponents are silent.
Dealer: S	♥ Q984	
Vul: None	♦ KJ5	Partner bids first.
HCP: 13	♣ AK108	

Board: 162	♠ AKJ9	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: NS	♦ QJ	You bid first.
HCP: 20	♣ K86	

Board: 163	♠ KQ8	The opponents are silent.
Dealer: S	♥ 10964	
Vul: Both	♦ 1043	Partner bids first.
HCP: 5	♣ 1054	

Board: 164	♠ K3	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: None	♦ AK96	You bid first.
HCP: 20	♣ A73	

Board: 165	♠ 8743	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ 842	Partner bids first.
HCP: 7	♣ K64	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AKQ93				2NT
Vul: None	♥ Q984	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KJ5	♦ Q742	Pass	6NT	AP	
South HCP: 20	♣ AK108	♣ Q7				
Contract: 6N S			1. Stayman			

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 10642		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ83	♥ J72	Pass	3♥	Pass	3NT
North HCP: 20	♦ QJ	♦ A85	Pass	4♠	AP	
South HCP: 5	♣ K86	♣ 1053				
Contract: 4♠ N			1. Stayman			

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ J942				2NT
Vul: Both	♥ 10964	♥ A8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 1043	♦ AKJ6	Pass	3NT	AP	
South HCP: 20	♣ 1054	♣ AQJ				
Contract: 3N S			1. Stayman			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AJ86		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ94	♥ K8	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK96	♦ Q43	AP			
South HCP: 13	♣ A73	♣ K984				
Contract: 6N N			1. Stayman			

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ AKJ2				2NT
Vul: NS	♥ A95	♥ K763	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 842	♦ A6	Pass	3NT	Pass	4♠
South HCP: 20	♣ K64	♣ AJ10	AP			
Contract: 4♠ S			1. Stayman			

## South hands (Practice Page)

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

Board: 161	♠ AKQ93	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ Q742	You bid first.
HCP: 20	♣ Q7	

Board: 162	♠ 10642	The opponents are silent.
Dealer: N	♥ J72	
Vul: NS	♦ A85	Partner bids first.
HCP: 5	♣ 1053	

Board: 163	♠ J942	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ AKJ6	You bid first.
HCP: 20	♣ AQJ	

Board: 164	♠ AJ86	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ Q43	Partner bids first.
HCP: 13	♣ K984	

Board: 165	♠ AKJ2	The opponents are silent.
Dealer: S	♥ K763	
Vul: NS	♦ A6	You bid first.
HCP: 20	♣ AJ10	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AKQ93				2NT
Vul: None	♥ Q984	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KJ5	♦ Q742	Pass	6NT	AP	
South HCP: 20	♣ AK108	♣ Q7				
Contract: 6N S			1. Stayman			

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 10642		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ83	♥ J72	Pass	3♥	Pass	3NT
North HCP: 20	♦ QJ	♦ A85	Pass	4♠	AP	
South HCP: 5	♣ K86	♣ 1053				
Contract: 4♠ N			1. Stayman			

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ J942				2NT
Vul: Both	♥ 10964	♥ A8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 1043	♦ AKJ6	Pass	3NT	AP	
South HCP: 20	♣ 1054	♣ AQJ				
Contract: 3N S			1. Stayman			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AJ86		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ94	♥ K8	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK96	♦ Q43	AP			
South HCP: 13	♣ A73	♣ K984				
Contract: 6N N			1. Stayman			

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ AKJ2				2NT
Vul: NS	♥ A95	♥ K763	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 842	♦ A6	Pass	3NT	Pass	4♠
South HCP: 20	♣ K64	♣ AJ10	AP			
Contract: 4♠ S			1. Stayman			

## North hands (Practice Page)

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

Board: 166	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: EW	♦ A84	You bid first.
HCP: 20	♣ Q5	

Board: 167	♠ 10872	The opponents are silent.
Dealer: S	♥ J872	
Vul: NS	♦ 94	Partner bids first.
HCP: 4	♣ K74	

Board: 168	♠ AQ4	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: EW	♦ KQJ2	You bid first.
HCP: 20	♣ K3	

Board: 169	♠ J1094	The opponents are silent.
Dealer: S	♥ A96	
Vul: Both	♦ 8752	Partner bids first.
HCP: 5	♣ 43	

Board: 170	♠ AK2	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ 1063	You bid first.
HCP: 21	♣ AQJ4	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQJ5	♥ 9843	Pass	3♥	Pass	4♥
North HCP: 20	♦ A84	♦ J105	AP			
South HCP: 5	♣ Q5	♣ J1087	1. Stayman			
Contract: 4♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ A9				2NT
Vul: NS	♥ J872	♥ A543				
North HCP: 4	♦ 94	♦ AKJ2	AP			
South HCP: 20	♣ K74	♣ A85				
Contract: 2N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 953		2NT	AP	
Vul: EW	♥ KQ87	♥ 96				
North HCP: 20	♦ KQJ2	♦ A9875				
South HCP: 4	♣ K3	♣ 864				
Contract: 2N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J1094	♠ AKQ2				2NT
Vul: Both	♥ A96	♥ Q75	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 8752	♦ AK9	Pass	4♠	AP	
South HCP: 21	♣ 43	♣ K75	1. Stayman			
Contract: 4♠ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 10876		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK3	♥ J108	Pass	3♦	Pass	3NT
North HCP: 21	♦ 1063	♦ AQ52	AP			
South HCP: 10	♣ AQJ4	♣ K10	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 166	♠ K2	The opponents are silent.
Dealer: N	♥ 9843	
Vul: EW	♦ J105	Partner bids first.
HCP: 5	♣ J1087	

Board: 167	♠ A9	The opponents are silent.
Dealer: S	♥ A543	
Vul: NS	♦ AKJ2	You bid first.
HCP: 20	♣ A85	

Board: 168	♠ 953	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ A9875	Partner bids first.
HCP: 4	♣ 864	

Board: 169	♠ AKQ2	The opponents are silent.
Dealer: S	♥ Q75	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ K75	

Board: 170	♠ 10876	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ AQ52	Partner bids first.
HCP: 10	♣ K10	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQJ5	♥ 9843	Pass	3♥	Pass	4♥
North HCP: 20	♦ A84	♦ J105	AP			
South HCP: 5	♣ Q5	♣ J1087	1. Stayman			
Contract: 4♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ A9				2NT
Vul: NS	♥ J872	♥ A543				
North HCP: 4	♦ 94	♦ AKJ2	AP			
South HCP: 20	♣ K74	♣ A85				
Contract: 2N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 953		2NT	AP	
Vul: EW	♥ KQ87	♥ 96				
North HCP: 20	♦ KQJ2	♦ A9875				
South HCP: 4	♣ K3	♣ 864				
Contract: 2N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J1094	♠ AKQ2				2NT
Vul: Both	♥ A96	♥ Q75	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 8752	♦ AK9	Pass	4♠	AP	
South HCP: 21	♣ 43	♣ K75	1. Stayman			
Contract: 4♠ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 10876		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK3	♥ J108	Pass	3♦	Pass	3NT
North HCP: 21	♦ 1063	♦ AQ52	AP			
South HCP: 10	♣ AQJ4	♣ K10	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

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

Board: 171	♠ QJ86	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ KJ62	Partner bids first.
HCP: 13	♣ K96	

Board: 172	♠ AK65	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: Both	♦ K93	You bid first.
HCP: 21	♣ KQ	

Board: 173	♠ K43	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: EW	♦ A53	Partner bids first.
HCP: 15	♣ Q82	

Board: 174	♠ KJ	The opponents are silent.
Dealer: N	♥ K83	
Vul: Both	♦ AKQ3	You bid first.
HCP: 20	♣ A1095	

Board: 175	♠ 843	The opponents are silent.
Dealer: S	♥ 9752	
Vul: None	♦ 542	Partner bids first.
HCP: 4	♣ KJ10	

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

Board: 171

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ QJ86

♥ K5

♦ KJ62

♣ K96

South:

♠ A75

♥ AQ10

♦ AQ54

♣ A108

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 172

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AK65

♥ AQ54

♦ K93

♣ KQ

South:

♠ 984

♥ 8632

♦ 10752

♣ A8

West North East South

2NT AP

Board: 173

Dealer: S

Vul: EW

North HCP: 15

South HCP: 21

Contract: 6N S

North:

♠ K43

♥ AQ95

♦ A53

♣ Q82

South:

♠ AQ8

♥ KJ4

♦ K97

♣ AKJ5

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT AP

1. Stayman

Board: 174

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ KJ

♥ K83

♦ AKQ3

♣ A1095

South:

♠ Q54

♥ A9

♦ 109764

♣ QJ4

West North East South

2NT Pass 3NT

AP

Board: 175

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ 843

♥ 9752

♦ 542

♣ KJ10

South:

♠ KQ5

♥ Q10

♦ AKJ10

♣ AQ43

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: 171	♠ A75	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ AQ54	You bid first.
HCP: 20	♣ A108	

Board: 172	♠ 984	The opponents are silent.
Dealer: N	♥ 8632	
Vul: Both	♦ 10752	Partner bids first.
HCP: 4	♣ A8	

Board: 173	♠ AQ8	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ K97	You bid first.
HCP: 21	♣ AKJ5	

Board: 174	♠ Q54	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ 109764	Partner bids first.
HCP: 9	♣ QJ4	

Board: 175	♠ KQ5	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ AKJ10	You bid first.
HCP: 21	♣ AQ43	

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

Board: 171

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ QJ86

♥ K5

♦ KJ62

♣ K96

South:

♠ A75

♥ AQ10

♦ AQ54

♣ A108

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 172

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AK65

♥ AQ54

♦ K93

♣ KQ

South:

♠ 984

♥ 8632

♦ 10752

♣ A8

West North East South

2NT AP

Board: 173

Dealer: S

Vul: EW

North HCP: 15

South HCP: 21

Contract: 6N S

North:

♠ K43

♥ AQ95

♦ A53

♣ Q82

South:

♠ AQ8

♥ KJ4

♦ K97

♣ AKJ5

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT AP

1. Stayman

Board: 174

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ KJ

♥ K83

♦ AKQ3

♣ A1095

South:

♠ Q54

♥ A9

♦ 109764

♣ QJ4

West North East South

2NT Pass 3NT

AP

Board: 175

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ 843

♥ 9752

♦ 542

♣ KJ10

South:

♠ KQ5

♥ Q10

♦ AKJ10

♣ AQ43

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: 176	♠ A87	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ KQJ2	You bid first.
HCP: 21	♣ AJ7	

Board: 177	♠ Q73	The opponents are silent.
Dealer: S	♥ 54	
Vul: Both	♦ AJ5	Partner bids first.
HCP: 12	♣ KQ952	

Board: 178	♠ 9842	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AK64	

Board: 179	♠ Q10	The opponents are silent.
Dealer: S	♥ 842	
Vul: NS	♦ J6542	Partner bids first.
HCP: 4	♣ J54	

Board: 180	♠ AJ109	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ AJ7	You bid first.
HCP: 21	♣ AK108	

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ Q1042		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ6	♥ J92	Pass	3♦	Pass	3NT
North HCP: 21	♦ KQJ2	♦ 95	AP			
South HCP: 5	♣ AJ7	♣ Q985				
Contract: 3N N				1. Stayman		

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ Q73	♠ KJ				2NT
Vul: Both	♥ 54	♥ AK862	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ AJ5	♦ KQ108				
South HCP: 20	♣ KQ952	♣ A6				
Contract: 4N S				1. Quantitative 4NT		

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ 9842	♠ KQJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ Q53	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ	♦ 972	AP			
South HCP: 9	♣ AK64	♣ J109				
Contract: 4♠ N				1. Stayman		

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A976				2NT
Vul: NS	♥ 842	♥ AK73				
North HCP: 4	♦ J6542	♦ AQ10	AP			
South HCP: 21	♣ J54	♣ A8				
Contract: 2N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ Q42		2NT	Pass	3NT
Vul: EW	♥ A7	♥ K10				
North HCP: 21	♦ AJ7	♦ Q432	AP			
South HCP: 10	♣ AK108	♣ QJ94				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 176	♠ Q1042	The opponents are silent.
Dealer: N	♥ J92	
Vul: NS	♦ 95	Partner bids first.
HCP: 5	♣ Q985	

Board: 177	♠ KJ	The opponents are silent.
Dealer: S	♥ AK862	
Vul: Both	♦ KQ108	You bid first.
HCP: 20	♣ A6	

Board: 178	♠ KQJ6	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ 972	Partner bids first.
HCP: 9	♣ J109	

Board: 179	♠ A976	The opponents are silent.
Dealer: S	♥ AK73	
Vul: NS	♦ AQ10	You bid first.
HCP: 21	♣ A8	

Board: 180	♠ Q42	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ Q432	Partner bids first.
HCP: 10	♣ QJ94	

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ Q1042		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ6	♥ J92	Pass	3♦	Pass	3NT
North HCP: 21	♦ KQJ2	♦ 95	AP			
South HCP: 5	♣ AJ7	♣ Q985				
Contract: 3N N				1. Stayman		

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ Q73	♠ KJ				2NT
Vul: Both	♥ 54	♥ AK862	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ AJ5	♦ KQ108				
South HCP: 20	♣ KQ952	♣ A6				
Contract: 4N S				1. Quantitative 4NT		

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ 9842	♠ KQJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ Q53	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ	♦ 972	AP			
South HCP: 9	♣ AK64	♣ J109				
Contract: 4♠ N				1. Stayman		

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A976				2NT
Vul: NS	♥ 842	♥ AK73				
North HCP: 4	♦ J6542	♦ AQ10	AP			
South HCP: 21	♣ J54	♣ A8				
Contract: 2N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ Q42		2NT	Pass	3NT
Vul: EW	♥ A7	♥ K10				
North HCP: 21	♦ AJ7	♦ Q432	AP			
South HCP: 10	♣ AK108	♣ QJ94				
Contract: 3N N						



## North hands (Practice Page)

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

Board: 181	♠ J62	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: None	♦ 854	Partner bids first.
HCP: 13	♣ AKQ5	

Board: 182	♠ J8	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: NS	♦ KQ9	You bid first.
HCP: 20	♣ AK103	

Board: 183	♠ 8652	The opponents are silent.
Dealer: S	♥ K65	
Vul: EW	♦ Q4	Partner bids first.
HCP: 12	♣ AQJ3	

Board: 184	♠ KJ6	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ KQ764	

Board: 185	♠ 975	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: NS	♦ Q94	Partner bids first.
HCP: 10	♣ J105	

## 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	♠ J62	♠ AKQ53				2NT
Vul: None	♥ QJ9	♥ A4				
North HCP: 13	♦ 854	♦ AK2	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ AKQ5	♣ 1076				
Contract: 4N S						1. Quantitative 4NT

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AK2				
Vul: NS	♥ AQJ4	♥ 85		2NT	Pass	6NT
North HCP: 20	♦ KQ9	♦ A84	AP			
South HCP: 13	♣ AK103	♣ Q9875				
Contract: 6N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 8652	♠ K103				2NT
Vul: EW	♥ K65	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q4	♦ AK107	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ AQJ3	♣ K65	AP			
Contract: 6N S						
						1. Stayman
						2. Quantitative 4NT

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ A73				
Vul: Both	♥ A3	♥ Q76		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AK5	♦ J8	AP			
South HCP: 12	♣ KQ764	♣ AJ1053				
Contract: 4N N						1. Quantitative 4NT

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AJ				2NT
Vul: NS	♥ AQJ6	♥ K984	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ Q94	♦ AKJ7	Pass	4♥	AP	
South HCP: 21	♣ J105	♣ KQ6				
Contract: 4♥ S						1. Stayman

## South hands (Practice Page)

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

Board: 181	♠ AKQ53	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ 1076	

Board: 182	♠ AK2	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ A84	Partner bids first.
HCP: 13	♣ Q9875	

Board: 183	♠ K103	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ AK107	You bid first.
HCP: 20	♣ K65	

Board: 184	♠ A73	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ J8	Partner bids first.
HCP: 12	♣ AJ1053	

Board: 185	♠ AJ	The opponents are silent.
Dealer: S	♥ K984	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ KQ6	

## 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	♠ J62	♠ AKQ53				2NT
Vul: None	♥ QJ9	♥ A4				
North HCP: 13	♦ 854	♦ AK2	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ AKQ5	♣ 1076				
Contract: 4N S			1. Quantitative 4NT			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AK2				
Vul: NS	♥ AQJ4	♥ 85		2NT	Pass	6NT
North HCP: 20	♦ KQ9	♦ A84	AP			
South HCP: 13	♣ AK103	♣ Q9875				
Contract: 6N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 8652	♠ K103				2NT
Vul: EW	♥ K65	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q4	♦ AK107	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ AQJ3	♣ K65	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ A73				
Vul: Both	♥ A3	♥ Q76		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AK5	♦ J8	AP			
South HCP: 12	♣ KQ764	♣ AJ1053	1. Quantitative 4NT			
Contract: 4N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AJ				2NT
Vul: NS	♥ AQJ6	♥ K984	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ Q94	♦ AKJ7	Pass	4♥	AP	
South HCP: 21	♣ J105	♣ KQ6	1. Stayman			
Contract: 4♥ S						

## North hands (Practice Page)

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

Board: 186	♠ K2	The opponents are silent.
Dealer: N	♥ A1072	
Vul: EW	♦ AKQ104	You bid first.
HCP: 20	♣ A3	

Board: 187	♠ J64	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: Both	♦ K52	Partner bids first.
HCP: 14	♣ KQ2	

Board: 188	♠ KQ83	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: None	♦ A8	You bid first.
HCP: 21	♣ AQJ4	

Board: 189	♠ 963	The opponents are silent.
Dealer: S	♥ 872	
Vul: EW	♦ KQ105	Partner bids first.
HCP: 5	♣ 1075	

Board: 190	♠ A2	The opponents are silent.
Dealer: N	♥ AK1072	
Vul: None	♦ Q4	You bid first.
HCP: 20	♣ AK92	

## 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	♠ K2	♠ Q986		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A1072	♥ QJ	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ104	♦ J762	AP			
South HCP: 9	♣ A3	♣ QJ8	1. Stayman			
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A8				2NT
Vul: Both	♥ AJ95	♥ KQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ K52	♦ AQJ10	Pass	6NT	AP	
South HCP: 21	♣ KQ2	♣ AJ76	1. Stayman			
Contract: 6N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ A7		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ10	♥ A943	Pass	3♠	Pass	6NT
North HCP: 21	♦ A8	♦ KQ95	AP			
South HCP: 13	♣ AQJ4	♣ 1075	1. Stayman			
Contract: 6N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AQ852				2NT
Vul: EW	♥ 872	♥ KQ6				
North HCP: 5	♦ KQ105	♦ A3	Pass	3NT	AP	
South HCP: 20	♣ 1075	♣ AJ9				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q87		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AK1072	♥ Q86				
North HCP: 20	♦ Q4	♦ AKJ93	AP			
South HCP: 12	♣ AK92	♣ 73	1. Quantitative 4NT			
Contract: 4N N						

## South hands (Practice Page)

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

Board: 186	♠ Q986	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ J762	Partner bids first.
HCP: 9	♣ QJ8	

Board: 187	♠ A8	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ AQJ10	You bid first.
HCP: 21	♣ AJ76	

Board: 188	♠ A7	The opponents are silent.
Dealer: N	♥ A943	
Vul: None	♦ KQ95	Partner bids first.
HCP: 13	♣ 1075	

Board: 189	♠ AQ852	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ A3	You bid first.
HCP: 20	♣ AJ9	

Board: 190	♠ Q87	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ AKJ93	Partner bids first.
HCP: 12	♣ 73	

## 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	♠ K2	♠ Q986		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A1072	♥ QJ	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ104	♦ J762	AP			
South HCP: 9	♣ A3	♣ QJ8	1. Stayman			
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A8				2NT
Vul: Both	♥ AJ95	♥ KQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ K52	♦ AQJ10	Pass	6NT	AP	
South HCP: 21	♣ KQ2	♣ AJ76	1. Stayman			
Contract: 6N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ A7		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ10	♥ A943	Pass	3♠	Pass	6NT
North HCP: 21	♦ A8	♦ KQ95	AP			
South HCP: 13	♣ AQJ4	♣ 1075	1. Stayman			
Contract: 6N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AQ852				2NT
Vul: EW	♥ 872	♥ KQ6				
North HCP: 5	♦ KQ105	♦ A3	Pass	3NT	AP	
South HCP: 20	♣ 1075	♣ AJ9				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q87		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AK1072	♥ Q86				
North HCP: 20	♦ Q4	♦ AKJ93	AP			
South HCP: 12	♣ AK92	♣ 73	1. Quantitative 4NT			
Contract: 4N N						



## North hands (Practice Page)

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

Board: 191	♠ Q763	The opponents are silent.
Dealer: S	♥ Q62	
Vul: NS	♦ J842	Partner bids first.
HCP: 5	♣ 84	

Board: 192	♠ A84	The opponents are silent.
Dealer: N	♥ 1065	
Vul: Both	♦ AK6	You bid first.
HCP: 21	♣ AKQJ	

Board: 193	♠ KQJ	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ QJ752	Partner bids first.
HCP: 12	♣ Q97	

Board: 194	♠ AQ86	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: NS	♦ K10	You bid first.
HCP: 21	♣ A106	

Board: 195	♠ K1086	The opponents are silent.
Dealer: S	♥ K75	
Vul: EW	♦ 764	Partner bids first.
HCP: 10	♣ A86	

## 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	♠ Q763	♠ AKJ95				2NT
Vul: NS	♥ Q62	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J842	♦ AK73	Pass	4♠	AP	
South HCP: 20	♣ 84	♣ J7				
Contract: 4♠ S			1. Stayman			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KJ2				2NT
Vul: Both	♥ 1065	♥ AQ4		2NT	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AK6	♦ QJ1054	Pass	6NT	AP	
South HCP: 13	♣ AKQJ	♣ 103				
Contract: 6N N			1. Quantitative 4NT			

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A1083				2NT
Vul: None	♥ J10	♥ AK	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ QJ752	♦ K3	AP			
South HCP: 21	♣ Q97	♣ AK1042				
Contract: 6N S			1. Quantitative 4NT			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ 753				
Vul: NS	♥ AKJ8	♥ Q964				
North HCP: 21	♦ K10	♦ 86	West	North	East	South
South HCP: 4	♣ A106	♣ Q987		2NT	AP	
Contract: 2N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ A92				2NT
Vul: EW	♥ K75	♥ Q83	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 764	♦ AKQ2	Pass	3NT	AP	
South HCP: 20	♣ A86	♣ KQ7				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

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

Board: 191	♠ AKJ95	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ AK73	You bid first.
HCP: 20	♣ J7	

Board: 192	♠ KJ2	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ QJ1054	Partner bids first.
HCP: 13	♣ 103	

Board: 193	♠ A1083	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ K3	You bid first.
HCP: 21	♣ AK1042	

Board: 194	♠ 753	The opponents are silent.
Dealer: N	♥ Q964	
Vul: NS	♦ 86	Partner bids first.
HCP: 4	♣ Q987	

Board: 195	♠ A92	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ AKQ2	You bid first.
HCP: 20	♣ KQ7	

## 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	♠ Q763	♠ AKJ95				2NT
Vul: NS	♥ Q62	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J842	♦ AK73	Pass	4♠	AP	
South HCP: 20	♣ 84	♣ J7				
Contract: 4♠ S			1. Stayman			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KJ2				2NT
Vul: Both	♥ 1065	♥ AQ4		2NT	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AK6	♦ QJ1054	Pass	6NT	AP	
South HCP: 13	♣ AKQJ	♣ 103	1. Quantitative	4NT		
Contract: 6N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A1083				2NT
Vul: None	♥ J10	♥ AK	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 12	♦ QJ752	♦ K3	AP			
South HCP: 21	♣ Q97	♣ AK1042	1. Quantitative	4NT		
Contract: 6N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ 753				
Vul: NS	♥ AKJ8	♥ Q964		2NT	AP	
North HCP: 21	♦ K10	♦ 86				
South HCP: 4	♣ A106	♣ Q987				
Contract: 2N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ A92				2NT
Vul: EW	♥ K75	♥ Q83	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 764	♦ AKQ2	Pass	3NT	AP	
South HCP: 20	♣ A86	♣ KQ7	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 196	♠ KJ86	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ AK9	

Board: 197	♠ K65	The opponents are silent.
Dealer: S	♥ J86	
Vul: NS	♦ K986	Partner bids first.
HCP: 10	♣ K73	

Board: 198	♠ AKQ52	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ 1054	You bid first.
HCP: 20	♣ AK5	

Board: 199	♠ AQ	The opponents are silent.
Dealer: S	♥ Q106	
Vul: Both	♦ A9654	Partner bids first.
HCP: 12	♣ 832	

Board: 200	♠ A65	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A982	You bid first.
HCP: 20	♣ KQ86	

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ AQ3		2NT	Pass	7NT
Vul: None	♥ K109	♥ A43				
North HCP: 21	♦ AK3	♦ QJ106	AP			
South HCP: 16	♣ AK9	♣ QJ8				
Contract: 7N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AQ94				2NT
Vul: NS	♥ J86	♥ AK2				
North HCP: 10	♦ K986	♦ A7	Pass	3NT	AP	
South HCP: 21	♣ K73	♣ A1096				
Contract: 3N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A3	♥ KJ94	Pass	3♠	Pass	3NT
North HCP: 20	♦ 1054	♦ J83	AP			
South HCP: 8	♣ AK5	♣ Q76	1. Stayman			
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ KJ65				2NT
Vul: Both	♥ Q106	♥ AKJ8				
North HCP: 12	♦ A9654	♦ KQ10	Pass	6NT	AP	
South HCP: 21	♣ 832	♣ A6				
Contract: 6N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ KJ2		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK	♥ Q1053	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A982	♦ KQ	Pass	6NT	AP	
South HCP: 16	♣ KQ86	♣ AJ43	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: 196	♠ AQ3	The opponents are silent.
Dealer: N	♥ A43	
Vul: None	♦ QJ106	Partner bids first.
HCP: 16	♣ QJ8	

Board: 197	♠ AQ94	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ A7	You bid first.
HCP: 21	♣ A1096	

Board: 198	♠ J84	The opponents are silent.
Dealer: N	♥ KJ94	
Vul: EW	♦ J83	Partner bids first.
HCP: 8	♣ Q76	

Board: 199	♠ KJ65	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ KQ10	You bid first.
HCP: 21	♣ A6	

Board: 200	♠ KJ2	The opponents are silent.
Dealer: N	♥ Q1053	
Vul: NS	♦ KQ	Partner bids first.
HCP: 16	♣ AJ43	

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ AQ3		2NT	Pass	7NT
Vul: None	♥ K109	♥ A43				
North HCP: 21	♦ AK3	♦ QJ106	AP			
South HCP: 16	♣ AK9	♣ QJ8				
Contract: 7N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AQ94				2NT
Vul: NS	♥ J86	♥ AK2				
North HCP: 10	♦ K986	♦ A7	Pass	3NT	AP	
South HCP: 21	♣ K73	♣ A1096				
Contract: 3N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A3	♥ KJ94	Pass	3♠	Pass	3NT
North HCP: 20	♦ 1054	♦ J83	AP			
South HCP: 8	♣ AK5	♣ Q76	1. Stayman			
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ KJ65				2NT
Vul: Both	♥ Q106	♥ AKJ8				
North HCP: 12	♦ A9654	♦ KQ10	Pass	6NT	AP	
South HCP: 21	♣ 832	♣ A6				
Contract: 6N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ KJ2		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK	♥ Q1053	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A982	♦ KQ	Pass	6NT	AP	
South HCP: 16	♣ KQ86	♣ AJ43	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			



## North hands (Practice Page)

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

Board: 201	♠ 75	The opponents are silent.
Dealer: S	♥ A107	
Vul: EW	♦ 109765	Partner bids first.
HCP: 8	♣ KJ7	

Board: 202	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ A8	You bid first.
HCP: 21	♣ A954	

Board: 203	♠ AQ8	The opponents are silent.
Dealer: S	♥ 942	
Vul: None	♦ 9642	Partner bids first.
HCP: 6	♣ 954	

Board: 204	♠ AKQ106	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ AJ4	You bid first.
HCP: 21	♣ K10	

Board: 205	♠ 7432	The opponents are silent.
Dealer: S	♥ KJ32	
Vul: Both	♦ 74	Partner bids first.
HCP: 4	♣ 764	

## 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	♠ 75	♠ AQ1098				2NT
Vul: EW	♥ A107	♥ QJ6				
North HCP: 8	♦ 109765	♦ AK2	Pass	3NT	AP	
South HCP: 20	♣ KJ7	♣ A6				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J84		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AK74	♥ QJ10				
North HCP: 21	♦ A8	♦ QJ63	Pass	6NT	AP	
South HCP: 11	♣ A954	♣ KJ7	1. Quantitative 4NT			
Contract: 6N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K10				2NT
Vul: None	♥ 942	♥ AK10				
North HCP: 6	♦ 9642	♦ AQJ73	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ K108				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AKQ106	♠ J542		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A96	♥ KQ102	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AJ4	♦ 75	Pass	6NT	AP	
South HCP: 12	♣ K10	♣ AQ9	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ QJ106				2NT
Vul: Both	♥ KJ32	♥ A64				
North HCP: 4	♦ 74	♦ AKQJ	AP			
South HCP: 20	♣ 764	♣ K8				
Contract: 2N S						

## South hands (Practice Page)

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

Board: 201	♠ AQ1098	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ A6	

Board: 202	♠ J84	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ QJ63	Partner bids first.
HCP: 11	♣ KJ7	

Board: 203	♠ K10	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ AQJ73	You bid first.
HCP: 20	♣ K108	

Board: 204	♠ J542	The opponents are silent.
Dealer: N	♥ KQ102	
Vul: EW	♦ 75	Partner bids first.
HCP: 12	♣ AQ9	

Board: 205	♠ QJ106	The opponents are silent.
Dealer: S	♥ A64	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ K8	

## 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	♠ 75	♠ AQ1098				2NT
Vul: EW	♥ A107	♥ QJ6				
North HCP: 8	♦ 109765	♦ AK2	Pass	3NT	AP	
South HCP: 20	♣ KJ7	♣ A6				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J84		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AK74	♥ QJ10				
North HCP: 21	♦ A8	♦ QJ63	Pass	6NT	AP	
South HCP: 11	♣ A954	♣ KJ7	1. Quantitative 4NT			
Contract: 6N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K10				2NT
Vul: None	♥ 942	♥ AK10				
North HCP: 6	♦ 9642	♦ AQJ73	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ K108				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AKQ106	♠ J542		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A96	♥ KQ102	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AJ4	♦ 75	Pass	6NT	AP	
South HCP: 12	♣ K10	♣ AQ9	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ QJ106				2NT
Vul: Both	♥ KJ32	♥ A64				
North HCP: 4	♦ 74	♦ AKQJ	AP			
South HCP: 20	♣ 764	♣ K8				
Contract: 2N S						

## North hands (Practice Page)

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

Board: 206	♠ AJ	The opponents are silent.
Dealer: N	♥ AQJ32	
Vul: None	♦ AQ4	You bid first.
HCP: 21	♣ K109	

Board: 207	♠ 865	The opponents are silent.
Dealer: S	♥ Q1086	
Vul: NS	♦ 97	Partner bids first.
HCP: 4	♣ Q1098	

Board: 208	♠ AKQ7	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: Both	♦ Q4	You bid first.
HCP: 20	♣ AJ105	

Board: 209	♠ AJ4	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ Q10953	Partner bids first.
HCP: 11	♣ 873	

Board: 210	♠ KQJ43	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ A10	You bid first.
HCP: 20	♣ AJ7	

## 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	♠ AJ	♠ Q10		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AQJ32	♥ 1054				
North HCP: 21	♦ AQ4	♦ KJ982	Pass	6NT	AP	
South HCP: 12	♣ K109	♣ AQ4				
Contract: 6N N						1. Quantitative 4NT

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KQ2				2NT
Vul: NS	♥ Q1086	♥ AK				
North HCP: 4	♦ 97	♦ A853	AP			
South HCP: 20	♣ Q1098	♣ KJ64				
Contract: 2N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 10653		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ2	♥ 876	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q4	♦ AKJ5	AP			
South HCP: 8	♣ AJ105	♣ 97				
Contract: 4♠ N						1. Stayman

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ107				2NT
Vul: None	♥ A9	♥ KQ52				
North HCP: 11	♦ Q10953	♦ KJ4	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ 873	♣ AQ				
Contract: 4N S						1. Quantitative 4NT

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ KQJ43	♠ A1075		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ3	♥ Q107	Pass	3♠	Pass	4♠
North HCP: 20	♦ A10	♦ Q953	AP			
South HCP: 8	♣ AJ7	♣ 95				
Contract: 4♠ N						1. Stayman

## South hands (Practice Page)

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

Board: 206	♠ Q10	The opponents are silent.
Dealer: N	♥ 1054	
Vul: None	♦ KJ982	Partner bids first.
HCP: 12	♣ AQ4	

Board: 207	♠ KQ2	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ A853	You bid first.
HCP: 20	♣ KJ64	

Board: 208	♠ 10653	The opponents are silent.
Dealer: N	♥ 876	
Vul: Both	♦ AKJ5	Partner bids first.
HCP: 8	♣ 97	

Board: 209	♠ KQ107	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: None	♦ KJ4	You bid first.
HCP: 20	♣ AQ	

Board: 210	♠ A1075	The opponents are silent.
Dealer: N	♥ Q107	
Vul: NS	♦ Q953	Partner bids first.
HCP: 8	♣ 95	

## 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	♠ AJ	♠ Q10		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AQJ32	♥ 1054				
North HCP: 21	♦ AQ4	♦ KJ982	Pass	6NT	AP	
South HCP: 12	♣ K109	♣ AQ4				
Contract: 6N N						1. Quantitative 4NT

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KQ2				2NT
Vul: NS	♥ Q1086	♥ AK				
North HCP: 4	♦ 97	♦ A853	AP			
South HCP: 20	♣ Q1098	♣ KJ64				
Contract: 2N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 10653		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ2	♥ 876	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q4	♦ AKJ5	AP			
South HCP: 8	♣ AJ105	♣ 97				
Contract: 4♠ N						1. Stayman

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ107				2NT
Vul: None	♥ A9	♥ KQ52				
North HCP: 11	♦ Q10953	♦ KJ4	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ 873	♣ AQ				
Contract: 4N S						1. Quantitative 4NT

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ KQJ43	♠ A1075		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ3	♥ Q107	Pass	3♠	Pass	4♠
North HCP: 20	♦ A10	♦ Q953	AP			
South HCP: 8	♣ AJ7	♣ 95				
Contract: 4♠ N						1. Stayman



## North hands (Practice Page)

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

Board: 211	♠ A104	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ 8652	Partner bids first.
HCP: 12	♣ A1085	

Board: 212	♠ A6	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: None	♦ Q107	You bid first.
HCP: 20	♣ AKJ7	

Board: 213	♠ KQ83	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ J65	Partner bids first.
HCP: 7	♣ J864	

Board: 214	♠ AQ10	The opponents are silent.
Dealer: N	♥ KQ742	
Vul: EW	♦ KQ2	You bid first.
HCP: 20	♣ A7	

Board: 215	♠ A87	The opponents are silent.
Dealer: S	♥ J96	
Vul: Both	♦ AJ8	Partner bids first.
HCP: 13	♣ QJ96	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KJ63				2NT
Vul: EW	♥ KJ	♥ AQ2	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ 8652	♦ AK9	1. Quantitative 4NT			
South HCP: 20	♣ A1085	♣ K96				
Contract: 4N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J3		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ KQJ2	♥ A86	AP			
North HCP: 20	♦ Q107	♦ AK85	1. Quantitative 4NT			
South HCP: 12	♣ AKJ7	♣ 9843				
Contract: 4N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ KQ83	♠ A962				2NT
Vul: NS	♥ 62	♥ AKQ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J65	♦ A10	Pass	3NT	Pass	4♠
South HCP: 20	♣ J864	♣ K103	AP			
Contract: 4♠ S			1. Stayman			

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ5		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ742	♥ 10865	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ2	♦ 6543	AP			
South HCP: 7	♣ A7	♣ K6	1. Stayman			
Contract: 4♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ KQ963				2NT
Vul: Both	♥ J96	♥ AKQ	Pass	4NT <sup>1</sup>	AP	
North HCP: 13	♦ AJ8	♦ Q63	1. Quantitative 4NT			
South HCP: 20	♣ QJ96	♣ A10				
Contract: 4N S						

## South hands (Practice Page)

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

Board: 211	♠ KJ63	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ K96	

Board: 212	♠ J3	The opponents are silent.
Dealer: N	♥ A86	
Vul: None	♦ AK85	Partner bids first.
HCP: 12	♣ 9843	

Board: 213	♠ A962	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ A10	You bid first.
HCP: 20	♣ K103	

Board: 214	♠ KJ5	The opponents are silent.
Dealer: N	♥ 10865	
Vul: EW	♦ 6543	Partner bids first.
HCP: 7	♣ K6	

Board: 215	♠ KQ963	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ Q63	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: 211	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KJ63				2NT
Vul: EW	♥ KJ	♥ AQ2	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ 8652	♦ AK9	1. Quantitative 4NT			
South HCP: 20	♣ A1085	♣ K96				
Contract: 4N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J3		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ KQJ2	♥ A86	AP			
North HCP: 20	♦ Q107	♦ AK85	1. Quantitative 4NT			
South HCP: 12	♣ AKJ7	♣ 9843				
Contract: 4N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ KQ83	♠ A962				2NT
Vul: NS	♥ 62	♥ AKQ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J65	♦ A10	Pass	3NT	Pass	4♠
South HCP: 20	♣ J864	♣ K103	AP			
Contract: 4♠ S			1. Stayman			

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ5		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ742	♥ 10865	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ2	♦ 6543	AP			
South HCP: 7	♣ A7	♣ K6	1. Stayman			
Contract: 4♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ KQ963				2NT
Vul: Both	♥ J96	♥ AKQ	Pass	4NT <sup>1</sup>	AP	
North HCP: 13	♦ AJ8	♦ Q63	1. Quantitative 4NT			
South HCP: 20	♣ QJ96	♣ A10				
Contract: 4N S						

## North hands (Practice Page)

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

Board: 216	♠ AK	The opponents are silent.
Dealer: N	♥ AQ976	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ 964	

Board: 217	♠ J105	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: EW	♦ Q93	Partner bids first.
HCP: 12	♣ QJ2	

Board: 218	♠ AKQJ	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ AKJ75	You bid first.
HCP: 21	♣ 108	

Board: 219	♠ K842	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ AQ5	Partner bids first.
HCP: 15	♣ AQ105	

Board: 220	♠ AQJ4	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ KQJ4	

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

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ42		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ976	♥ K85	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK9	♦ Q107	AP			
South HCP: 15	♣ 964	♣ AK2				
Contract: 6N N				1. Stayman		

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AKQ3				2NT
Vul: EW	♥ KQJ4	♥ A3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ Q93	♦ J108	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ QJ2	♣ AK53	AP			
Contract: 6N S				1. Stayman		
				2. Quantitative 4NT		

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 92				
Vul: Both	♥ QJ	♥ 964		2NT	Pass	3NT
North HCP: 21	♦ AKJ75	♦ Q10632	AP			
South HCP: 8	♣ 108	♣ AQ4				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K842	♠ AQ3				2NT
Vul: None	♥ 96	♥ AQJ85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ AQ5	♦ KJ4	Pass	6NT	AP	
South HCP: 20	♣ AQ105	♣ K7				
Contract: 6N S				1. Stayman		

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K763		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 98	♥ AQ105	Pass	3♠	Pass	6♠
North HCP: 21	♦ AKJ	♦ 1042	AP			
South HCP: 13	♣ KQJ4	♣ A6				
Contract: 6♠ N				1. Stayman		

## South hands (Practice Page)

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

Board: 216	♠ QJ42	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ Q107	Partner bids first.
HCP: 15	♣ AK2	

Board: 217	♠ AKQ3	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ J108	You bid first.
HCP: 21	♣ AK53	

Board: 218	♠ 92	The opponents are silent.
Dealer: N	♥ 964	
Vul: Both	♦ Q10632	Partner bids first.
HCP: 8	♣ AQ4	

Board: 219	♠ AQ3	The opponents are silent.
Dealer: S	♥ AQJ85	
Vul: None	♦ KJ4	You bid first.
HCP: 20	♣ K7	

Board: 220	♠ K763	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: EW	♦ 1042	Partner bids first.
HCP: 13	♣ A6	

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

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ42		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ976	♥ K85	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK9	♦ Q107	AP			
South HCP: 15	♣ 964	♣ AK2				
Contract: 6N N				1. Stayman		

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AKQ3				2NT
Vul: EW	♥ KQJ4	♥ A3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ Q93	♦ J108	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ QJ2	♣ AK53	AP			
Contract: 6N S				1. Stayman		
				2. Quantitative 4NT		

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 92				
Vul: Both	♥ QJ	♥ 964		2NT	Pass	3NT
North HCP: 21	♦ AKJ75	♦ Q10632	AP			
South HCP: 8	♣ 108	♣ AQ4				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K842	♠ AQ3				2NT
Vul: None	♥ 96	♥ AQJ85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ AQ5	♦ KJ4	Pass	6NT	AP	
South HCP: 20	♣ AQ105	♣ K7				
Contract: 6N S				1. Stayman		

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K763		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 98	♥ AQ105	Pass	3♠	Pass	6♠
North HCP: 21	♦ AKJ	♦ 1042	AP			
South HCP: 13	♣ KQJ4	♣ A6				
Contract: 6♠ N				1. Stayman		



## North hands (Practice Page)

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

Board: 221	♠ K1094	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: Both	♦ 53	Partner bids first.
HCP: 13	♣ KQ6	

Board: 222	♠ AQ9	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ AKQ7	You bid first.
HCP: 20	♣ KQ75	

Board: 223	♠ K85	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ AJ5	Partner bids first.
HCP: 12	♣ 87652	

Board: 224	♠ AKQ10	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ Q97	You bid first.
HCP: 20	♣ AQ52	

Board: 225	♠ K1082	The opponents are silent.
Dealer: S	♥ A54	
Vul: None	♦ K7	Partner bids first.
HCP: 12	♣ Q1087	

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

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ K1094	♠ A82				2NT
Vul: Both	♥ AJ53	♥ K964	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ 53	♦ AKQ2	Pass	6♥	AP	
South HCP: 20	♣ KQ6	♣ A9				
Contract: 6♥ S						

1. Stayman

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 104		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 92	♥ AJ74	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ7	♦ J1054	AP			
South HCP: 10	♣ KQ75	♣ A104				
Contract: 3N N						

1. Stayman

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ AQJ6				2NT
Vul: NS	♥ A9	♥ KQJ4	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ AJ5	♦ 42				
South HCP: 20	♣ 87652	♣ AK10				
Contract: 4N S						

1. Quantitative 4NT

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 874		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ QJ	♥ AK6	AP			
North HCP: 20	♦ Q97	♦ A32				
South HCP: 12	♣ AQ52	♣ J976				
Contract: 4N N						

1. Quantitative 4NT

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ AQ74				2NT
Vul: None	♥ A54	♥ K7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ K7	♦ A108	Pass	6♠	AP	
South HCP: 20	♣ Q1087	♣ AK96				
Contract: 6♠ S						

1. Stayman

## South hands (Practice Page)

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

Board: 221	♠ A82	The opponents are silent.
Dealer: S	♥ K964	
Vul: Both	♦ AKQ2	You bid first.
HCP: 20	♣ A9	

Board: 222	♠ 104	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: None	♦ J1054	Partner bids first.
HCP: 10	♣ A104	

Board: 223	♠ AQJ6	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ 42	You bid first.
HCP: 20	♣ AK10	

Board: 224	♠ 874	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ A32	Partner bids first.
HCP: 12	♣ J976	

Board: 225	♠ AQ74	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ A108	You bid first.
HCP: 20	♣ AK96	

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

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ K1094	♠ A82				2NT
Vul: Both	♥ AJ53	♥ K964	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ 53	♦ AKQ2	Pass	6♥	AP	
South HCP: 20	♣ KQ6	♣ A9				
Contract: 6♥ S						

1. Stayman

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 104		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 92	♥ AJ74	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ7	♦ J1054	AP			
South HCP: 10	♣ KQ75	♣ A104				
Contract: 3N N						

1. Stayman

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ AQJ6				2NT
Vul: NS	♥ A9	♥ KQJ4	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ AJ5	♦ 42				
South HCP: 20	♣ 87652	♣ AK10				
Contract: 4N S						

1. Quantitative 4NT

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 874		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ QJ	♥ AK6	AP			
North HCP: 20	♦ Q97	♦ A32				
South HCP: 12	♣ AQ52	♣ J976				
Contract: 4N N						

1. Quantitative 4NT

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ AQ74				2NT
Vul: None	♥ A54	♥ K7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ K7	♦ A108	Pass	6♠	AP	
South HCP: 20	♣ Q1087	♣ AK96				
Contract: 6♠ S						

1. Stayman

## North hands (Practice Page)

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

Board: 226	♠ 109	West Bids 3♥ if possible.
Dealer: N	♥ A52	
Vul: NS	♦ AK652	
HCP: 20	♣ AKQ	You bid first.

Board: 227	♠ A1096	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ Q1064	Partner bids first.
HCP: 12	♣ Q87	

Board: 228	♠ AJ876	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ AK7	You bid first.
HCP: 20	♣ KJ	

Board: 229	♠ J642	The opponents are silent.
Dealer: S	♥ 843	
Vul: NS	♦ KJ107	Partner bids first.
HCP: 7	♣ Q3	

Board: 230	♠ AK743	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ AK53	

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

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ K743		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A52	♥ 974				
North HCP: 20	♦ AK652	♦ Q84	3♥	3NT	AP	
South HCP: 5	♣ AKQ	♣ 1087	1. Stayman			
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A1096	♠ KQ3				2NT
Vul: EW	♥ A10	♥ KQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q1064	♦ AK73	Pass	6NT	AP	
South HCP: 20	♣ Q87	♣ K63	1. Stayman			
Contract: 6N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AJ876	♠ Q3		2NT	Pass	6NT
Vul: None	♥ KJ7	♥ Q96				
North HCP: 20	♦ AK7	♦ QJ1093	AP			
South HCP: 13	♣ KJ	♣ AQ2				
Contract: 6N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ AQ109				2NT
Vul: NS	♥ 843	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ KJ107	♦ 652	Pass	4♠	AP	
South HCP: 20	♣ Q3	♣ AK65	1. Stayman			
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK743	♠ Q102		2NT	Pass	3NT
Vul: EW	♥ QJ	♥ K102				
North HCP: 20	♦ K9	♦ J75	AP			
South HCP: 7	♣ AK53	♣ J764				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 226	♠ K743	West Bids 3♥ if possible.  Partner bids first.
Dealer: N	♥ 974	
Vul: NS	♦ Q84	
HCP: 5	♣ 1087	

Board: 227	♠ KQ3	The opponents are silent.  You bid first.
Dealer: S	♥ KQ4	
Vul: EW	♦ AK73	
HCP: 20	♣ K63	

Board: 228	♠ Q3	The opponents are silent.  Partner bids first.
Dealer: N	♥ Q96	
Vul: None	♦ QJ1093	
HCP: 13	♣ AQ2	

Board: 229	♠ AQ109	The opponents are silent.  You bid first.
Dealer: S	♥ AK	
Vul: NS	♦ 652	
HCP: 20	♣ AK65	

Board: 230	♠ Q102	The opponents are silent.  Partner bids first.
Dealer: N	♥ K102	
Vul: EW	♦ J75	
HCP: 7	♣ J764	

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

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ K743		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A52	♥ 974				
North HCP: 20	♦ AK652	♦ Q84	3♥	3NT	AP	
South HCP: 5	♣ AKQ	♣ 1087	1. Stayman			
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A1096	♠ KQ3				2NT
Vul: EW	♥ A10	♥ KQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q1064	♦ AK73	Pass	6NT	AP	
South HCP: 20	♣ Q87	♣ K63	1. Stayman			
Contract: 6N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AJ876	♠ Q3		2NT	Pass	6NT
Vul: None	♥ KJ7	♥ Q96				
North HCP: 20	♦ AK7	♦ QJ1093	AP			
South HCP: 13	♣ KJ	♣ AQ2				
Contract: 6N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ AQ109				2NT
Vul: NS	♥ 843	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ KJ107	♦ 652	Pass	4♠	AP	
South HCP: 20	♣ Q3	♣ AK65	1. Stayman			
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK743	♠ Q102		2NT	Pass	3NT
Vul: EW	♥ QJ	♥ K102				
North HCP: 20	♦ K9	♦ J75	AP			
South HCP: 7	♣ AK53	♣ J764				
Contract: 3N N						



## North hands (Practice Page)

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

Board: 231	♠ A73	The opponents are silent.
Dealer: S	♥ Q1083	
Vul: Both	♦ A106	Partner bids first.
HCP: 11	♣ J108	

Board: 232	♠ AK5	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ 10975	

Board: 233	♠ K95	The opponents are silent.
Dealer: S	♥ 6432	
Vul: Both	♦ 843	Partner bids first.
HCP: 4	♣ J84	

Board: 234	♠ A4	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ AJ98	You bid first.
HCP: 20	♣ A98	

Board: 235	♠ K63	The opponents are silent.
Dealer: S	♥ 10982	
Vul: EW	♦ J94	Partner bids first.
HCP: 4	♣ 1085	

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

Board: 231  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ A73  
 ♥ Q1083  
 ♦ A106  
 ♣ J108

South:  
 ♠ KQJ98  
 ♥ AK9  
 ♦ QJ8  
 ♣ A3

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

Board: 232  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 5  
 Contract: 3N N

North:  
 ♠ AK5  
 ♥ AK5  
 ♦ AQ8  
 ♣ 10975

South:  
 ♠ J1076  
 ♥ 874  
 ♦ 10764  
 ♣ A6

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

Board: 233  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 21  
 Contract: 2N S

North:  
 ♠ K95  
 ♥ 6432  
 ♦ 843  
 ♣ J84

South:  
 ♠ 87  
 ♥ AKJ  
 ♦ KQJ107  
 ♣ AK7

West	North	East	South
			2NT
AP			

Board: 234  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ A4  
 ♥ AK42  
 ♦ AJ98  
 ♣ A98

South:  
 ♠ QJ76  
 ♥ J95  
 ♦ K7  
 ♣ K1043

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

Board: 235  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 20  
 Contract: 2N S

North:  
 ♠ K63  
 ♥ 10982  
 ♦ J94  
 ♣ 1085

South:  
 ♠ Q5  
 ♥ KQ4  
 ♦ AKQ87  
 ♣ KJ9

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: 231	♠ KQJ98	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ QJ8	You bid first.
HCP: 20	♣ A3	

Board: 232	♠ J1076	The opponents are silent.
Dealer: N	♥ 874	
Vul: EW	♦ 10764	Partner bids first.
HCP: 5	♣ A6	

Board: 233	♠ 87	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ KQJ107	You bid first.
HCP: 21	♣ AK7	

Board: 234	♠ QJ76	The opponents are silent.
Dealer: N	♥ J95	
Vul: None	♦ K7	Partner bids first.
HCP: 10	♣ K1043	

Board: 235	♠ Q5	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ AKQ87	You bid first.
HCP: 20	♣ KJ9	

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

Board: 231  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ A73  
 ♥ Q1083  
 ♦ A106  
 ♣ J108

South:  
 ♠ KQJ98  
 ♥ AK9  
 ♦ QJ8  
 ♣ A3

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

Board: 232  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 5  
 Contract: 3N N

North:  
 ♠ AK5  
 ♥ AK5  
 ♦ AQ8  
 ♣ 10975

South:  
 ♠ J1076  
 ♥ 874  
 ♦ 10764  
 ♣ A6

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

Board: 233  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 21  
 Contract: 2N S

North:  
 ♠ K95  
 ♥ 6432  
 ♦ 843  
 ♣ J84

South:  
 ♠ 87  
 ♥ AKJ  
 ♦ KQJ107  
 ♣ AK7

West	North	East	South
			2NT
AP			

Board: 234  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ A4  
 ♥ AK42  
 ♦ AJ98  
 ♣ A98

South:  
 ♠ QJ76  
 ♥ J95  
 ♦ K7  
 ♣ K1043

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

Board: 235  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 20  
 Contract: 2N S

North:  
 ♠ K63  
 ♥ 10982  
 ♦ J94  
 ♣ 1085

South:  
 ♠ Q5  
 ♥ KQ4  
 ♦ AKQ87  
 ♣ KJ9

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: 236	♠ 96	The opponents are silent.
Dealer: N	♥ AKQ43	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ A86	

Board: 237	♠ 82	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ KJ1074	Partner bids first.
HCP: 11	♣ 752	

Board: 238	♠ AJ	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ AJ1086	You bid first.
HCP: 20	♣ K104	

Board: 239	♠ A2	The opponents are silent.
Dealer: S	♥ 1043	
Vul: None	♦ AK6	Partner bids first.
HCP: 15	♣ A8732	

Board: 240	♠ J8	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ AQJ8	You bid first.
HCP: 20	♣ KQ52	

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

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ 1075		2NT	Pass	3NT
Vul: None	♥ AKQ43	♥ J92				
North HCP: 20	♦ AK2	♦ J854	AP			
South HCP: 5	♣ A86	♣ QJ9				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKQJ				2NT
Vul: NS	♥ AK7	♥ J943				
North HCP: 11	♦ KJ1074	♦ A6	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ 752	♣ KQ10	1. Quantitative	4NT		
Contract: 4N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ104		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK5	♥ 64	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ1086	♦ KQ2	Pass	6NT	AP	
South HCP: 14	♣ K104	♣ A632	1. Stayman			
Contract: 6N N			2. Quantitative	4NT		

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQ				2NT
Vul: None	♥ 1043	♥ AK9				
North HCP: 15	♦ AK6	♦ Q10952	Pass	6NT	AP	
South HCP: 20	♣ A8732	♣ KQJ				
Contract: 6N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ KQ6		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK6	♥ QJ43	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AQJ8	♦ K103	AP			
South HCP: 12	♣ KQ52	♣ J96	1. Stayman			
Contract: 4N N			2. Quantitative	4NT		

## South hands (Practice Page)

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

Board: 236	♠ 1075	The opponents are silent.
Dealer: N	♥ J92	
Vul: None	♦ J854	Partner bids first.
HCP: 5	♣ QJ9	

Board: 237	♠ AKQJ	The opponents are silent.
Dealer: S	♥ J943	
Vul: NS	♦ A6	You bid first.
HCP: 20	♣ KQ10	

Board: 238	♠ KQ104	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ KQ2	Partner bids first.
HCP: 14	♣ A632	

Board: 239	♠ KQ	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ Q10952	You bid first.
HCP: 20	♣ KQJ	

Board: 240	♠ KQ6	The opponents are silent.
Dealer: N	♥ QJ43	
Vul: NS	♦ K103	Partner bids first.
HCP: 12	♣ J96	

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

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ 1075		2NT	Pass	3NT
Vul: None	♥ AKQ43	♥ J92				
North HCP: 20	♦ AK2	♦ J854	AP			
South HCP: 5	♣ A86	♣ QJ9				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKQJ				2NT
Vul: NS	♥ AK7	♥ J943				
North HCP: 11	♦ KJ1074	♦ A6	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ 752	♣ KQ10	1. Quantitative	4NT		
Contract: 4N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ104		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK5	♥ 64	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ1086	♦ KQ2	Pass	6NT	AP	
South HCP: 14	♣ K104	♣ A632	1. Stayman			
Contract: 6N N			2. Quantitative	4NT		

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQ				2NT
Vul: None	♥ 1043	♥ AK9				
North HCP: 15	♦ AK6	♦ Q10952	Pass	6NT	AP	
South HCP: 20	♣ A8732	♣ KQJ				
Contract: 6N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ KQ6		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK6	♥ QJ43	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AQJ8	♦ K103	AP			
South HCP: 12	♣ KQ52	♣ J96	1. Stayman			
Contract: 4N N			2. Quantitative	4NT		



## North hands (Practice Page)

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

Board: 241	♠ 75	The opponents are silent.
Dealer: S	♥ 762	
Vul: EW	♦ K1098	Partner bids first.
HCP: 7	♣ A985	

Board: 242	♠ AJ972	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ KQJ6	You bid first.
HCP: 20	♣ A9	

Board: 243	♠ J87	The opponents are silent.
Dealer: S	♥ 10542	
Vul: NS	♦ A763	Partner bids first.
HCP: 10	♣ AJ	

Board: 244	♠ AK62	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: EW	♦ A2	You bid first.
HCP: 20	♣ A107	

Board: 245	♠ 1084	The opponents are silent.
Dealer: S	♥ K964	
Vul: Both	♦ 32	Partner bids first.
HCP: 7	♣ KJ74	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ K4				2NT
Vul: EW	♥ 762	♥ AKQ8				
North HCP: 7	♦ K1098	♦ AJ742	Pass	3NT	AP	
South HCP: 20	♣ A985	♣ QJ				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AJ972	♠ KQ10				
Vul: None	♥ AJ	♥ 76		2NT	Pass	6NT
North HCP: 20	♦ KQJ6	♦ A932	AP			
South HCP: 12	♣ A9	♣ K865				
Contract: 6N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ AK5				2NT
Vul: NS	♥ 10542	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ A763	♦ KJ2	Pass	3NT	AP	
South HCP: 21	♣ AJ	♣ K1095	1. Stayman			
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ Q95				
Vul: EW	♥ AJ42	♥ KQ3		2NT	Pass	6NT
North HCP: 20	♦ A2	♦ QJ84	AP			
South HCP: 13	♣ A107	♣ K92				
Contract: 6N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ 653				2NT
Vul: Both	♥ K964	♥ AQ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 32	♦ AKQJ8	Pass	3NT	AP	
South HCP: 20	♣ KJ74	♣ A9	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 241	♠ K4	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ AJ742	You bid first.
HCP: 20	♣ QJ	

Board: 242	♠ KQ10	The opponents are silent.
Dealer: N	♥ 76	
Vul: None	♦ A932	Partner bids first.
HCP: 12	♣ K865	

Board: 243	♠ AK5	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ KJ2	You bid first.
HCP: 21	♣ K1095	

Board: 244	♠ Q95	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ QJ84	Partner bids first.
HCP: 13	♣ K92	

Board: 245	♠ 653	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: Both	♦ AKQJ8	You bid first.
HCP: 20	♣ A9	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ K4				2NT
Vul: EW	♥ 762	♥ AKQ8				
North HCP: 7	♦ K1098	♦ AJ742	Pass	3NT	AP	
South HCP: 20	♣ A985	♣ QJ				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AJ972	♠ KQ10				
Vul: None	♥ AJ	♥ 76		2NT	Pass	6NT
North HCP: 20	♦ KQJ6	♦ A932	AP			
South HCP: 12	♣ A9	♣ K865				
Contract: 6N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ AK5				2NT
Vul: NS	♥ 10542	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ A763	♦ KJ2	Pass	3NT	AP	
South HCP: 21	♣ AJ	♣ K1095	1. Stayman			
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ Q95				
Vul: EW	♥ AJ42	♥ KQ3		2NT	Pass	6NT
North HCP: 20	♦ A2	♦ QJ84	AP			
South HCP: 13	♣ A107	♣ K92				
Contract: 6N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ 653				2NT
Vul: Both	♥ K964	♥ AQ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 32	♦ AKQJ8	Pass	3NT	AP	
South HCP: 20	♣ KJ74	♣ A9	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 246	♠ K1054	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ A1042	You bid first.
HCP: 20	♣ AK	

Board: 247	♠ A32	The opponents are silent.
Dealer: S	♥ A975	
Vul: EW	♦ KJ94	Partner bids first.
HCP: 15	♣ K8	

Board: 248	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: Both	♦ 876	You bid first.
HCP: 20	♣ A76	

Board: 249	♠ 9865	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ Q984	Partner bids first.
HCP: 8	♣ KJ	

Board: 250	♠ AK54	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: EW	♦ A54	You bid first.
HCP: 20	♣ A9	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ K1054	♠ AJ32		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ9	♥ KJ73	Pass	3♠	Pass	6♠
North HCP: 20	♦ A1042	♦ J7	AP			
South HCP: 12	♣ AK	♣ Q97	1. Stayman			
Contract: 6♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ KQ54				2NT
Vul: EW	♥ A975	♥ KQ62	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ KJ94	♦ A7	Pass	6NT	AP	
South HCP: 20	♣ K8	♣ AQ4	1. Stayman			
Contract: 6N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 10985		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ8	♥ K432	Pass	3♠	Pass	4♠
North HCP: 20	♦ 876	♦ J54	AP			
South HCP: 6	♣ A76	♣ Q10	1. Stayman			
Contract: 4♠ N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ J7				2NT
Vul: None	♥ Q92	♥ AKJ86	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ Q984	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ KJ	♣ A964	1. Stayman			
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ J1092		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ32	♥ K7	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A54	♦ KQ7	AP			
South HCP: 11	♣ A9	♣ Q763	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

## South hands (Practice Page)

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

Board: 246	♠ AJ32	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: NS	♦ J7	Partner bids first.
HCP: 12	♣ Q97	

Board: 247	♠ KQ54	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ AQ4	

Board: 248	♠ 10985	The opponents are silent.
Dealer: N	♥ K432	
Vul: Both	♦ J54	Partner bids first.
HCP: 6	♣ Q10	

Board: 249	♠ J7	The opponents are silent.
Dealer: S	♥ AKJ86	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ A964	

Board: 250	♠ J1092	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 11	♣ Q763	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ K1054	♠ AJ32		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ9	♥ KJ73	Pass	3♠	Pass	6♠
North HCP: 20	♦ A1042	♦ J7	AP			
South HCP: 12	♣ AK	♣ Q97	1. Stayman			
Contract: 6♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ KQ54				2NT
Vul: EW	♥ A975	♥ KQ62	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ KJ94	♦ A7	Pass	6NT	AP	
South HCP: 20	♣ K8	♣ AQ4	1. Stayman			
Contract: 6N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 10985		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ8	♥ K432	Pass	3♠	Pass	4♠
North HCP: 20	♦ 876	♦ J54	AP			
South HCP: 6	♣ A76	♣ Q10	1. Stayman			
Contract: 4♠ N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ J7				2NT
Vul: None	♥ Q92	♥ AKJ86	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ Q984	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ KJ	♣ A964	1. Stayman			
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ J1092		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ32	♥ K7	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A54	♦ KQ7	AP			
South HCP: 11	♣ A9	♣ Q763	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			



## North hands (Practice Page)

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

Board: 251	♠ J52	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ Q1042	Partner bids first.
HCP: 6	♣ J873	

Board: 252	♠ AK942	The opponents are silent.
Dealer: N	♥ 85	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ AK4	

Board: 253	♠ Q432	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ 1074	Partner bids first.
HCP: 11	♣ K54	

Board: 254	♠ A64	The opponents are silent.
Dealer: N	♥ AK986	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ K9	

Board: 255	♠ J53	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ Q9854	Partner bids first.
HCP: 6	♣ 84	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A43				2NT
Vul: Both	♥ Q8	♥ AK76				
North HCP: 6	♦ Q1042	♦ A865	Pass	3NT	AP	
South HCP: 21	♣ J873	♣ AQ				
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK942	♠ Q1083		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 85	♥ Q73	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ7	♦ J82	AP			
South HCP: 6	♣ AK4	♣ J86	1. Stayman			
Contract: 4♠ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q432	♠ K10				2NT
Vul: NS	♥ AQ2	♥ K108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ 1074	♦ AQJ6	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ K54	♣ AQJ10	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ K93		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AK986	♥ J75	AP			
North HCP: 20	♦ AQ5	♦ K10986	1. Quantitative 4NT			
South HCP: 11	♣ K9	♣ A10				
Contract: 4N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A97				2NT
Vul: NS	♥ QJ9	♥ AK2	Pass	3NT	AP	
North HCP: 6	♦ Q9854	♦ J73				
South HCP: 20	♣ 84	♣ AKJ6				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 251	♠ A43	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ A865	You bid first.
HCP: 21	♣ AQ	

Board: 252	♠ Q1083	The opponents are silent.
Dealer: N	♥ Q73	
Vul: None	♦ J82	Partner bids first.
HCP: 6	♣ J86	

Board: 253	♠ K10	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ AQJ6	You bid first.
HCP: 20	♣ AQJ10	

Board: 254	♠ K93	The opponents are silent.
Dealer: N	♥ J75	
Vul: Both	♦ K10986	Partner bids first.
HCP: 11	♣ A10	

Board: 255	♠ A97	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ J73	You bid first.
HCP: 20	♣ AKJ6	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A43				2NT
Vul: Both	♥ Q8	♥ AK76				
North HCP: 6	♦ Q1042	♦ A865	Pass	3NT	AP	
South HCP: 21	♣ J873	♣ AQ				
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK942	♠ Q1083		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 85	♥ Q73	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ7	♦ J82	AP			
South HCP: 6	♣ AK4	♣ J86	1. Stayman			
Contract: 4♠ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q432	♠ K10				2NT
Vul: NS	♥ AQ2	♥ K108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ 1074	♦ AQJ6	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ K54	♣ AQJ10	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ K93		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AK986	♥ J75	AP			
North HCP: 20	♦ AQ5	♦ K10986	1. Quantitative 4NT			
South HCP: 11	♣ K9	♣ A10				
Contract: 4N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A97				2NT
Vul: NS	♥ QJ9	♥ AK2				
North HCP: 6	♦ Q9854	♦ J73	Pass	3NT	AP	
South HCP: 20	♣ 84	♣ AKJ6				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 256	♠ AJ6	The opponents are silent.
Dealer: N	♥ K102	
Vul: EW	♦ AK64	You bid first.
HCP: 20	♣ AJ5	

Board: 257	♠ 53	The opponents are silent.
Dealer: S	♥ J754	
Vul: None	♦ A62	Partner bids first.
HCP: 7	♣ Q984	

Board: 258	♠ AK762	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ Q106	

Board: 259	♠ KQ93	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ 1085	Partner bids first.
HCP: 12	♣ AQ72	

Board: 260	♠ A876	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ K86	You bid first.
HCP: 20	♣ AKQ9	

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

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 932		2NT	Pass	3NT
Vul: EW	♥ K102	♥ QJ				
North HCP: 20	♦ AK64	♦ Q1072	AP			
South HCP: 7	♣ AJ5	♣ Q987				
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ QJ4				2NT
Vul: None	♥ J754	♥ KQ106	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ A62	♦ KQ95	Pass	4♥	AP	
South HCP: 20	♣ Q984	♣ AK	1. Stayman			
Contract: 4♥ S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AK762	♠ J103				
Vul: NS	♥ A2	♥ J84		2NT	AP	
North HCP: 20	♦ AK10	♦ J43				
South HCP: 4	♣ Q106	♣ J987				
Contract: 2N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ A107				2NT
Vul: EW	♥ J4	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 1085	♦ KQJ4	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ AQ72	♣ KJ3	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ A876	♠ J95		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A6	♥ KQ43	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K86	♦ AQ105	Pass	6NT	AP	
South HCP: 12	♣ AKQ9	♣ 74	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: 256	♠ 932	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ Q1072	Partner bids first.
HCP: 7	♣ Q987	

Board: 257	♠ QJ4	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: None	♦ KQ95	You bid first.
HCP: 20	♣ AK	

Board: 258	♠ J103	The opponents are silent.
Dealer: N	♥ J84	
Vul: NS	♦ J43	Partner bids first.
HCP: 4	♣ J987	

Board: 259	♠ A107	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ KQJ4	You bid first.
HCP: 21	♣ KJ3	

Board: 260	♠ J95	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: Both	♦ AQ105	Partner bids first.
HCP: 12	♣ 74	

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

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 932		2NT	Pass	3NT
Vul: EW	♥ K102	♥ QJ				
North HCP: 20	♦ AK64	♦ Q1072	AP			
South HCP: 7	♣ AJ5	♣ Q987				
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ QJ4				2NT
Vul: None	♥ J754	♥ KQ106	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ A62	♦ KQ95	Pass	4♥	AP	
South HCP: 20	♣ Q984	♣ AK	1. Stayman			
Contract: 4♥ S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AK762	♠ J103				
Vul: NS	♥ A2	♥ J84		2NT	AP	
North HCP: 20	♦ AK10	♦ J43				
South HCP: 4	♣ Q106	♣ J987				
Contract: 2N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ A107				2NT
Vul: EW	♥ J4	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 1085	♦ KQJ4	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ AQ72	♣ KJ3	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ A876	♠ J95		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A6	♥ KQ43	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K86	♦ AQ105	Pass	6NT	AP	
South HCP: 12	♣ AKQ9	♣ 74	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			



## North hands (Practice Page)

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

Board: 261	♠ J8	The opponents are silent.
Dealer: S	♥ 10875	
Vul: NS	♦ 832	Partner bids first.
HCP: 4	♣ K985	

Board: 262	♠ 104	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ KQJ52	You bid first.
HCP: 21	♣ AQ	

Board: 263	♠ 10862	The opponents are silent.
Dealer: S	♥ 842	
Vul: Both	♦ KJ10	Partner bids first.
HCP: 5	♣ J106	

Board: 264	♠ AKQ85	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ 532	You bid first.
HCP: 20	♣ AK7	

Board: 265	♠ AKQ	The opponents are silent.
Dealer: S	♥ A873	
Vul: EW	♦ 75	Partner bids first.
HCP: 16	♣ K1094	

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

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ1095				2NT
Vul: NS	♥ 10875	♥ QJ3				
North HCP: 4	♦ 832	♦ KQ	AP			
South HCP: 20	♣ K985	♣ AQ7				
Contract: 2N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ KQ93		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ6	♥ J94	Pass	3♥	Pass	6NT
North HCP: 21	♦ KQJ52	♦ A6	AP			
South HCP: 13	♣ AQ	♣ K764	1. Stayman			
Contract: 6N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 10862	♠ KQ9				2NT
Vul: Both	♥ 842	♥ AKQJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ KJ10	♦ 76	Pass	3NT	AP	
South HCP: 20	♣ J106	♣ KQ3	1. Stayman			
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AKQ85	♠ J7		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ A5	♥ KQ7	AP			
North HCP: 20	♦ 532	♦ KJ7	1. Quantitative 4NT			
South HCP: 11	♣ AK7	♣ J10632				
Contract: 4N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 1098				2NT
Vul: EW	♥ A873	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 16	♦ 75	♦ AKQJ4	Pass	6NT	AP	
South HCP: 20	♣ K1094	♣ AQJ	1. Stayman			
Contract: 6N S						

## South hands (Practice Page)

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

Board: 261	♠ AQ1095	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AQ7	

Board: 262	♠ KQ93	The opponents are silent.
Dealer: N	♥ J94	
Vul: EW	♦ A6	Partner bids first.
HCP: 13	♣ K764	

Board: 263	♠ KQ9	The opponents are silent.
Dealer: S	♥ AKQJ5	
Vul: Both	♦ 76	You bid first.
HCP: 20	♣ KQ3	

Board: 264	♠ J7	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ KJ7	Partner bids first.
HCP: 11	♣ J10632	

Board: 265	♠ 1098	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ AKQJ4	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: 261	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ1095				2NT
Vul: NS	♥ 10875	♥ QJ3				
North HCP: 4	♦ 832	♦ KQ	AP			
South HCP: 20	♣ K985	♣ AQ7				
Contract: 2N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ KQ93		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ6	♥ J94	Pass	3♥	Pass	6NT
North HCP: 21	♦ KQJ52	♦ A6	AP			
South HCP: 13	♣ AQ	♣ K764	1. Stayman			
Contract: 6N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 10862	♠ KQ9				2NT
Vul: Both	♥ 842	♥ AKQJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ KJ10	♦ 76	Pass	3NT	AP	
South HCP: 20	♣ J106	♣ KQ3	1. Stayman			
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AKQ85	♠ J7		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ A5	♥ KQ7	AP			
North HCP: 20	♦ 532	♦ KJ7	1. Quantitative 4NT			
South HCP: 11	♣ AK7	♣ J10632				
Contract: 4N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 1098				2NT
Vul: EW	♥ A873	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 16	♦ 75	♦ AKQJ4	Pass	6NT	AP	
South HCP: 20	♣ K1094	♣ AQJ	1. Stayman			
Contract: 6N S						

## North hands (Practice Page)

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

Board: 266	♠ A1082	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ AQ5	

Board: 267	♠ 873	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ A982	Partner bids first.
HCP: 6	♣ Q1098	

Board: 268	♠ AQ109	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AQ74	You bid first.
HCP: 20	♣ A106	

Board: 269	♠ KJ95	The opponents are silent.
Dealer: S	♥ K873	
Vul: Both	♦ Q83	Partner bids first.
HCP: 12	♣ K8	

Board: 270	♠ A72	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ A875	You bid first.
HCP: 20	♣ A103	

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

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A1082	♠ J653		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ10	♥ Q43	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ7	♦ J832	AP			
South HCP: 5	♣ AQ5	♣ J10	1. Stayman			
Contract: 4♠ N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ KQ2				2NT
Vul: None	♥ 95	♥ AKJ3	Pass	3NT	AP	
North HCP: 6	♦ A982	♦ 765				
South HCP: 20	♣ Q1098	♣ AK4				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ K72		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ	♥ 5432	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQ74	♦ J62	AP			
South HCP: 7	♣ A106	♣ K75	1. Stayman			
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ KJ95	♠ A4				2NT
Vul: Both	♥ K873	♥ AQ642	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ Q83	♦ A10	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ K8	♣ AQ94	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KQJ				
Vul: None	♥ AKJ	♥ Q65		2NT	Pass	6NT
North HCP: 20	♦ A875	♦ KQ4	AP			
South HCP: 14	♣ A103	♣ J986				
Contract: 6N N						

## South hands (Practice Page)

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

Board: 266	♠ J653	The opponents are silent.
Dealer: N	♥ Q43	
Vul: Both	♦ J832	Partner bids first.
HCP: 5	♣ J10	

Board: 267	♠ KQ2	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ 765	You bid first.
HCP: 20	♣ AK4	

Board: 268	♠ K72	The opponents are silent.
Dealer: N	♥ 5432	
Vul: NS	♦ J62	Partner bids first.
HCP: 7	♣ K75	

Board: 269	♠ A4	The opponents are silent.
Dealer: S	♥ AQ642	
Vul: Both	♦ A10	You bid first.
HCP: 20	♣ AQ94	

Board: 270	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q65	
Vul: None	♦ KQ4	Partner bids first.
HCP: 14	♣ J986	

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

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A1082	♠ J653		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ10	♥ Q43	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ7	♦ J832	AP			
South HCP: 5	♣ AQ5	♣ J10	1. Stayman			
Contract: 4♠ N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ KQ2				2NT
Vul: None	♥ 95	♥ AKJ3	Pass	3NT	AP	
North HCP: 6	♦ A982	♦ 765				
South HCP: 20	♣ Q1098	♣ AK4				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ K72		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ	♥ 5432	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQ74	♦ J62	AP			
South HCP: 7	♣ A106	♣ K75	1. Stayman			
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ KJ95	♠ A4				2NT
Vul: Both	♥ K873	♥ AQ642	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ Q83	♦ A10	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ K8	♣ AQ94	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KQJ				
Vul: None	♥ AKJ	♥ Q65		2NT	Pass	6NT
North HCP: 20	♦ A875	♦ KQ4	AP			
South HCP: 14	♣ A103	♣ J986				
Contract: 6N N						



## North hands (Practice Page)

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

Board: 271	♠ K963	The opponents are silent.
Dealer: S	♥ 965	
Vul: NS	♦ A82	Partner bids first.
HCP: 7	♣ 874	

Board: 272	♠ AQJ	The opponents are silent.
Dealer: N	♥ QJ96	
Vul: EW	♦ AQ6	You bid first.
HCP: 21	♣ AJ2	

Board: 273	♠ AQ6	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: None	♦ Q1084	Partner bids first.
HCP: 14	♣ 63	

Board: 274	♠ K965	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: NS	♦ K9	You bid first.
HCP: 20	♣ AKJ8	

Board: 275	♠ A1097	The opponents are silent.
Dealer: S	♥ A1062	
Vul: EW	♦ 43	Partner bids first.
HCP: 8	♣ 1084	

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

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K963	♠ AJ875				2NT
Vul: NS	♥ 965	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ A82	♦ KQ	Pass	4♠	AP	
South HCP: 20	♣ 874	♣ K96	1. Stayman			
Contract: 4♠ S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K42				
Vul: EW	♥ QJ96	♥ K7		2NT	Pass	6NT
North HCP: 21	♦ AQ6	♦ K8742	AP			
South HCP: 12	♣ AJ2	♣ K98				
Contract: 6N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K4				2NT
Vul: None	♥ AQ52	♥ J7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ Q1084	♦ AK975	Pass	6NT	AP	
South HCP: 20	♣ 63	♣ AKQ7	1. Stayman			
Contract: 6N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ K965	♠ 103				
Vul: NS	♥ AQ8	♥ 9654		2NT	AP	
North HCP: 20	♦ K9	♦ A76				
South HCP: 4	♣ AKJ8	♣ 9754				
Contract: 2N N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ KQ5				2NT
Vul: EW	♥ A1062	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 43	♦ A10987	Pass	3NT	AP	
South HCP: 20	♣ 1084	♣ AQ	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 271	♠ AJ875	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ K96	

Board: 272	♠ K42	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ K8742	Partner bids first.
HCP: 12	♣ K98	

Board: 273	♠ K4	The opponents are silent.
Dealer: S	♥ J7	
Vul: None	♦ AK975	You bid first.
HCP: 20	♣ AKQ7	

Board: 274	♠ 103	The opponents are silent.
Dealer: N	♥ 9654	
Vul: NS	♦ A76	Partner bids first.
HCP: 4	♣ 9754	

Board: 275	♠ KQ5	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ A10987	You bid first.
HCP: 20	♣ AQ	

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

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K963	♠ AJ875				2NT
Vul: NS	♥ 965	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ A82	♦ KQ	Pass	4♠	AP	
South HCP: 20	♣ 874	♣ K96	1. Stayman			
Contract: 4♠ S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K42				
Vul: EW	♥ QJ96	♥ K7		2NT	Pass	6NT
North HCP: 21	♦ AQ6	♦ K8742	AP			
South HCP: 12	♣ AJ2	♣ K98				
Contract: 6N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K4				2NT
Vul: None	♥ AQ52	♥ J7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ Q1084	♦ AK975	Pass	6NT	AP	
South HCP: 20	♣ 63	♣ AKQ7	1. Stayman			
Contract: 6N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ K965	♠ 103				
Vul: NS	♥ AQ8	♥ 9654		2NT	AP	
North HCP: 20	♦ K9	♦ A76				
South HCP: 4	♣ AKJ8	♣ 9754				
Contract: 2N N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ KQ5				2NT
Vul: EW	♥ A1062	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 43	♦ A10987	Pass	3NT	AP	
South HCP: 20	♣ 1084	♣ AQ	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 276	♠ QJ10	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: Both	♦ AK96	You bid first.
HCP: 20	♣ J8	

Board: 277	♠ AK96	The opponents are silent.
Dealer: S	♥ 1072	
Vul: NS	♦ A8	Partner bids first.
HCP: 13	♣ Q872	

Board: 278	♠ AJ10	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ KJ8	You bid first.
HCP: 21	♣ AJ107	

Board: 279	♠ AQ5	The opponents are silent.
Dealer: S	♥ 63	
Vul: Both	♦ QJ763	Partner bids first.
HCP: 13	♣ A87	

Board: 280	♠ J832	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ AKQ7	

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

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K42		2NT	Pass	6NT
Vul: Both	♥ AKQ3	♥ 87				
North HCP: 20	♦ AK96	♦ J854	AP			
South HCP: 13	♣ J8	♣ AKQ3				
Contract: 6N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ AK96	♠ 32				2NT
Vul: NS	♥ 1072	♥ AKQ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ A8	♦ QJ10	Pass	6NT	AP	
South HCP: 20	♣ Q872	♣ AKJ5	1. Stayman			
Contract: 6N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 972		2NT	Pass	3NT
Vul: EW	♥ AK4	♥ 1096				
North HCP: 21	♦ KJ8	♦ Q5	AP			
South HCP: 7	♣ AJ107	♣ KQ986				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ 42				2NT
Vul: Both	♥ 63	♥ AK4				
North HCP: 13	♦ QJ763	♦ AK10	Pass	6NT	AP	
South HCP: 20	♣ A87	♣ KQJ102				
Contract: 6N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ J832	♠ AK109		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ3	♥ 974	Pass	3♠	Pass	6♠
North HCP: 21	♦ AJ	♦ 10842	AP			
South HCP: 8	♣ AKQ7	♣ J10	1. Stayman			
Contract: 6♠ N						

## South hands (Practice Page)

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

Board: 276	♠ K42	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ J854	Partner bids first.
HCP: 13	♣ AKQ3	

Board: 277	♠ 32	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ QJ10	You bid first.
HCP: 20	♣ AKJ5	

Board: 278	♠ 972	The opponents are silent.
Dealer: N	♥ 1096	
Vul: EW	♦ Q5	Partner bids first.
HCP: 7	♣ KQ986	

Board: 279	♠ 42	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ AK10	You bid first.
HCP: 20	♣ KQJ102	

Board: 280	♠ AK109	The opponents are silent.
Dealer: N	♥ 974	
Vul: None	♦ 10842	Partner bids first.
HCP: 8	♣ J10	

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

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K42		2NT	Pass	6NT
Vul: Both	♥ AKQ3	♥ 87				
North HCP: 20	♦ AK96	♦ J854	AP			
South HCP: 13	♣ J8	♣ AKQ3				
Contract: 6N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ AK96	♠ 32				2NT
Vul: NS	♥ 1072	♥ AKQ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ A8	♦ QJ10	Pass	6NT	AP	
South HCP: 20	♣ Q872	♣ AKJ5	1. Stayman			
Contract: 6N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 972		2NT	Pass	3NT
Vul: EW	♥ AK4	♥ 1096				
North HCP: 21	♦ KJ8	♦ Q5	AP			
South HCP: 7	♣ AJ107	♣ KQ986				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ 42				2NT
Vul: Both	♥ 63	♥ AK4				
North HCP: 13	♦ QJ763	♦ AK10	Pass	6NT	AP	
South HCP: 20	♣ A87	♣ KQJ102				
Contract: 6N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ J832	♠ AK109		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ3	♥ 974	Pass	3♠	Pass	6♠
North HCP: 21	♦ AJ	♦ 10842	AP			
South HCP: 8	♣ AKQ7	♣ J10	1. Stayman			
Contract: 6♠ N						



## North hands (Practice Page)

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

Board: 281	♠ 975	The opponents are silent.
Dealer: S	♥ K62	
Vul: EW	♦ K95	Partner bids first.
HCP: 6	♣ 9653	

Board: 282	♠ K95	The opponents are silent.
Dealer: N	♥ AKJ82	
Vul: Both	♦ KJ	You bid first.
HCP: 21	♣ AQ4	

Board: 283	♠ Q3	The opponents are silent.
Dealer: S	♥ 986	
Vul: None	♦ AQ983	Partner bids first.
HCP: 8	♣ 984	

Board: 284	♠ QJ	The opponents are silent.
Dealer: N	♥ K862	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ A72	

Board: 285	♠ Q1087	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: None	♦ Q64	Partner bids first.
HCP: 9	♣ 84	

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

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AK10				2NT
Vul: EW	♥ K62	♥ AQJ8				
North HCP: 6	♦ K95	♦ 42	Pass	3NT	AP	
South HCP: 20	♣ 9653	♣ KQJ4				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AKJ82	♥ Q105				
North HCP: 21	♦ KJ	♦ 98753	Pass	6NT	AP	
South HCP: 11	♣ AQ4	♣ K102	1. Quantitative	4NT		
Contract: 6N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ J762				2NT
Vul: None	♥ 986	♥ AK74				
North HCP: 8	♦ AQ983	♦ KJ	Pass	3NT	AP	
South HCP: 21	♣ 984	♣ AKQ				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A1096		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K862	♥ A75	Pass	3♥	Pass	6NT
North HCP: 20	♦ AKQJ	♦ 875	AP			
South HCP: 13	♣ A72	♣ KQ10	1. Stayman			
Contract: 6N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AKJ2				2NT
Vul: None	♥ AJ98	♥ Q3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ Q64	♦ AK92	Pass	4♠	AP	
South HCP: 20	♣ 84	♣ QJ3	1. Stayman			
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 281	♠ AK10	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: EW	♦ 42	You bid first.
HCP: 20	♣ KQJ4	

Board: 282	♠ AQ	The opponents are silent.
Dealer: N	♥ Q105	
Vul: Both	♦ 98753	Partner bids first.
HCP: 11	♣ K102	

Board: 283	♠ J762	The opponents are silent.
Dealer: S	♥ AK74	
Vul: None	♦ KJ	You bid first.
HCP: 21	♣ AKQ	

Board: 284	♠ A1096	The opponents are silent.
Dealer: N	♥ A75	
Vul: NS	♦ 875	Partner bids first.
HCP: 13	♣ KQ10	

Board: 285	♠ AKJ2	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ AK92	You bid first.
HCP: 20	♣ QJ3	

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

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AK10				2NT
Vul: EW	♥ K62	♥ AQJ8				
North HCP: 6	♦ K95	♦ 42	Pass	3NT	AP	
South HCP: 20	♣ 9653	♣ KQJ4				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AKJ82	♥ Q105				
North HCP: 21	♦ KJ	♦ 98753	Pass	6NT	AP	
South HCP: 11	♣ AQ4	♣ K102	1. Quantitative	4NT		
Contract: 6N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ J762				2NT
Vul: None	♥ 986	♥ AK74				
North HCP: 8	♦ AQ983	♦ KJ	Pass	3NT	AP	
South HCP: 21	♣ 984	♣ AKQ				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A1096		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K862	♥ A75	Pass	3♥	Pass	6NT
North HCP: 20	♦ AKQJ	♦ 875	AP			
South HCP: 13	♣ A72	♣ KQ10	1. Stayman			
Contract: 6N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AKJ2				2NT
Vul: None	♥ AJ98	♥ Q3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ Q64	♦ AK92	Pass	4♠	AP	
South HCP: 20	♣ 84	♣ QJ3	1. Stayman			
Contract: 4♠ S						

## North hands (Practice Page)

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

Board: 286	♠ AK	The opponents are silent.
Dealer: N	♥ QJ42	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ K10863	

Board: 287	♠ 42	The opponents are silent.
Dealer: S	♥ 873	
Vul: EW	♦ 743	Partner bids first.
HCP: 9	♣ AKQ98	

Board: 288	♠ AKJ103	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ Q84	You bid first.
HCP: 20	♣ K8	

Board: 289	♠ KQ8	The opponents are silent.
Dealer: S	♥ AJ43	
Vul: NS	♦ QJ76	Partner bids first.
HCP: 13	♣ 106	

Board: 290	♠ QJ	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ KQ1096	You bid first.
HCP: 20	♣ AK5	

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

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q104		2NT	Pass	6NT
Vul: NS	♥ QJ42	♥ AK				
North HCP: 20	♦ AK	♦ Q8543	AP			
South HCP: 15	♣ K10863	♣ A54				
Contract: 6N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK98				2NT
Vul: EW	♥ 873	♥ AQ6				
North HCP: 9	♦ 743	♦ AQJ	Pass	3NT	AP	
South HCP: 21	♣ AKQ98	♣ J76				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AKJ103	♠ Q864		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ	♥ 965	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q84	♦ A5	AP			
South HCP: 6	♣ K8	♣ 10976	1. Stayman			
Contract: 4♠ N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ3				2NT
Vul: NS	♥ AJ43	♥ 1062	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ QJ76	♦ AK9	Pass	4NT <sup>2</sup>	AP	
South HCP: 21	♣ 106	♣ AKQ3	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ9	♥ 10653	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ1096	♦ J42	AP			
South HCP: 6	♣ AK5	♣ Q987	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 286	♠ Q104	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ Q8543	Partner bids first.
HCP: 15	♣ A54	

Board: 287	♠ AK98	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ AQJ	You bid first.
HCP: 21	♣ J76	

Board: 288	♠ Q864	The opponents are silent.
Dealer: N	♥ 965	
Vul: None	♦ A5	Partner bids first.
HCP: 6	♣ 10976	

Board: 289	♠ AJ3	The opponents are silent.
Dealer: S	♥ 1062	
Vul: NS	♦ AK9	You bid first.
HCP: 21	♣ AKQ3	

Board: 290	♠ K2	The opponents are silent.
Dealer: N	♥ 10653	
Vul: EW	♦ J42	Partner bids first.
HCP: 6	♣ Q987	

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

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q104		2NT	Pass	6NT
Vul: NS	♥ QJ42	♥ AK				
North HCP: 20	♦ AK	♦ Q8543	AP			
South HCP: 15	♣ K10863	♣ A54				
Contract: 6N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK98				2NT
Vul: EW	♥ 873	♥ AQ6				
North HCP: 9	♦ 743	♦ AQJ	Pass	3NT	AP	
South HCP: 21	♣ AKQ98	♣ J76				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AKJ103	♠ Q864		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ	♥ 965	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q84	♦ A5	AP			
South HCP: 6	♣ K8	♣ 10976	1. Stayman			
Contract: 4♠ N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ3				2NT
Vul: NS	♥ AJ43	♥ 1062	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ QJ76	♦ AK9	Pass	4NT <sup>2</sup>	AP	
South HCP: 21	♣ 106	♣ AKQ3	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ9	♥ 10653	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ1096	♦ J42	AP			
South HCP: 6	♣ AK5	♣ Q987	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

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

Board: 291	♠ Q972	The opponents are silent.
Dealer: S	♥ K843	
Vul: Both	♦ K6	Partner bids first.
HCP: 13	♣ AJ10	

Board: 292	♠ AK84	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: NS	♦ KQ6	You bid first.
HCP: 20	♣ A94	

Board: 293	♠ J10	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: EW	♦ K96	Partner bids first.
HCP: 10	♣ Q1085	

Board: 294	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ A85	You bid first.
HCP: 21	♣ A865	

Board: 295	♠ J1095	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ Q1063	Partner bids first.
HCP: 12	♣ AJ	

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

Board: 291

Dealer: S

Vul: Both

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ Q972

♥ K843

♦ K6

♣ AJ10

South:

♠ AK1083

♥ AQ2

♦ AJ8

♣ K5

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 292

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AK84

♥ KJ8

♦ KQ6

♣ A94

South:

♠ J5

♥ AQ7

♦ A104

♣ K8765

West North East South

2NT Pass 6NT

AP

Board: 293

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ J10

♥ KJ95

♦ K96

♣ Q1085

South:

♠ A63

♥ Q108

♦ AQJ74

♣ AK

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 294

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AQ6

♥ AK3

♦ A85

♣ A865

South:

♠ 542

♥ 52

♦ QJ963

♣ J107

West North East South

2NT AP

Board: 295

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ J1095

♥ KJ7

♦ Q1063

♣ AJ

South:

♠ AKQ

♥ Q104

♦ AK87

♣ Q97

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

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

Board: 291	♠ AK1083	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ AJ8	You bid first.
HCP: 21	♣ K5	

Board: 292	♠ J5	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ A104	Partner bids first.
HCP: 14	♣ K8765	

Board: 293	♠ A63	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ AQJ74	You bid first.
HCP: 20	♣ AK	

Board: 294	♠ 542	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ QJ963	Partner bids first.
HCP: 4	♣ J107	

Board: 295	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q104	
Vul: None	♦ AK87	You bid first.
HCP: 20	♣ Q97	

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

Board: 291

Dealer: S

Vul: Both

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ Q972

♥ K843

♦ K6

♣ AJ10

South:

♠ AK1083

♥ AQ2

♦ AJ8

♣ K5

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 292

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AK84

♥ KJ8

♦ KQ6

♣ A94

South:

♠ J5

♥ AQ7

♦ A104

♣ K8765

West North East South

2NT Pass 6NT

AP

Board: 293

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ J10

♥ KJ95

♦ K96

♣ Q1085

South:

♠ A63

♥ Q108

♦ AQJ74

♣ AK

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 294

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AQ6

♥ AK3

♦ A85

♣ A865

South:

♠ 542

♥ 52

♦ QJ963

♣ J107

West North East South

2NT AP

Board: 295

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ J1095

♥ KJ7

♦ Q1063

♣ AJ

South:

♠ AKQ

♥ Q104

♦ AK87

♣ Q97

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

## North hands (Practice Page)

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

Board: 296	♠ 103	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: EW	♦ AKJ86	You bid first.
HCP: 21	♣ AK	

Board: 297	♠ QJ5	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ KQ10	Partner bids first.
HCP: 13	♣ J1032	

Board: 298	♠ K8	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: NS	♦ AK108	You bid first.
HCP: 20	♣ KJ7	

Board: 299	♠ Q1043	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: Both	♦ 10987	Partner bids first.
HCP: 6	♣ J8	

Board: 300	♠ AKQ63	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: NS	♦ J6	You bid first.
HCP: 20	♣ AK5	

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

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ AK64		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ64	♥ K1092	Pass	3♥	Pass	6♥
North HCP: 21	♦ AKJ86	♦ Q74	AP			
South HCP: 12	♣ AK	♣ 103				
Contract: 6♥ N						

1. Stayman

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A107				2NT
Vul: None	♥ A94	♥ KQ753	Pass	4NT <sup>1</sup>	AP	
North HCP: 13	♦ KQ10	♦ A8				
South HCP: 20	♣ J1032	♣ AK9				
Contract: 4N S						

1. Quantitative 4NT

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 43		2NT	Pass	3NT
Vul: NS	♥ AQ108	♥ J72				
North HCP: 20	♦ AK108	♦ QJ3	AP			
South HCP: 8	♣ KJ7	♣ A9865				
Contract: 3N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ K6				2NT
Vul: Both	♥ QJ7	♥ A943	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 10987	♦ AQ65	Pass	3NT	AP	
South HCP: 20	♣ J8	♣ AK9				
Contract: 3N S						

1. Stayman

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AKQ63	♠ J74		2NT	Pass	6NT
Vul: NS	♥ QJ9	♥ A7				
North HCP: 20	♦ J6	♦ AQ87	AP			
South HCP: 14	♣ AK5	♣ QJ32				
Contract: 6N N						

## South hands (Practice Page)

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

Board: 296	♠ AK64	The opponents are silent.
Dealer: N	♥ K1092	
Vul: EW	♦ Q74	Partner bids first.
HCP: 12	♣ 103	

Board: 297	♠ A107	The opponents are silent.
Dealer: S	♥ KQ753	
Vul: None	♦ A8	You bid first.
HCP: 20	♣ AK9	

Board: 298	♠ 43	The opponents are silent.
Dealer: N	♥ J72	
Vul: NS	♦ QJ3	Partner bids first.
HCP: 8	♣ A9865	

Board: 299	♠ K6	The opponents are silent.
Dealer: S	♥ A943	
Vul: Both	♦ AQ65	You bid first.
HCP: 20	♣ AK9	

Board: 300	♠ J74	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ AQ87	Partner bids first.
HCP: 14	♣ QJ32	

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

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ AK64		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ64	♥ K1092	Pass	3♥	Pass	6♥
North HCP: 21	♦ AKJ86	♦ Q74	AP			
South HCP: 12	♣ AK	♣ 103				
Contract: 6♥ N						

1. Stayman

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A107				2NT
Vul: None	♥ A94	♥ KQ753	Pass	4NT <sup>1</sup>	AP	
North HCP: 13	♦ KQ10	♦ A8				
South HCP: 20	♣ J1032	♣ AK9				
Contract: 4N S						

1. Quantitative 4NT

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 43		2NT	Pass	3NT
Vul: NS	♥ AQ108	♥ J72				
North HCP: 20	♦ AK108	♦ QJ3	AP			
South HCP: 8	♣ KJ7	♣ A9865				
Contract: 3N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ K6				2NT
Vul: Both	♥ QJ7	♥ A943	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 10987	♦ AQ65	Pass	3NT	AP	
South HCP: 20	♣ J8	♣ AK9				
Contract: 3N S						

1. Stayman

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AKQ63	♠ J74		2NT	Pass	6NT
Vul: NS	♥ QJ9	♥ A7				
North HCP: 20	♦ J6	♦ AQ87	AP			
South HCP: 14	♣ AK5	♣ QJ32				
Contract: 6N N						



## North hands (Practice Page)

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

Board: 301	♠ Q53	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ J7653	Partner bids first.
HCP: 7	♣ 54	

Board: 302	♠ AQJ	The opponents are silent.
Dealer: N	♥ AQJ87	
Vul: None	♦ QJ6	You bid first.
HCP: 20	♣ K3	

Board: 303	♠ KQ92	The opponents are silent.
Dealer: S	♥ Q104	
Vul: NS	♦ KQ6	Partner bids first.
HCP: 15	♣ K103	

Board: 304	♠ KQ5	East Bids 3♣ if possible.
Dealer: N	♥ AK943	
Vul: EW	♦ AJ2	You bid first.
HCP: 21	♣ KJ	

Board: 305	♠ AK102	The opponents are silent.
Dealer: S	♥ Q86	
Vul: Both	♦ 1087	Partner bids first.
HCP: 9	♣ 973	

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

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ KJ8				2NT
Vul: EW	♥ A42	♥ K965				
North HCP: 7	♦ J7653	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ 54	♣ AKQ6				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K843		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ87	♥ 632	Pass	3♥	Pass	6NT
North HCP: 20	♦ QJ6	♦ K32	AP			
South HCP: 12	♣ K3	♣ AQ5	1. Stayman			
Contract: 6N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ KQ92	♠ A6				2NT
Vul: NS	♥ Q104	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ KQ6	♦ AJ942	Pass	6NT	AP	
South HCP: 21	♣ K103	♣ AJ8	1. Stayman			
Contract: 6N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J864		2NT	3♣	3NT
Vul: EW	♥ AK943	♥ Q1062				
North HCP: 21	♦ AJ2	♦ Q8	AP			
South HCP: 5	♣ KJ	♣ 1064				
Contract: 3N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AK102	♠ J3				2NT
Vul: Both	♥ Q86	♥ K73	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ 1087	♦ AKQ96	Pass	3NT	AP	
South HCP: 20	♣ 973	♣ AK5	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 301	♠ KJ8	The opponents are silent.
Dealer: S	♥ K965	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ AKQ6	

Board: 302	♠ K843	The opponents are silent.
Dealer: N	♥ 632	
Vul: None	♦ K32	Partner bids first.
HCP: 12	♣ AQ5	

Board: 303	♠ A6	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ AJ942	You bid first.
HCP: 21	♣ AJ8	

Board: 304	♠ J864	East Bids 3♣ if possible.
Dealer: N	♥ Q1062	
Vul: EW	♦ Q8	Partner bids first.
HCP: 5	♣ 1064	

Board: 305	♠ J3	The opponents are silent.
Dealer: S	♥ K73	
Vul: Both	♦ AKQ96	You bid first.
HCP: 20	♣ AK5	

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

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ KJ8				2NT
Vul: EW	♥ A42	♥ K965				
North HCP: 7	♦ J7653	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ 54	♣ AKQ6				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K843		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ87	♥ 632	Pass	3♥	Pass	6NT
North HCP: 20	♦ QJ6	♦ K32	AP			
South HCP: 12	♣ K3	♣ AQ5	1. Stayman			
Contract: 6N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ KQ92	♠ A6				2NT
Vul: NS	♥ Q104	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ KQ6	♦ AJ942	Pass	6NT	AP	
South HCP: 21	♣ K103	♣ AJ8	1. Stayman			
Contract: 6N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J864		2NT	3♣	3NT
Vul: EW	♥ AK943	♥ Q1062				
North HCP: 21	♦ AJ2	♦ Q8	AP			
South HCP: 5	♣ KJ	♣ 1064				
Contract: 3N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AK102	♠ J3				2NT
Vul: Both	♥ Q86	♥ K73	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ 1087	♦ AKQ96	Pass	3NT	AP	
South HCP: 20	♣ 973	♣ AK5	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 306	♠ AQ8	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KJ643	You bid first.
HCP: 21	♣ KQ6	

Board: 307	♠ 1076	The opponents are silent.
Dealer: S	♥ A53	
Vul: EW	♦ 10982	Partner bids first.
HCP: 4	♣ 1087	

Board: 308	♠ AQ	The opponents are silent.
Dealer: N	♥ K532	
Vul: Both	♦ A76	You bid first.
HCP: 21	♣ AKJ2	

Board: 309	♠ K52	The opponents are silent.
Dealer: S	♥ 732	
Vul: None	♦ AKQ2	Partner bids first.
HCP: 12	♣ 762	

Board: 310	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ K8752	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: 306	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J92		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ	♥ J1054	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ643	♦ 87	AP			
South HCP: 7	♣ KQ6	♣ AJ87	1. Stayman			
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AK3				2NT
Vul: EW	♥ A53	♥ KJ864				
North HCP: 4	♦ 10982	♦ AK7	AP			
South HCP: 20	♣ 1087	♣ Q6				
Contract: 2N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K964		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K532	♥ A107	Pass	3♥	Pass	6NT
North HCP: 21	♦ A76	♦ KQ108	AP			
South HCP: 12	♣ AKJ2	♣ 83	1. Stayman			
Contract: 6N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ QJ10				2NT
Vul: None	♥ 732	♥ AKQ				
North HCP: 12	♦ AKQ2	♦ 85	Pass	6NT	AP	
South HCP: 20	♣ 762	♣ AKJ83				
Contract: 6N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 9643		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ9	♥ K85	Pass	3♦	Pass	3NT
North HCP: 20	♦ K8752	♦ A104	AP			
South HCP: 10	♣ AQ3	♣ K105	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	♠ J92	The opponents are silent.
Dealer: N	♥ J1054	
Vul: NS	♦ 87	Partner bids first.
HCP: 7	♣ AJ87	

Board: 307	♠ AK3	The opponents are silent.
Dealer: S	♥ KJ864	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ Q6	

Board: 308	♠ K964	The opponents are silent.
Dealer: N	♥ A107	
Vul: Both	♦ KQ108	Partner bids first.
HCP: 12	♣ 83	

Board: 309	♠ QJ10	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ 85	You bid first.
HCP: 20	♣ AKJ83	

Board: 310	♠ 9643	The opponents are silent.
Dealer: N	♥ K85	
Vul: EW	♦ A104	Partner bids first.
HCP: 10	♣ K105	

## 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	♠ AQ8	♠ J92		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ	♥ J1054	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ643	♦ 87	AP			
South HCP: 7	♣ KQ6	♣ AJ87	1. Stayman			
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AK3				2NT
Vul: EW	♥ A53	♥ KJ864				
North HCP: 4	♦ 10982	♦ AK7	AP			
South HCP: 20	♣ 1087	♣ Q6				
Contract: 2N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K964		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K532	♥ A107	Pass	3♥	Pass	6NT
North HCP: 21	♦ A76	♦ KQ108	AP			
South HCP: 12	♣ AKJ2	♣ 83	1. Stayman			
Contract: 6N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ QJ10				2NT
Vul: None	♥ 732	♥ AKQ				
North HCP: 12	♦ AKQ2	♦ 85	Pass	6NT	AP	
South HCP: 20	♣ 762	♣ AKJ83				
Contract: 6N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 9643		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ9	♥ K85	Pass	3♦	Pass	3NT
North HCP: 20	♦ K8752	♦ A104	AP			
South HCP: 10	♣ AQ3	♣ K105	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	♠ 653	The opponents are silent.
Dealer: S	♥ 942	
Vul: Both	♦ 9762	Partner bids first.
HCP: 5	♣ AJ7	

Board: 312	♠ AK	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ AK1085	You bid first.
HCP: 21	♣ 986	

Board: 313	♠ 10964	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ KQ8	Partner bids first.
HCP: 12	♣ A873	

Board: 314	♠ A3	The opponents are silent.
Dealer: N	♥ AK96	
Vul: Both	♦ KQ7	You bid first.
HCP: 21	♣ KQ85	

Board: 315	♠ Q4	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ Q985	Partner bids first.
HCP: 10	♣ J654	

## 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	♠ 653	♠ KQ4				2NT
Vul: Both	♥ 942	♥ KQJ8				
North HCP: 5	♦ 9762	♦ AQ83	Pass	3NT	AP	
South HCP: 20	♣ AJ7	♣ K9				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J962		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK6	♥ QJ98	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK1085	♦ 94	AP			
South HCP: 7	♣ 986	♣ K74	1. Stayman			
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AKQ8				2NT
Vul: NS	♥ K5	♥ A3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ KQ8	♦ AJ104	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ A873	♣ Q105	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J52		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AK96	♥ 105				
North HCP: 21	♦ KQ7	♦ AJ6	Pass	6NT	AP	
South HCP: 11	♣ KQ85	♣ AJ932	1. Quantitative 4NT			
Contract: 6N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A9652				2NT
Vul: None	♥ AJ3	♥ KQ				
North HCP: 10	♦ Q985	♦ A62	Pass	3NT	AP	
South HCP: 20	♣ J654	♣ AK9				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 311	♠ KQ4	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: Both	♦ AQ83	You bid first.
HCP: 20	♣ K9	

Board: 312	♠ J962	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: None	♦ 94	Partner bids first.
HCP: 7	♣ K74	

Board: 313	♠ AKQ8	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ AJ104	You bid first.
HCP: 20	♣ Q105	

Board: 314	♠ J52	The opponents are silent.
Dealer: N	♥ 105	
Vul: Both	♦ AJ6	Partner bids first.
HCP: 11	♣ AJ932	

Board: 315	♠ A9652	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ AK9	

## 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	♠ 653	♠ KQ4				2NT
Vul: Both	♥ 942	♥ KQJ8				
North HCP: 5	♦ 9762	♦ AQ83	Pass	3NT	AP	
South HCP: 20	♣ AJ7	♣ K9				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J962		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK6	♥ QJ98	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK1085	♦ 94	AP			
South HCP: 7	♣ 986	♣ K74	1. Stayman			
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AKQ8				2NT
Vul: NS	♥ K5	♥ A3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ KQ8	♦ AJ104	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ A873	♣ Q105	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J52		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AK96	♥ 105				
North HCP: 21	♦ KQ7	♦ AJ6	Pass	6NT	AP	
South HCP: 11	♣ KQ85	♣ AJ932	1. Quantitative 4NT			
Contract: 6N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A9652				2NT
Vul: None	♥ AJ3	♥ KQ				
North HCP: 10	♦ Q985	♦ A62	Pass	3NT	AP	
South HCP: 20	♣ J654	♣ AK9				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 316	♠ J74	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: NS	♦ KQ2	You bid first.
HCP: 20	♣ KQ9	

Board: 317	♠ 964	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ Q54	Partner bids first.
HCP: 8	♣ AQ874	

Board: 318	♠ KJ2	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ KJ32	You bid first.
HCP: 20	♣ K103	

Board: 319	♠ J1052	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ AJ42	Partner bids first.
HCP: 14	♣ KJ	

Board: 320	♠ AK4	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ AK1062	You bid first.
HCP: 20	♣ KQ7	

## 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	♠ J74	♠ A65		2NT	Pass	3NT
Vul: NS	♥ AKQ6	♥ 874				
North HCP: 20	♦ KQ2	♦ J7	AP			
South HCP: 5	♣ KQ9	♣ 87654				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AQJ10				2NT
Vul: EW	♥ 97	♥ AQ106				
North HCP: 8	♦ Q54	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ AQ874	♣ K65				
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 53		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 9864	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ32	♦ AQ96	AP			
South HCP: 12	♣ K103	♣ AQ5	1. Stayman			
Contract: 6N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J1052	♠ AQ63				2NT
Vul: NS	♥ A73	♥ QJ52	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ AJ42	♦ KQ7	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ KJ	♣ AQ	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J976		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J10	♥ A83	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK1062	♦ J875	AP			
South HCP: 6	♣ KQ7	♣ 86	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	♠ A65	The opponents are silent.
Dealer: N	♥ 874	
Vul: NS	♦ J7	Partner bids first.
HCP: 5	♣ 87654	

Board: 317	♠ AQJ10	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ K65	

Board: 318	♠ 53	The opponents are silent.
Dealer: N	♥ 9864	
Vul: None	♦ AQ96	Partner bids first.
HCP: 12	♣ AQ5	

Board: 319	♠ AQ63	The opponents are silent.
Dealer: S	♥ QJ52	
Vul: NS	♦ KQ7	You bid first.
HCP: 20	♣ AQ	

Board: 320	♠ J976	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ J875	Partner bids first.
HCP: 6	♣ 86	

## 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	♠ J74	♠ A65		2NT	Pass	3NT
Vul: NS	♥ AKQ6	♥ 874				
North HCP: 20	♦ KQ2	♦ J7	AP			
South HCP: 5	♣ KQ9	♣ 87654				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AQJ10				2NT
Vul: EW	♥ 97	♥ AQ106				
North HCP: 8	♦ Q54	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ AQ874	♣ K65				
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 53		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 9864	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ32	♦ AQ96	AP			
South HCP: 12	♣ K103	♣ AQ5	1. Stayman			
Contract: 6N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J1052	♠ AQ63				2NT
Vul: NS	♥ A73	♥ QJ52	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ AJ42	♦ KQ7	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ KJ	♣ AQ	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J976		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J10	♥ A83	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK1062	♦ J875	AP			
South HCP: 6	♣ KQ7	♣ 86	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	♠ J6	The opponents are silent.
Dealer: S	♥ J75	
Vul: Both	♦ KQJ54	Partner bids first.
HCP: 11	♣ K94	

Board: 322	♠ AQ2	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ A72	You bid first.
HCP: 21	♣ AKQJ3	

Board: 323	♠ KQ2	The opponents are silent.
Dealer: S	♥ Q62	
Vul: EW	♦ 73	Partner bids first.
HCP: 11	♣ A9875	

Board: 324	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q976	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ AQ10	

Board: 325	♠ KQ8	The opponents are silent.
Dealer: S	♥ 9632	
Vul: None	♦ AQ4	Partner bids first.
HCP: 12	♣ J105	

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

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ A5				2NT
Vul: Both	♥ J75	♥ AK8				
North HCP: 11	♦ KQJ54	♦ A1073	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ K94	♣ AJ102	1. Quantitative 4NT			
Contract: 4N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K85				
Vul: NS	♥ J5	♥ 942		2NT	Pass	3NT
North HCP: 21	♦ A72	♦ KQJ108	AP			
South HCP: 9	♣ AKQJ3	♣ 84				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A98				2NT
Vul: EW	♥ Q62	♥ AK5	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ 73	♦ AKQ8	AP			
South HCP: 21	♣ A9875	♣ J64	1. Quantitative 4NT			
Contract: 6N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 943				
Vul: Both	♥ Q976	♥ A10		2NT	Pass	3NT
North HCP: 20	♦ AK4	♦ Q732	AP			
South HCP: 10	♣ AQ10	♣ KJ76				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ53				2NT
Vul: None	♥ 9632	♥ KQ105	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ AQ4	♦ K7	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ J105	♣ AK8	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

## South hands (Practice Page)

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

Board: 321	♠ A5	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ A1073	You bid first.
HCP: 20	♣ AJ102	

Board: 322	♠ K85	The opponents are silent.
Dealer: N	♥ 942	
Vul: NS	♦ KQJ108	Partner bids first.
HCP: 9	♣ 84	

Board: 323	♠ A98	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ AKQ8	You bid first.
HCP: 21	♣ J64	

Board: 324	♠ 943	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ Q732	Partner bids first.
HCP: 10	♣ KJ76	

Board: 325	♠ AJ53	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AK8	

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

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ A5				2NT
Vul: Both	♥ J75	♥ AK8				
North HCP: 11	♦ KQJ54	♦ A1073	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ K94	♣ AJ102	1. Quantitative	4NT		
Contract: 4N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K85				
Vul: NS	♥ J5	♥ 942		2NT	Pass	3NT
North HCP: 21	♦ A72	♦ KQJ108	AP			
South HCP: 9	♣ AKQJ3	♣ 84				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A98				2NT
Vul: EW	♥ Q62	♥ AK5	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ 73	♦ AKQ8	AP			
South HCP: 21	♣ A9875	♣ J64	1. Quantitative	4NT		
Contract: 6N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 943				
Vul: Both	♥ Q976	♥ A10		2NT	Pass	3NT
North HCP: 20	♦ AK4	♦ Q732	AP			
South HCP: 10	♣ AQ10	♣ KJ76				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ53				2NT
Vul: None	♥ 9632	♥ KQ105	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ AQ4	♦ K7	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ J105	♣ AK8	1. Stayman			
Contract: 4N S			2. Quantitative	4NT		

## North hands (Practice Page)

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

Board: 326	♠ AQ97	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ AJ7	You bid first.
HCP: 21	♣ AQJ3	

Board: 327	♠ K1073	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ 765	Partner bids first.
HCP: 12	♣ K106	

Board: 328	♠ KQ	The opponents are silent.
Dealer: N	♥ AK1075	
Vul: None	♦ AK93	You bid first.
HCP: 21	♣ Q6	

Board: 329	♠ 742	The opponents are silent.
Dealer: S	♥ K532	
Vul: NS	♦ K962	Partner bids first.
HCP: 13	♣ AK	

Board: 330	♠ AQ42	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ Q762	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: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 8632		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K10	♥ A96	Pass	3♠	Pass	6♠
North HCP: 21	♦ AJ7	♦ Q2	AP			
South HCP: 9	♣ AQJ3	♣ K976	1. Stayman			
Contract: 6♠ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K1073	♠ A42				2NT
Vul: Both	♥ AQ2	♥ K104	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 765	♦ AKQ	Pass	6NT	AP	
South HCP: 21	♣ K106	♣ AJ84	1. Stayman			
Contract: 6N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 10532		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK1075	♥ J432	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK93	♦ 65	AP			
South HCP: 5	♣ Q6	♣ A104	1. Stayman			
Contract: 4♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ AKQJ				2NT
Vul: NS	♥ K532	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K962	♦ A10854	Pass	6NT	AP	
South HCP: 20	♣ AK	♣ J7	1. Stayman			
Contract: 6N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 753		2NT	Pass	6NT
Vul: Both	♥ AQ	♥ K104				
North HCP: 20	♦ Q762	♦ AK109	AP			
South HCP: 13	♣ AQ8	♣ K73				
Contract: 6N N						

## South hands (Practice Page)

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

Board: 326	♠ 8632	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ Q2	Partner bids first.
HCP: 9	♣ K976	

Board: 327	♠ A42	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ AJ84	

Board: 328	♠ 10532	The opponents are silent.
Dealer: N	♥ J432	
Vul: None	♦ 65	Partner bids first.
HCP: 5	♣ A104	

Board: 329	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ A10854	You bid first.
HCP: 20	♣ J7	

Board: 330	♠ 753	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ AK109	Partner bids first.
HCP: 13	♣ K73	

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

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 8632		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K10	♥ A96	Pass	3♠	Pass	6♠
North HCP: 21	♦ AJ7	♦ Q2	AP			
South HCP: 9	♣ AQJ3	♣ K976	1. Stayman			
Contract: 6♠ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K1073	♠ A42				2NT
Vul: Both	♥ AQ2	♥ K104	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 765	♦ AKQ	Pass	6NT	AP	
South HCP: 21	♣ K106	♣ AJ84	1. Stayman			
Contract: 6N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 10532		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK1075	♥ J432	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK93	♦ 65	AP			
South HCP: 5	♣ Q6	♣ A104	1. Stayman			
Contract: 4♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ AKQJ				2NT
Vul: NS	♥ K532	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K962	♦ A10854	Pass	6NT	AP	
South HCP: 20	♣ AK	♣ J7	1. Stayman			
Contract: 6N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 753		2NT	Pass	6NT
Vul: Both	♥ AQ	♥ K104				
North HCP: 20	♦ Q762	♦ AK109	AP			
South HCP: 13	♣ AQ8	♣ K73				
Contract: 6N N						



## North hands (Practice Page)

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

Board: 331	♠ Q104	The opponents are silent.
Dealer: S	♥ J86	
Vul: None	♦ 765	Partner bids first.
HCP: 5	♣ Q643	

Board: 332	♠ KQ105	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ A875	You bid first.
HCP: 20	♣ AK	

Board: 333	♠ 954	The opponents are silent.
Dealer: S	♥ K43	
Vul: EW	♦ J10972	Partner bids first.
HCP: 4	♣ 94	

Board: 334	♠ KQ3	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: None	♦ A92	You bid first.
HCP: 21	♣ AJ7	

Board: 335	♠ A62	The opponents are silent.
Dealer: S	♥ J72	
Vul: EW	♦ J72	Partner bids first.
HCP: 6	♣ 9763	

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ A2				2NT
Vul: None	♥ J86	♥ KQ75				
North HCP: 5	♦ 765	♦ A984	Pass	3NT	AP	
South HCP: 20	♣ Q643	♣ AK9				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ AJ2		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ A76	♥ Q9				
North HCP: 20	♦ A875	♦ KQ102	AP			
South HCP: 12	♣ AK	♣ 10953	1. Quantitative 4NT			
Contract: 4N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ AJ10				2NT
Vul: EW	♥ K43	♥ AQ72				
North HCP: 4	♦ J10972	♦ K5	AP			
South HCP: 21	♣ 94	♣ AK53				
Contract: 2N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 10942		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ2	♥ K98	Pass	3♥	Pass	3NT
North HCP: 21	♦ A92	♦ KQ	AP			
South HCP: 8	♣ AJ7	♣ 9654	1. Stayman			
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ KJ				2NT
Vul: EW	♥ J72	♥ KQ94				
North HCP: 6	♦ J72	♦ AQ9	Pass	3NT	AP	
South HCP: 20	♣ 9763	♣ AJ105				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 331	♠ A2	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: None	♦ A984	You bid first.
HCP: 20	♣ AK9	

Board: 332	♠ AJ2	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ KQ102	Partner bids first.
HCP: 12	♣ 10953	

Board: 333	♠ AJ10	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: EW	♦ K5	You bid first.
HCP: 21	♣ AK53	

Board: 334	♠ 10942	The opponents are silent.
Dealer: N	♥ K98	
Vul: None	♦ KQ	Partner bids first.
HCP: 8	♣ 9654	

Board: 335	♠ KJ	The opponents are silent.
Dealer: S	♥ KQ94	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ AJ105	

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ A2				2NT
Vul: None	♥ J86	♥ KQ75				
North HCP: 5	♦ 765	♦ A984	Pass	3NT	AP	
South HCP: 20	♣ Q643	♣ AK9				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ AJ2		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ A76	♥ Q9				
North HCP: 20	♦ A875	♦ KQ102	AP			
South HCP: 12	♣ AK	♣ 10953	1. Quantitative 4NT			
Contract: 4N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ AJ10				2NT
Vul: EW	♥ K43	♥ AQ72				
North HCP: 4	♦ J10972	♦ K5	AP			
South HCP: 21	♣ 94	♣ AK53				
Contract: 2N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 10942		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ2	♥ K98	Pass	3♥	Pass	3NT
North HCP: 21	♦ A92	♦ KQ	AP			
South HCP: 8	♣ AJ7	♣ 9654	1. Stayman			
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ KJ				2NT
Vul: EW	♥ J72	♥ KQ94				
North HCP: 6	♦ J72	♦ AQ9	Pass	3NT	AP	
South HCP: 20	♣ 9763	♣ AJ105				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 336	♠ Q3	The opponents are silent.
Dealer: N	♥ AK63	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ AQ64	

Board: 337	♠ 105	The opponents are silent.
Dealer: S	♥ K1098	
Vul: NS	♦ A74	Partner bids first.
HCP: 12	♣ KQ92	

Board: 338	♠ K5	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: EW	♦ AK52	You bid first.
HCP: 20	♣ KQ8	

Board: 339	♠ 98	The opponents are silent.
Dealer: S	♥ K765	
Vul: Both	♦ K84	Partner bids first.
HCP: 7	♣ J1096	

Board: 340	♠ K874	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ AKJ7	You bid first.
HCP: 20	♣ AKQ	

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

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ9		2NT	Pass	3NT
Vul: Both	♥ AK63	♥ 84				
North HCP: 20	♦ AJ7	♦ Q104	AP			
South HCP: 7	♣ AQ64	♣ J9753				
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AK7				2NT
Vul: NS	♥ K1098	♥ A62	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A74	♦ KQ98	Pass	6NT	AP	
South HCP: 20	♣ KQ92	♣ A73	1. Stayman			
Contract: 6N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQ4		2NT	Pass	6NT
Vul: EW	♥ KQ97	♥ 1064				
North HCP: 20	♦ AK52	♦ Q943	AP			
South HCP: 12	♣ KQ8	♣ A64				
Contract: 6N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KJ52				2NT
Vul: Both	♥ K765	♥ AQ98	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ K84	♦ AJ	Pass	4♥	AP	
South HCP: 21	♣ J1096	♣ AQ8	1. Stayman			
Contract: 4♥ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K874	♠ AJ10		2NT	Pass	6NT
Vul: None	♥ 32	♥ AK6				
North HCP: 20	♦ AKJ7	♦ Q952	AP			
South HCP: 14	♣ AKQ	♣ 765				
Contract: 6N N						

## South hands (Practice Page)

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

Board: 336	♠ KJ9	The opponents are silent.
Dealer: N	♥ 84	
Vul: Both	♦ Q104	Partner bids first.
HCP: 7	♣ J9753	

Board: 337	♠ AK7	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ KQ98	You bid first.
HCP: 20	♣ A73	

Board: 338	♠ AQ4	The opponents are silent.
Dealer: N	♥ 1064	
Vul: EW	♦ Q943	Partner bids first.
HCP: 12	♣ A64	

Board: 339	♠ KJ52	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: Both	♦ AJ	You bid first.
HCP: 21	♣ AQ8	

Board: 340	♠ AJ10	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ Q952	Partner bids first.
HCP: 14	♣ 765	

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

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ9		2NT	Pass	3NT
Vul: Both	♥ AK63	♥ 84				
North HCP: 20	♦ AJ7	♦ Q104	AP			
South HCP: 7	♣ AQ64	♣ J9753				
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AK7				2NT
Vul: NS	♥ K1098	♥ A62	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A74	♦ KQ98	Pass	6NT	AP	
South HCP: 20	♣ KQ92	♣ A73	1. Stayman			
Contract: 6N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQ4		2NT	Pass	6NT
Vul: EW	♥ KQ97	♥ 1064				
North HCP: 20	♦ AK52	♦ Q943	AP			
South HCP: 12	♣ KQ8	♣ A64				
Contract: 6N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KJ52				2NT
Vul: Both	♥ K765	♥ AQ98	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ K84	♦ AJ	Pass	4♥	AP	
South HCP: 21	♣ J1096	♣ AQ8	1. Stayman			
Contract: 4♥ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K874	♠ AJ10		2NT	Pass	6NT
Vul: None	♥ 32	♥ AK6				
North HCP: 20	♦ AKJ7	♦ Q952	AP			
South HCP: 14	♣ AKQ	♣ 765				
Contract: 6N N						



## North hands (Practice Page)

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

Board: 341	♠ 965	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ KJ865	Partner bids first.
HCP: 4	♣ 854	

Board: 342	♠ AK32	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ AJ8	You bid first.
HCP: 21	♣ A107	

Board: 343	♠ 62	The opponents are silent.
Dealer: S	♥ K85	
Vul: None	♦ J9632	Partner bids first.
HCP: 8	♣ A76	

Board: 344	♠ AK74	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ K76	You bid first.
HCP: 20	♣ A1064	

Board: 345	♠ Q87	The opponents are silent.
Dealer: S	♥ Q762	
Vul: Both	♦ J84	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: 341	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AQ82				2NT
Vul: EW	♥ 106	♥ K53				
North HCP: 4	♦ KJ865	♦ A972	AP			
South HCP: 20	♣ 854	♣ AK				
Contract: 2N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ QJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ7	♥ A854	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AJ8	♦ 10962	Pass	6NT	AP	
South HCP: 11	♣ A107	♣ KJ	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQJ7				2NT
Vul: None	♥ K85	♥ AJ109				
North HCP: 8	♦ J9632	♦ AQ4	Pass	3NT	AP	
South HCP: 20	♣ A76	♣ Q5				
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ QJ92		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ	♥ 62	Pass	3♠	Pass	4♠
North HCP: 20	♦ K76	♦ Q1092	AP			
South HCP: 6	♣ A1064	♣ J87	1. Stayman			
Contract: 4♠ N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ106				2NT
Vul: Both	♥ Q762	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J84	♦ KQ62	Pass	3NT	AP	
South HCP: 21	♣ 974	♣ AKJ	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 341	♠ AQ82	The opponents are silent.
Dealer: S	♥ K53	
Vul: EW	♦ A972	You bid first.
HCP: 20	♣ AK	

Board: 342	♠ QJ6	The opponents are silent.
Dealer: N	♥ A854	
Vul: Both	♦ 10962	Partner bids first.
HCP: 11	♣ KJ	

Board: 343	♠ AQJ7	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: None	♦ AQ4	You bid first.
HCP: 20	♣ Q5	

Board: 344	♠ QJ92	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ Q1092	Partner bids first.
HCP: 6	♣ J87	

Board: 345	♠ KJ106	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ KQ62	You bid first.
HCP: 21	♣ AKJ	

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

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AQ82				2NT
Vul: EW	♥ 106	♥ K53				
North HCP: 4	♦ KJ865	♦ A972	AP			
South HCP: 20	♣ 854	♣ AK				
Contract: 2N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ QJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ7	♥ A854	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AJ8	♦ 10962	Pass	6NT	AP	
South HCP: 11	♣ A107	♣ KJ				
Contract: 6N N						
			1. Stayman			
			2. Quantitative 4NT			

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQJ7				2NT
Vul: None	♥ K85	♥ AJ109				
North HCP: 8	♦ J9632	♦ AQ4	Pass	3NT	AP	
South HCP: 20	♣ A76	♣ Q5				
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ QJ92		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ	♥ 62	Pass	3♠	Pass	4♠
North HCP: 20	♦ K76	♦ Q1092	AP			
South HCP: 6	♣ A1064	♣ J87				
Contract: 4♠ N						
			1. Stayman			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ106				2NT
Vul: Both	♥ Q762	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J84	♦ KQ62	Pass	3NT	AP	
South HCP: 21	♣ 974	♣ AKJ				
Contract: 3N S						
			1. Stayman			

## North hands (Practice Page)

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

Board: 346	♠ AK9	The opponents are silent.
Dealer: N	♥ K862	
Vul: None	♦ AK8	You bid first.
HCP: 21	♣ A53	

Board: 347	♠ QJ103	The opponents are silent.
Dealer: S	♥ A52	
Vul: EW	♦ K8	Partner bids first.
HCP: 12	♣ Q654	

Board: 348	♠ AKJ6	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ AK92	You bid first.
HCP: 21	♣ KJ9	

Board: 349	♠ J1084	The opponents are silent.
Dealer: S	♥ 82	
Vul: NS	♦ AQ6	Partner bids first.
HCP: 10	♣ K873	

Board: 350	♠ A63	The opponents are silent.
Dealer: N	♥ QJ82	
Vul: EW	♦ AKJ9	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: 346	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J4		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K862	♥ AQJ3	Pass	3♥	Pass	6♥
North HCP: 21	♦ AK8	♦ Q107	AP			
South HCP: 13	♣ A53	♣ QJ42				
Contract: 6♥ N			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ QJ103	♠ K4				2NT
Vul: EW	♥ A52	♥ KQJ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K8	♦ AJ5	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ Q654	♣ AK8	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 1093		2NT	Pass	3NT
Vul: None	♥ Q7	♥ A95				
North HCP: 21	♦ AK92	♦ QJ765	AP			
South HCP: 7	♣ KJ9	♣ 86				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ J1084	♠ KQ95				2NT
Vul: NS	♥ 82	♥ AK107	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ AQ6	♦ KJ7	Pass	3NT	Pass	4♠
South HCP: 20	♣ K873	♣ A5	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Contract: 6♠ S			Pass	6♠	AP	
			1. Stayman			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 350

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ A63

♥ QJ82

♦ AKJ9

♣ AQ

South:

♠ J1084

♥ K3

♦ 10843

♣ 964

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: 346	♠ J4	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: None	♦ Q107	Partner bids first.
HCP: 13	♣ QJ42	

Board: 347	♠ K4	The opponents are silent.
Dealer: S	♥ KQJ73	
Vul: EW	♦ AJ5	You bid first.
HCP: 21	♣ AK8	

Board: 348	♠ 1093	The opponents are silent.
Dealer: N	♥ A95	
Vul: None	♦ QJ765	Partner bids first.
HCP: 7	♣ 86	

Board: 349	♠ KQ95	The opponents are silent.
Dealer: S	♥ AK107	
Vul: NS	♦ KJ7	You bid first.
HCP: 20	♣ A5	

Board: 350	♠ J1084	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ 10843	Partner bids first.
HCP: 4	♣ 964	



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

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J4		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K862	♥ AQJ3	Pass	3♥	Pass	6♥
North HCP: 21	♦ AK8	♦ Q107	AP			
South HCP: 13	♣ A53	♣ QJ42				
Contract: 6♥ N			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ QJ103	♠ K4				2NT
Vul: EW	♥ A52	♥ KQJ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K8	♦ AJ5	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ Q654	♣ AK8	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 1093		2NT	Pass	3NT
Vul: None	♥ Q7	♥ A95				
North HCP: 21	♦ AK92	♦ QJ765	AP			
South HCP: 7	♣ KJ9	♣ 86				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ J1084	♠ KQ95				2NT
Vul: NS	♥ 82	♥ AK107	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ AQ6	♦ KJ7	Pass	3NT	Pass	4♠
South HCP: 20	♣ K873	♣ A5	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Contract: 6♠ S			Pass	6♠	AP	
			1. Stayman			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 350

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ A63

♥ QJ82

♦ AKJ9

♣ AQ

South:

♠ J1084

♥ K3

♦ 10843

♣ 964

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: 351	♠ J642	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ KQ	Partner bids first.
HCP: 16	♣ QJ54	

Board: 352	♠ AK10	The opponents are silent.
Dealer: N	♥ K985	
Vul: NS	♦ AK104	You bid first.
HCP: 21	♣ A9	

Board: 353	♠ A1053	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ A103	Partner bids first.
HCP: 13	♣ QJ93	

Board: 354	♠ AK43	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ 87	

Board: 355	♠ K765	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ KQ84	Partner bids first.
HCP: 11	♣ 75	

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

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ AKQ10				2NT
Vul: Both	♥ AK9	♥ 76	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 16	♦ KQ	♦ A4	Pass	6♠	AP	
South HCP: 20	♣ QJ54	♣ AK1093	1. Stayman			
Contract: 6♠ S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 7654		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K985	♥ QJ	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK104	♦ QJ86	AP			
South HCP: 6	♣ A9	♣ 765	1. Stayman			
Contract: 3N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ A1053	♠ K2				2NT
Vul: EW	♥ Q4	♥ AK1087	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ A103	♦ KQJ	Pass	6NT	AP	
South HCP: 20	♣ QJ93	♣ A87	1. Stayman			
Contract: 6N S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 102		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ92	♥ KJ84	Pass	3♥	Pass	6♥
North HCP: 20	♦ AQJ	♦ 1054	AP			
South HCP: 13	♣ 87	♣ AKQ4	1. Stayman			
Contract: 6♥ N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ K765	♠ QJ10				2NT
Vul: None	♥ K93	♥ AJ85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ KQ84	♦ AJ	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ 75	♣ AK43	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

## South hands (Practice Page)

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

Board: 351	♠ AKQ10	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ AK1093	

Board: 352	♠ 7654	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ QJ86	Partner bids first.
HCP: 6	♣ 765	

Board: 353	♠ K2	The opponents are silent.
Dealer: S	♥ AK1087	
Vul: EW	♦ KQJ	You bid first.
HCP: 20	♣ A87	

Board: 354	♠ 102	The opponents are silent.
Dealer: N	♥ KJ84	
Vul: Both	♦ 1054	Partner bids first.
HCP: 13	♣ AKQ4	

Board: 355	♠ QJ10	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: None	♦ AJ	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: 351	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ AKQ10				2NT
Vul: Both	♥ AK9	♥ 76	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 16	♦ KQ	♦ A4	Pass	6♠	AP	
South HCP: 20	♣ QJ54	♣ AK1093	1. Stayman			
Contract: 6♠ S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 7654		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K985	♥ QJ	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK104	♦ QJ86	AP			
South HCP: 6	♣ A9	♣ 765	1. Stayman			
Contract: 3N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ A1053	♠ K2				2NT
Vul: EW	♥ Q4	♥ AK1087	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ A103	♦ KQJ	Pass	6NT	AP	
South HCP: 20	♣ QJ93	♣ A87	1. Stayman			
Contract: 6N S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 102		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ92	♥ KJ84	Pass	3♥	Pass	6♥
North HCP: 20	♦ AQJ	♦ 1054	AP			
South HCP: 13	♣ 87	♣ AKQ4	1. Stayman			
Contract: 6♥ N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ K765	♠ QJ10				2NT
Vul: None	♥ K93	♥ AJ85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ KQ84	♦ AJ	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ 75	♣ AK43	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

## North hands (Practice Page)

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

Board: 356	♠ A5	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ AK1092	You bid first.
HCP: 20	♣ AJ95	

Board: 357	♠ K1082	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: Both	♦ J3	Partner bids first.
HCP: 13	♣ K63	

Board: 358	♠ AK5	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: None	♦ A632	You bid first.
HCP: 21	♣ QJ	

Board: 359	♠ K2	The opponents are silent.
Dealer: S	♥ J1097	
Vul: NS	♦ KQJ9	Partner bids first.
HCP: 13	♣ K97	

Board: 360	♠ KJ96	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: Both	♦ KQ10	You bid first.
HCP: 21	♣ KQ	

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

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 98		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A5	♥ Q976	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK1092	♦ Q84	AP			
South HCP: 9	♣ AJ95	♣ KQ43				
Contract: 3N N				1. Stayman		

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ A5				2NT
Vul: Both	♥ AQ94	♥ KJ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ J3	♦ AK64	Pass	6NT	AP	
South HCP: 21	♣ K63	♣ AQ42				
Contract: 6N S				1. Stayman		

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q106		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AQJ6	♥ 73	Pass	6NT	AP	
North HCP: 21	♦ A632	♦ KQJ4				
South HCP: 12	♣ QJ	♣ A1072				
Contract: 6N N				1. Quantitative 4NT		

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ96				2NT
Vul: NS	♥ J1097	♥ A6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQJ9	♦ A107	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ K97	♣ AQ86	AP			
Contract: 6N S				1. Stayman		
				2. Quantitative 4NT		

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ A83		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AQJ6	♥ K104				
North HCP: 21	♦ KQ10	♦ AJ543	AP			
South HCP: 12	♣ KQ	♣ 74				
Contract: 4N N				1. Quantitative 4NT		



## South hands (Practice Page)

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

Board: 356	♠ 98	The opponents are silent.
Dealer: N	♥ Q976	
Vul: EW	♦ Q84	Partner bids first.
HCP: 9	♣ KQ43	

Board: 357	♠ A5	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ AK64	You bid first.
HCP: 21	♣ AQ42	

Board: 358	♠ Q106	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 12	♣ A1072	

Board: 359	♠ AQ96	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ A107	You bid first.
HCP: 20	♣ AQ86	

Board: 360	♠ A83	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ AJ543	Partner bids first.
HCP: 12	♣ 74	

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

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 98		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A5	♥ Q976	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK1092	♦ Q84	AP			
South HCP: 9	♣ AJ95	♣ KQ43				
Contract: 3N N				1. Stayman		

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ A5				2NT
Vul: Both	♥ AQ94	♥ KJ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ J3	♦ AK64	Pass	6NT	AP	
South HCP: 21	♣ K63	♣ AQ42				
Contract: 6N S				1. Stayman		

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q106		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AQJ6	♥ 73	Pass	6NT	AP	
North HCP: 21	♦ A632	♦ KQJ4				
South HCP: 12	♣ QJ	♣ A1072				
Contract: 6N N				1. Quantitative 4NT		

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ96				2NT
Vul: NS	♥ J1097	♥ A6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQJ9	♦ A107	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ K97	♣ AQ86	AP			
Contract: 6N S				1. Stayman		
				2. Quantitative 4NT		

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ A83		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ AQJ6	♥ K104				
North HCP: 21	♦ KQ10	♦ AJ543	AP			
South HCP: 12	♣ KQ	♣ 74				
Contract: 4N N				1. Quantitative 4NT		

## North hands (Practice Page)

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

Board: 361	♠ AK	The opponents are silent.
Dealer: S	♥ 9765	
Vul: None	♦ A64	Partner bids first.
HCP: 16	♣ AJ98	

Board: 362	♠ A1083	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ KJ	

Board: 363	♠ 10942	The opponents are silent.
Dealer: S	♥ QJ53	
Vul: EW	♦ 652	Partner bids first.
HCP: 4	♣ J6	

Board: 364	♠ KJ3	The opponents are silent.
Dealer: N	♥ A64	
Vul: None	♦ AJ42	You bid first.
HCP: 20	♣ AK5	

Board: 365	♠ QJ104	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ 1054	Partner bids first.
HCP: 9	♣ Q108	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ QJ7				2NT
Vul: None	♥ 9765	♥ AKQ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 16	♦ A64	♦ KQ10	Pass	6♥	AP	
South HCP: 20	♣ AJ98	♣ K103				
Contract: 6♥ S			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ K95				
Vul: NS	♥ AQJ3	♥ K9		2NT	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ8	♦ KJ765	AP			
South HCP: 12	♣ KJ	♣ Q62	1. Quantitative 4NT			
Contract: 4N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 10942	♠ AKQ3				
Vul: EW	♥ QJ53	♥ 1086				2NT
North HCP: 4	♦ 652	♦ AQ8	AP			
South HCP: 21	♣ J6	♣ AQ10				
Contract: 2N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A5		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A64	♥ QJ32	Pass	3♦	Pass	6NT
North HCP: 20	♦ AJ42	♦ KQ108	AP			
South HCP: 14	♣ AK5	♣ Q42	1. Stayman			
Contract: 6N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ QJ104	♠ AK7				2NT
Vul: NS	♥ A104	♥ KQ96	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 1054	♦ KJ8	Pass	3NT	AP	
South HCP: 21	♣ Q108	♣ AJ3	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 361	♠ QJ7	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: None	♦ KQ10	You bid first.
HCP: 20	♣ K103	

Board: 362	♠ K95	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ KJ765	Partner bids first.
HCP: 12	♣ Q62	

Board: 363	♠ AKQ3	The opponents are silent.
Dealer: S	♥ 1086	
Vul: EW	♦ AQ8	You bid first.
HCP: 21	♣ AQ10	

Board: 364	♠ A5	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: None	♦ KQ108	Partner bids first.
HCP: 14	♣ Q42	

Board: 365	♠ AK7	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: NS	♦ KJ8	You bid first.
HCP: 21	♣ AJ3	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ QJ7				2NT
Vul: None	♥ 9765	♥ AKQ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 16	♦ A64	♦ KQ10	Pass	6♥	AP	
South HCP: 20	♣ AJ98	♣ K103				
Contract: 6♥ S			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ K95				
Vul: NS	♥ AQJ3	♥ K9		2NT	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ8	♦ KJ765	AP			
South HCP: 12	♣ KJ	♣ Q62	1. Quantitative 4NT			
Contract: 4N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 10942	♠ AKQ3				
Vul: EW	♥ QJ53	♥ 1086				2NT
North HCP: 4	♦ 652	♦ AQ8	AP			
South HCP: 21	♣ J6	♣ AQ10				
Contract: 2N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A5		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A64	♥ QJ32	Pass	3♦	Pass	6NT
North HCP: 20	♦ AJ42	♦ KQ108	AP			
South HCP: 14	♣ AK5	♣ Q42	1. Stayman			
Contract: 6N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ QJ104	♠ AK7				2NT
Vul: NS	♥ A104	♥ KQ96	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 1054	♦ KJ8	Pass	3NT	AP	
South HCP: 21	♣ Q108	♣ AJ3	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 366	♠ AQ954	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ K53	You bid first.
HCP: 20	♣ AQ4	

Board: 367	♠ 87	The opponents are silent.
Dealer: S	♥ K532	
Vul: Both	♦ K106	Partner bids first.
HCP: 13	♣ AK52	

Board: 368	♠ AK3	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: NS	♦ AQJ5	You bid first.
HCP: 20	♣ 83	

Board: 369	♠ A107	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ J754	Partner bids first.
HCP: 13	♣ AJ4	

Board: 370	♠ AK4	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ 105	You bid first.
HCP: 21	♣ AQJ95	

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

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AQ954	♠ J76		2NT	Pass	3NT
Vul: EW	♥ AJ	♥ K86				
North HCP: 20	♦ K53	♦ QJ102	AP			
South HCP: 10	♣ AQ4	♣ K65				
Contract: 3N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQJ5				2NT
Vul: Both	♥ K532	♥ AQ8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K106	♦ AQ7	Pass	6NT	AP	
South HCP: 21	♣ AK52	♣ QJ9	1. Stayman			
Contract: 6N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J1065		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ10	♥ A84	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQJ5	♦ K7	AP			
South HCP: 15	♣ 83	♣ AK107	1. Stayman			
Contract: 6N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ KQ962				2NT
Vul: EW	♥ K103	♥ AQ7	Pass	4NT <sup>1</sup>	AP	
North HCP: 13	♦ J754	♦ AK10	1. Quantitative 4NT			
South HCP: 20	♣ AJ4	♣ Q6				
Contract: 4N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q8		2NT	Pass	3NT
Vul: Both	♥ AK8	♥ Q75				
North HCP: 21	♦ 105	♦ AQ72	AP			
South HCP: 10	♣ AQJ95	♣ 10874				
Contract: 3N N						



## South hands (Practice Page)

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

Board: 366	♠ J76	The opponents are silent.
Dealer: N	♥ K86	
Vul: EW	♦ QJ102	Partner bids first.
HCP: 10	♣ K65	

Board: 367	♠ KQJ5	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ QJ9	

Board: 368	♠ J1065	The opponents are silent.
Dealer: N	♥ A84	
Vul: NS	♦ K7	Partner bids first.
HCP: 15	♣ AK107	

Board: 369	♠ KQ962	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ Q6	

Board: 370	♠ Q8	The opponents are silent.
Dealer: N	♥ Q75	
Vul: Both	♦ AQ72	Partner bids first.
HCP: 10	♣ 10874	

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

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AQ954	♠ J76		2NT	Pass	3NT
Vul: EW	♥ AJ	♥ K86				
North HCP: 20	♦ K53	♦ QJ102	AP			
South HCP: 10	♣ AQ4	♣ K65				
Contract: 3N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQJ5				2NT
Vul: Both	♥ K532	♥ AQ8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K106	♦ AQ7	Pass	6NT	AP	
South HCP: 21	♣ AK52	♣ QJ9	1. Stayman			
Contract: 6N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J1065		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ10	♥ A84	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQJ5	♦ K7	AP			
South HCP: 15	♣ 83	♣ AK107	1. Stayman			
Contract: 6N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ KQ962				2NT
Vul: EW	♥ K103	♥ AQ7	Pass	4NT <sup>1</sup>	AP	
North HCP: 13	♦ J754	♦ AK10	1. Quantitative 4NT			
South HCP: 20	♣ AJ4	♣ Q6				
Contract: 4N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q8		2NT	Pass	3NT
Vul: Both	♥ AK8	♥ Q75				
North HCP: 21	♦ 105	♦ AQ72	AP			
South HCP: 10	♣ AQJ95	♣ 10874				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 371	♠ 963	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: None	♦ A98	Partner bids first.
HCP: 9	♣ Q95	

Board: 372	♠ QJ	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ AQ974	

Board: 373	♠ K965	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ Q43	Partner bids first.
HCP: 12	♣ Q42	

Board: 374	♠ A93	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ AKJ54	You bid first.
HCP: 21	♣ A2	

Board: 375	♠ 1062	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ K876	Partner bids first.
HCP: 12	♣ Q84	

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

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AQJ5				2NT
Vul: None	♥ QJ86	♥ K103	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ A98	♦ KQJ2	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ A8				
Contract: 3N S			1. Stayman			

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 10985		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A32	♥ K97	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ	♦ Q1096	AP			
South HCP: 5	♣ AQ974	♣ 105				
Contract: 3N N			1. Stayman			

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ K965	♠ AQJ				2NT
Vul: Both	♥ KQ6	♥ J108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q43	♦ KJ	Pass	6NT	AP	
South HCP: 20	♣ Q42	♣ AKJ96				
Contract: 6N S			1. Stayman			

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ KQ87		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ8	♥ A1094	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ54	♦ 32	Pass	6NT	AP	
South HCP: 12	♣ A2	♣ QJ10				
Contract: 6N N			1. Stayman 2. Quantitative 4NT			

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AJ8				2NT
Vul: NS	♥ AK2	♥ Q876				
North HCP: 12	♦ K876	♦ AQ10	Pass	6NT	AP	
South HCP: 20	♣ Q84	♣ AK7				
Contract: 6N S						

## South hands (Practice Page)

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

Board: 371	♠ AQJ5	The opponents are silent.
Dealer: S	♥ K103	
Vul: None	♦ KQJ2	You bid first.
HCP: 20	♣ A8	

Board: 372	♠ 10985	The opponents are silent.
Dealer: N	♥ K97	
Vul: EW	♦ Q1096	Partner bids first.
HCP: 5	♣ 105	

Board: 373	♠ AQJ	The opponents are silent.
Dealer: S	♥ J108	
Vul: Both	♦ KJ	You bid first.
HCP: 20	♣ AKJ96	

Board: 374	♠ KQ87	The opponents are silent.
Dealer: N	♥ A1094	
Vul: None	♦ 32	Partner bids first.
HCP: 12	♣ QJ10	

Board: 375	♠ AJ8	The opponents are silent.
Dealer: S	♥ Q876	
Vul: NS	♦ AQ10	You bid first.
HCP: 20	♣ AK7	

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

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AQJ5				2NT
Vul: None	♥ QJ86	♥ K103	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ A98	♦ KQJ2	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ A8				
Contract: 3N S			1. Stayman			

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 10985		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A32	♥ K97	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ	♦ Q1096	AP			
South HCP: 5	♣ AQ974	♣ 105				
Contract: 3N N			1. Stayman			

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ K965	♠ AQJ				2NT
Vul: Both	♥ KQ6	♥ J108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q43	♦ KJ	Pass	6NT	AP	
South HCP: 20	♣ Q42	♣ AKJ96				
Contract: 6N S			1. Stayman			

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ KQ87		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ8	♥ A1094	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ54	♦ 32	Pass	6NT	AP	
South HCP: 12	♣ A2	♣ QJ10				
Contract: 6N N			1. Stayman 2. Quantitative 4NT			

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AJ8				2NT
Vul: NS	♥ AK2	♥ Q876				
North HCP: 12	♦ K876	♦ AQ10	Pass	6NT	AP	
South HCP: 20	♣ Q84	♣ AK7				
Contract: 6N S						

## North hands (Practice Page)

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

Board: 376	♠ AQ1083	The opponents are silent.
Dealer: N	♥ J109	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AQ4	

Board: 377	♠ A932	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ KQ4	Partner bids first.
HCP: 12	♣ 632	

Board: 378	♠ AK64	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ K5	You bid first.
HCP: 21	♣ AQ98	

Board: 379	♠ 92	The opponents are silent.
Dealer: S	♥ 864	
Vul: EW	♦ A96	Partner bids first.
HCP: 11	♣ AQJ106	

Board: 380	♠ AK3	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ KJ632	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: 376

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ1083

♥ J109

♦ AK

♣ AQ4

South:

♠ K9

♥ Q72

♦ 6532

♣ K1065

West North East South

2NT Pass 3NT

AP

Board: 377

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 4N S

North:

♠ A932

♥ QJ7

♦ KQ4

♣ 632

South:

♠ J8

♥ AK653

♦ AJ6

♣ AK4

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

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

1. Stayman

2. Quantitative 4NT

Board: 378

Dealer: N

Vul: NS

North HCP: 21

South HCP: 15

Contract: 6N N

North:

♠ AK64

♥ AJ9

♦ K5

♣ AQ98

South:

♠ QJ

♥ Q107

♦ AQJ10

♣ K542

West North East South

2NT Pass 6NT

AP

Board: 379

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 4N S

North:

♠ 92

♥ 864

♦ A96

♣ AQJ106

South:

♠ AKQ

♥ AKJ

♦ J108

♣ K983

West North East South

2NT

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

1. Quantitative 4NT

Board: 380

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AK3

♥ K32

♦ KJ632

♣ AK

South:

♠ QJ65

♥ AQ65

♦ Q7

♣ J84

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

Pass 6NT AP

1. Stayman

2. Quantitative 4NT



## South hands (Practice Page)

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

Board: 376	♠ K9	The opponents are silent.
Dealer: N	♥ Q72	
Vul: Both	♦ 6532	Partner bids first.
HCP: 8	♣ K1065	

Board: 377	♠ J8	The opponents are silent.
Dealer: S	♥ AK653	
Vul: None	♦ AJ6	You bid first.
HCP: 20	♣ AK4	

Board: 378	♠ QJ	The opponents are silent.
Dealer: N	♥ Q107	
Vul: NS	♦ AQJ10	Partner bids first.
HCP: 15	♣ K542	

Board: 379	♠ AKQ	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ J108	You bid first.
HCP: 21	♣ K983	

Board: 380	♠ QJ65	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: None	♦ Q7	Partner bids first.
HCP: 12	♣ J84	

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

Board: 376

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ1083

♥ J109

♦ AK

♣ AQ4

South:

♠ K9

♥ Q72

♦ 6532

♣ K1065

West North East South

2NT Pass 3NT

AP

Board: 377

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 4N S

North:

♠ A932

♥ QJ7

♦ KQ4

♣ 632

South:

♠ J8

♥ AK653

♦ AJ6

♣ AK4

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

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

1. Stayman

2. Quantitative 4NT

Board: 378

Dealer: N

Vul: NS

North HCP: 21

South HCP: 15

Contract: 6N N

North:

♠ AK64

♥ AJ9

♦ K5

♣ AQ98

South:

♠ QJ

♥ Q107

♦ AQJ10

♣ K542

West North East South

2NT Pass 6NT

AP

Board: 379

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 4N S

North:

♠ 92

♥ 864

♦ A96

♣ AQJ106

South:

♠ AKQ

♥ AKJ

♦ J108

♣ K983

West North East South

2NT

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

1. Quantitative 4NT

Board: 380

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AK3

♥ K32

♦ KJ632

♣ AK

South:

♠ QJ65

♥ AQ65

♦ Q7

♣ J84

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

## North hands (Practice Page)

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

Board: 381	♠ K105	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: EW	♦ 73	Partner bids first.
HCP: 11	♣ Q1086	

Board: 382	♠ AK1076	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ AK5	You bid first.
HCP: 21	♣ K108	

Board: 383	♠ 1076	The opponents are silent.
Dealer: S	♥ 732	
Vul: NS	♦ J94	Partner bids first.
HCP: 4	♣ K1076	

Board: 384	♠ AKQ53	The opponents are silent.
Dealer: N	♥ K105	
Vul: EW	♦ Q10	You bid first.
HCP: 20	♣ AQ7	

Board: 385	♠ AKJ3	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ A983	Partner bids first.
HCP: 12	♣ 102	

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

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ86				2NT
Vul: EW	♥ AQ109	♥ 643	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 73	♦ AK106	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q1086	♣ AK				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AK1076	♠ Q32				
Vul: Both	♥ A5	♥ 63		2NT	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AK5	♦ Q98	Pass	6NT	AP	
South HCP: 11	♣ K108	♣ AQJ32	1. Quantitative 4NT			
Contract: 6N N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AQ4				
Vul: NS	♥ 732	♥ 986				2NT
North HCP: 4	♦ J94	♦ AKQ10	AP			
South HCP: 21	♣ K1076	♣ AQ5				
Contract: 2N S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AKQ53	♠ J96				
Vul: EW	♥ K105	♥ AQ4		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ Q10	♦ AJ743	AP			
South HCP: 12	♣ AQ7	♣ 108	1. Quantitative 4NT			
Contract: 4N N						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ AKJ3	♠ Q6				2NT
Vul: Both	♥ 876	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A983	♦ KJ107	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ 102	♣ AK87	AP			
Contract: 6N 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: 381	♠ AQ86	The opponents are silent.
Dealer: S	♥ 643	
Vul: EW	♦ AK106	You bid first.
HCP: 20	♣ AK	

Board: 382	♠ Q32	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ Q98	Partner bids first.
HCP: 11	♣ AQJ32	

Board: 383	♠ AQ4	The opponents are silent.
Dealer: S	♥ 986	
Vul: NS	♦ AKQ10	You bid first.
HCP: 21	♣ AQ5	

Board: 384	♠ J96	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ AJ743	Partner bids first.
HCP: 12	♣ 108	

Board: 385	♠ Q6	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ KJ107	You bid first.
HCP: 20	♣ AK87	

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

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ86				2NT
Vul: EW	♥ AQ109	♥ 643	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 73	♦ AK106	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q1086	♣ AK				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AK1076	♠ Q32				
Vul: Both	♥ A5	♥ 63		2NT	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AK5	♦ Q98	Pass	6NT	AP	
South HCP: 11	♣ K108	♣ AQJ32	1. Quantitative 4NT			
Contract: 6N N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AQ4				
Vul: NS	♥ 732	♥ 986				2NT
North HCP: 4	♦ J94	♦ AKQ10	AP			
South HCP: 21	♣ K1076	♣ AQ5				
Contract: 2N S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AKQ53	♠ J96				
Vul: EW	♥ K105	♥ AQ4		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ Q10	♦ AJ743	AP			
South HCP: 12	♣ AQ7	♣ 108	1. Quantitative 4NT			
Contract: 4N N						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ AKJ3	♠ Q6				2NT
Vul: Both	♥ 876	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A983	♦ KJ107	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ 102	♣ AK87	AP			
Contract: 6N 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: 386	♠ AK82	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ J75	You bid first.
HCP: 20	♣ AQ86	

Board: 387	♠ K1096	The opponents are silent.
Dealer: S	♥ 872	
Vul: EW	♦ K102	Partner bids first.
HCP: 13	♣ AK6	

Board: 388	♠ A972	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ 104	You bid first.
HCP: 20	♣ AKQ74	

Board: 389	♠ A72	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: None	♦ 764	Partner bids first.
HCP: 8	♣ J97	

Board: 390	♠ KQ1075	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ QJ5	You bid first.
HCP: 20	♣ AK8	

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

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ J3		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AQ	♥ K95				
North HCP: 20	♦ J75	♦ K942	AP			
South HCP: 11	♣ AQ86	♣ KJ54	1. Quantitative 4NT			
Contract: 4N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ AQJ				2NT
Vul: EW	♥ 872	♥ AKQJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ K102	♦ A96	Pass	6NT	AP	
South HCP: 21	♣ AK6	♣ 104	1. Stayman			
Contract: 6N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ KQ104		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK	♥ 1085	Pass	3♠	Pass	4♠
North HCP: 20	♦ 104	♦ 92	AP			
South HCP: 6	♣ AKQ74	♣ J1095	1. Stayman			
Contract: 4♠ N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KJ106				2NT
Vul: None	♥ QJ64	♥ AK85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 764	♦ A9	Pass	4♥	AP	
South HCP: 21	♣ J97	♣ AQ3	1. Stayman			
Contract: 4♥ S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ KQ1075	♠ 96		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ	♥ Q1097	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ5	♦ K1097	AP			
South HCP: 7	♣ AK8	♣ Q74	1. Stayman			
Contract: 3N N						



## South hands (Practice Page)

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

Board: 386	♠ J3	The opponents are silent.
Dealer: N	♥ K95	
Vul: None	♦ K942	Partner bids first.
HCP: 11	♣ KJ54	

Board: 387	♠ AQJ	The opponents are silent.
Dealer: S	♥ AKQJ4	
Vul: EW	♦ A96	You bid first.
HCP: 21	♣ 104	

Board: 388	♠ KQ104	The opponents are silent.
Dealer: N	♥ 1085	
Vul: Both	♦ 92	Partner bids first.
HCP: 6	♣ J1095	

Board: 389	♠ KJ106	The opponents are silent.
Dealer: S	♥ AK85	
Vul: None	♦ A9	You bid first.
HCP: 21	♣ AQ3	

Board: 390	♠ 96	The opponents are silent.
Dealer: N	♥ Q1097	
Vul: NS	♦ K1097	Partner bids first.
HCP: 7	♣ Q74	

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

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ J3		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ AQ	♥ K95				
North HCP: 20	♦ J75	♦ K942	AP			
South HCP: 11	♣ AQ86	♣ KJ54	1. Quantitative 4NT			
Contract: 4N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ AQJ				2NT
Vul: EW	♥ 872	♥ AKQJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ K102	♦ A96	Pass	6NT	AP	
South HCP: 21	♣ AK6	♣ 104	1. Stayman			
Contract: 6N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ KQ104		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK	♥ 1085	Pass	3♠	Pass	4♠
North HCP: 20	♦ 104	♦ 92	AP			
South HCP: 6	♣ AKQ74	♣ J1095	1. Stayman			
Contract: 4♠ N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KJ106				2NT
Vul: None	♥ QJ64	♥ AK85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 764	♦ A9	Pass	4♥	AP	
South HCP: 21	♣ J97	♣ AQ3	1. Stayman			
Contract: 4♥ S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ KQ1075	♠ 96		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ	♥ Q1097	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ5	♦ K1097	AP			
South HCP: 7	♣ AK8	♣ Q74	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

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

Board: 391	♠ K96	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: Both	♦ Q876	Partner bids first.
HCP: 10	♣ J8	

Board: 392	♠ K3	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ A43	You bid first.
HCP: 20	♣ AQJ10	

Board: 393	♠ 10632	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ KQJ4	Partner bids first.
HCP: 12	♣ KJ	

Board: 394	♠ KQ64	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ A82	You bid first.
HCP: 20	♣ QJ10	

Board: 395	♠ A42	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: None	♦ K62	Partner bids first.
HCP: 14	♣ K62	

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

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ A85				2NT
Vul: Both	♥ KJ106	♥ A98	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q876	♦ AK2	Pass	3NT	AP	
South HCP: 20	♣ J8	♣ KQ107				
Contract: 3N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A54				
Vul: None	♥ KQJ6	♥ A3		2NT	Pass	6NT
North HCP: 20	♦ A43	♦ KQ1092	AP			
South HCP: 16	♣ AQJ10	♣ K63				
Contract: 6N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ KQJ54				2NT
Vul: NS	♥ Q83	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ KQJ4	♦ A106	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ KJ	♣ AQ2	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ KQ64	♠ A982				
Vul: EW	♥ AKJ	♥ 10975		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ A82	♦ 1053	Pass	3♠	Pass	6♠
South HCP: 8	♣ QJ10	♣ A8	AP			
Contract: 6♠ N			1. Stayman			

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KQ6				2NT
Vul: None	♥ KJ84	♥ A1053	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ K62	♦ AJ	Pass	6NT	AP	
South HCP: 21	♣ K62	♣ AQJ5				
Contract: 6N S			1. Stayman			

## South hands (Practice Page)

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

Board: 391	♠ A85	The opponents are silent.
Dealer: S	♥ A98	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ KQ107	

Board: 392	♠ A54	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ KQ1092	Partner bids first.
HCP: 16	♣ K63	

Board: 393	♠ KQJ54	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ A106	You bid first.
HCP: 21	♣ AQ2	

Board: 394	♠ A982	The opponents are silent.
Dealer: N	♥ 10975	
Vul: EW	♦ 1053	Partner bids first.
HCP: 8	♣ A8	

Board: 395	♠ KQ6	The opponents are silent.
Dealer: S	♥ A1053	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ AQJ5	

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

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ A85				2NT
Vul: Both	♥ KJ106	♥ A98	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q876	♦ AK2	Pass	3NT	AP	
South HCP: 20	♣ J8	♣ KQ107				
Contract: 3N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A54				
Vul: None	♥ KQJ6	♥ A3		2NT	Pass	6NT
North HCP: 20	♦ A43	♦ KQ1092	AP			
South HCP: 16	♣ AQJ10	♣ K63				
Contract: 6N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ KQJ54				2NT
Vul: NS	♥ Q83	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ KQJ4	♦ A106	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ KJ	♣ AQ2	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ KQ64	♠ A982		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKJ	♥ 10975	Pass	3♠	Pass	6♠
North HCP: 20	♦ A82	♦ 1053	AP			
South HCP: 8	♣ QJ10	♣ A8				
Contract: 6♠ N			1. Stayman			

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KQ6				2NT
Vul: None	♥ KJ84	♥ A1053	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ K62	♦ AJ	Pass	6NT	AP	
South HCP: 21	♣ K62	♣ AQJ5				
Contract: 6N S			1. Stayman			

## North hands (Practice Page)

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

Board: 396	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ AK8	You bid first.
HCP: 20	♣ Q10853	

Board: 397	♠ 10952	The opponents are silent.
Dealer: S	♥ 632	
Vul: EW	♦ AJ	Partner bids first.
HCP: 7	♣ Q983	

Board: 398	♠ K62	The opponents are silent.
Dealer: N	♥ K87	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ AQ97	

Board: 399	♠ 865	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: NS	♦ 1076	Partner bids first.
HCP: 8	♣ K108	

Board: 400	♠ A96	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: EW	♦ J9	You bid first.
HCP: 20	♣ AQ43	

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

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K75		2NT	Pass	6NT
Vul: NS	♥ AJ8	♥ KQ5				
North HCP: 20	♦ AK8	♦ 542	AP			
South HCP: 16	♣ Q10853	♣ AKJ2				
Contract: 6N N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AKQJ				2NT
Vul: EW	♥ 632	♥ AJ94	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ AJ	♦ Q95	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q983	♣ K10	AP			
Contract: 4♠ S			1. Stayman			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ AQ7				
Vul: Both	♥ K87	♥ AJ6		2NT	Pass	6NT
North HCP: 20	♦ AKJ	♦ Q876	AP			
South HCP: 16	♣ AQ97	♣ K85				
Contract: 6N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KJ3				2NT
Vul: NS	♥ AJ94	♥ K2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 1076	♦ AKQ94	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ A74	1. Stayman			
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ KJ8				
Vul: EW	♥ AKQ4	♥ 76		2NT	Pass	6NT
North HCP: 20	♦ J9	♦ AKQ7	AP			
South HCP: 14	♣ AQ43	♣ J1092				
Contract: 6N N						



## South hands (Practice Page)

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

Board: 396	♠ K75	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ 542	Partner bids first.
HCP: 16	♣ AKJ2	

Board: 397	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: EW	♦ Q95	You bid first.
HCP: 20	♣ K10	

Board: 398	♠ AQ7	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ Q876	Partner bids first.
HCP: 16	♣ K85	

Board: 399	♠ KJ3	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ AKQ94	You bid first.
HCP: 20	♣ A74	

Board: 400	♠ KJ8	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ AKQ7	Partner bids first.
HCP: 14	♣ J1092	

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

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K75		2NT	Pass	6NT
Vul: NS	♥ AJ8	♥ KQ5				
North HCP: 20	♦ AK8	♦ 542	AP			
South HCP: 16	♣ Q10853	♣ AKJ2				
Contract: 6N N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AKQJ				2NT
Vul: EW	♥ 632	♥ AJ94	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ AJ	♦ Q95	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q983	♣ K10	AP			
Contract: 4♠ S			1. Stayman			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ AQ7				
Vul: Both	♥ K87	♥ AJ6		2NT	Pass	6NT
North HCP: 20	♦ AKJ	♦ Q876	AP			
South HCP: 16	♣ AQ97	♣ K85				
Contract: 6N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KJ3				2NT
Vul: NS	♥ AJ94	♥ K2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 1076	♦ AKQ94	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ A74	1. Stayman			
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ KJ8				
Vul: EW	♥ AKQ4	♥ 76		2NT	Pass	6NT
North HCP: 20	♦ J9	♦ AKQ7	AP			
South HCP: 14	♣ AQ43	♣ J1092				
Contract: 6N N						

## North hands (Practice Page)

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

Board: 401	♠ K72	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ 976	Partner bids first.
HCP: 13	♣ A987	

Board: 402	♠ AQ6	The opponents are silent.
Dealer: N	♥ KJ42	
Vul: None	♦ AQ52	You bid first.
HCP: 20	♣ A7	

Board: 403	♠ QJ102	The opponents are silent.
Dealer: S	♥ J76	
Vul: EW	♦ A72	Partner bids first.
HCP: 8	♣ 843	

Board: 404	♠ AK	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ 6432	You bid first.
HCP: 20	♣ KJ109	

Board: 405	♠ 10974	The opponents are silent.
Dealer: S	♥ J94	
Vul: None	♦ 843	Partner bids first.
HCP: 8	♣ AK8	

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

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AJ83				2NT
Vul: Both	♥ KQJ	♥ A3				
North HCP: 13	♦ 976	♦ AKQJ8	Pass	6NT	AP	
South HCP: 20	♣ A987	♣ J4				
Contract: 6N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K85		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KJ42	♥ A973	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQ52	♦ K94	AP			
South HCP: 15	♣ A7	♣ KQ5	1. Stayman			
Contract: 6N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ AK5				2NT
Vul: EW	♥ J76	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ A72	♦ KJ94	Pass	3NT	AP	
South HCP: 20	♣ 843	♣ KQ96	1. Stayman			
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q32		2NT	Pass	3NT
Vul: Both	♥ AKQ	♥ 642	AP			
North HCP: 20	♦ 6432	♦ QJ87				
South HCP: 7	♣ KJ109	♣ Q86				
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ AQ2				2NT
Vul: None	♥ J94	♥ AK1083	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 843	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ AK8	♣ Q97	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 401	♠ AJ83	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ AKQJ8	You bid first.
HCP: 20	♣ J4	

Board: 402	♠ K85	The opponents are silent.
Dealer: N	♥ A973	
Vul: None	♦ K94	Partner bids first.
HCP: 15	♣ KQ5	

Board: 403	♠ AK5	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ KJ94	You bid first.
HCP: 20	♣ KQ96	

Board: 404	♠ Q32	The opponents are silent.
Dealer: N	♥ 642	
Vul: Both	♦ QJ87	Partner bids first.
HCP: 7	♣ Q86	

Board: 405	♠ AQ2	The opponents are silent.
Dealer: S	♥ AK1083	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ Q97	

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

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AJ83				2NT
Vul: Both	♥ KQJ	♥ A3				
North HCP: 13	♦ 976	♦ AKQJ8	Pass	6NT	AP	
South HCP: 20	♣ A987	♣ J4				
Contract: 6N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K85		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KJ42	♥ A973	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQ52	♦ K94	AP			
South HCP: 15	♣ A7	♣ KQ5	1. Stayman			
Contract: 6N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ AK5				2NT
Vul: EW	♥ J76	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ A72	♦ KJ94	Pass	3NT	AP	
South HCP: 20	♣ 843	♣ KQ96	1. Stayman			
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q32		2NT	Pass	3NT
Vul: Both	♥ AKQ	♥ 642	AP			
North HCP: 20	♦ 6432	♦ QJ87				
South HCP: 7	♣ KJ109	♣ Q86				
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ AQ2				2NT
Vul: None	♥ J94	♥ AK1083	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 843	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ AK8	♣ Q97	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 406	♠ KQ4	East Bids 5♣ if possible.
Dealer: N	♥ AKJ2	
Vul: NS	♦ A94	
HCP: 21	♣ A65	You bid first.

Board: 407	♠ 932	The opponents are silent.
Dealer: S	♥ 7542	
Vul: Both	♦ 106	
HCP: 4	♣ KJ97	Partner bids first.

Board: 408	♠ KQJ82	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ AK	
HCP: 21	♣ AKJ2	You bid first.

Board: 409	♠ 65	The opponents are silent.
Dealer: S	♥ A87	
Vul: NS	♦ K72	
HCP: 8	♣ J9765	Partner bids first.

Board: 410	♠ AQ	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: EW	♦ QJ75	
HCP: 21	♣ AKQ	You bid first.

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

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J653		2NT	5♣	X
Vul: NS	♥ AKJ2	♥ Q107				
North HCP: 21	♦ A94	♦ KQ75	AP			
South HCP: 11	♣ A65	♣ K8				
Contract: 5♣X E						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AQJ54				2NT
Vul: Both	♥ 7542	♥ AK9				
North HCP: 4	♦ 106	♦ KJ8	AP			
South HCP: 20	♣ KJ97	♣ Q8				
Contract: 2N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ KQJ82	♠ 43		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 83	♥ AK42	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK	♦ QJ6	Pass	6NT	AP	
South HCP: 12	♣ AKJ2	♣ Q763	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KQ2				2NT
Vul: NS	♥ A87	♥ QJ65				
North HCP: 8	♦ K72	♦ AQJ	Pass	3NT	AP	
South HCP: 21	♣ J9765	♣ AQ4				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J8		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ QJ76	♥ A52				
North HCP: 21	♦ QJ75	♦ AK94	Pass	6NT	AP	
South HCP: 13	♣ AKQ	♣ J1065	1. Quantitative 4NT			
Contract: 6N N						



## South hands (Practice Page)

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

Board: 406	♠ J653	East Bids 5♣ if possible.
Dealer: N	♥ Q107	
Vul: NS	♦ KQ75	Partner bids first.
HCP: 11	♣ K8	

Board: 407	♠ AQJ54	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ KJ8	You bid first.
HCP: 20	♣ Q8	

Board: 408	♠ 43	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ QJ6	Partner bids first.
HCP: 12	♣ Q763	

Board: 409	♠ KQ2	The opponents are silent.
Dealer: S	♥ QJ65	
Vul: NS	♦ AQJ	You bid first.
HCP: 21	♣ AQ4	

Board: 410	♠ J8	The opponents are silent.
Dealer: N	♥ A52	
Vul: EW	♦ AK94	Partner bids first.
HCP: 13	♣ J1065	

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

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J653		2NT	5♣	X
Vul: NS	♥ AKJ2	♥ Q107				
North HCP: 21	♦ A94	♦ KQ75	AP			
South HCP: 11	♣ A65	♣ K8				
Contract: 5♣X E						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AQJ54				2NT
Vul: Both	♥ 7542	♥ AK9				
North HCP: 4	♦ 106	♦ KJ8	AP			
South HCP: 20	♣ KJ97	♣ Q8				
Contract: 2N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ KQJ82	♠ 43		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 83	♥ AK42	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK	♦ QJ6	Pass	6NT	AP	
South HCP: 12	♣ AKJ2	♣ Q763	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KQ2				2NT
Vul: NS	♥ A87	♥ QJ65				
North HCP: 8	♦ K72	♦ AQJ	Pass	3NT	AP	
South HCP: 21	♣ J9765	♣ AQ4				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J8		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ QJ76	♥ A52				
North HCP: 21	♦ QJ75	♦ AK94	Pass	6NT	AP	
South HCP: 13	♣ AKQ	♣ J1065	1. Quantitative 4NT			
Contract: 6N N						

## North hands (Practice Page)

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

Board: 411	♠ Q8	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ K8742	Partner bids first.
HCP: 14	♣ KQ7	

Board: 412	♠ A104	The opponents are silent.
Dealer: N	♥ AK96	
Vul: NS	♦ AK76	You bid first.
HCP: 20	♣ Q7	

Board: 413	♠ 743	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ A105	Partner bids first.
HCP: 14	♣ AQ75	

Board: 414	♠ AK972	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ K62	You bid first.
HCP: 21	♣ KJ6	

Board: 415	♠ AKJ2	The opponents are silent.
Dealer: S	♥ 752	
Vul: NS	♦ A532	Partner bids first.
HCP: 13	♣ J3	

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

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AK92				2NT
Vul: None	♥ A94	♥ K8				
North HCP: 14	♦ K8742	♦ AQ5	Pass	6NT	AP	
South HCP: 20	♣ KQ7	♣ A1063				
Contract: 6N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J5		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AK96	♥ QJ2				
North HCP: 20	♦ AK76	♦ QJ5	AP			
South HCP: 12	♣ Q7	♣ AJ1063	1. Quantitative 4NT			
Contract: 4N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AK				2NT
Vul: EW	♥ A83	♥ KQ1096				
North HCP: 14	♦ A105	♦ KQJ9	Pass	6NT	AP	
South HCP: 21	♣ AQ75	♣ K4				
Contract: 6N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AK972	♠ QJ5		2NT	Pass	7NT
Vul: Both	♥ AK	♥ Q72				
North HCP: 21	♦ K62	♦ AQ3	AP			
South HCP: 17	♣ KJ6	♣ AQ73				
Contract: 7N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ AKJ2	♠ Q86				2NT
Vul: NS	♥ 752	♥ AK8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ A532	♦ KQ8	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ J3	♣ AQ74	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

## South hands (Practice Page)

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

Board: 411	♠ AK92	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ A1063	

Board: 412	♠ J5	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 12	♣ AJ1063	

Board: 413	♠ AK	The opponents are silent.
Dealer: S	♥ KQ1096	
Vul: EW	♦ KQJ9	You bid first.
HCP: 21	♣ K4	

Board: 414	♠ QJ5	The opponents are silent.
Dealer: N	♥ Q72	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 17	♣ AQ73	

Board: 415	♠ Q86	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ KQ8	You bid first.
HCP: 20	♣ AQ74	

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

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AK92				2NT
Vul: None	♥ A94	♥ K8				
North HCP: 14	♦ K8742	♦ AQ5	Pass	6NT	AP	
South HCP: 20	♣ KQ7	♣ A1063				
Contract: 6N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J5		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AK96	♥ QJ2				
North HCP: 20	♦ AK76	♦ QJ5	AP			
South HCP: 12	♣ Q7	♣ AJ1063	1. Quantitative 4NT			
Contract: 4N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AK				2NT
Vul: EW	♥ A83	♥ KQ1096				
North HCP: 14	♦ A105	♦ KQJ9	Pass	6NT	AP	
South HCP: 21	♣ AQ75	♣ K4				
Contract: 6N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AK972	♠ QJ5		2NT	Pass	7NT
Vul: Both	♥ AK	♥ Q72				
North HCP: 21	♦ K62	♦ AQ3	AP			
South HCP: 17	♣ KJ6	♣ AQ73				
Contract: 7N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ AKJ2	♠ Q86				2NT
Vul: NS	♥ 752	♥ AK8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ A532	♦ KQ8	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ J3	♣ AQ74	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

## North hands (Practice Page)

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

Board: 416	♠ AQ	The opponents are silent.
Dealer: N	♥ A1093	
Vul: EW	♦ A1096	You bid first.
HCP: 20	♣ AQ3	

Board: 417	♠ K98	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: Both	♦ Q10	Partner bids first.
HCP: 10	♣ 10754	

Board: 418	♠ AQJ8	The opponents are silent.
Dealer: N	♥ K964	
Vul: None	♦ A8	You bid first.
HCP: 21	♣ AK9	

Board: 419	♠ J83	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ A652	Partner bids first.
HCP: 12	♣ A54	

Board: 420	♠ KQ8	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ K743	You bid first.
HCP: 20	♣ K2	

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

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K94		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ A1093	♥ K8				
North HCP: 20	♦ A1096	♦ KQJ85	AP			
South HCP: 13	♣ AQ3	♣ J87	1. Quantitative 4NT			
Contract: 4N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ J6				2NT
Vul: Both	♥ AJ102	♥ KQ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q10	♦ AK4	Pass	3NT	AP	
South HCP: 21	♣ 10754	♣ AKJ93	1. Stayman			
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K62		2NT	Pass	3NT
Vul: None	♥ K964	♥ J5	AP			
North HCP: 21	♦ A8	♦ K632				
South HCP: 9	♣ AK9	♣ Q1054				
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AQ				2NT
Vul: EW	♥ K82	♥ AJ	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ A652	♦ KJ93	1. Quantitative 4NT			
South HCP: 21	♣ A54	♣ KQJ108				
Contract: 4N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A93		2NT	Pass	6NT
Vul: Both	♥ AKQ7	♥ 82	AP			
North HCP: 20	♦ K743	♦ A62				
South HCP: 15	♣ K2	♣ AQJ96				
Contract: 6N N						



## South hands (Practice Page)

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

Board: 416	♠ K94	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ KQJ85	Partner bids first.
HCP: 13	♣ J87	

Board: 417	♠ J6	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ AK4	You bid first.
HCP: 21	♣ AKJ93	

Board: 418	♠ K62	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ K632	Partner bids first.
HCP: 9	♣ Q1054	

Board: 419	♠ AQ	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ KJ93	You bid first.
HCP: 21	♣ KQJ108	

Board: 420	♠ A93	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ A62	Partner bids first.
HCP: 15	♣ AQJ96	

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

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K94		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ A1093	♥ K8				
North HCP: 20	♦ A1096	♦ KQJ85	AP			
South HCP: 13	♣ AQ3	♣ J87	1. Quantitative 4NT			
Contract: 4N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ J6				2NT
Vul: Both	♥ AJ102	♥ KQ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q10	♦ AK4	Pass	3NT	AP	
South HCP: 21	♣ 10754	♣ AKJ93	1. Stayman			
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K62		2NT	Pass	3NT
Vul: None	♥ K964	♥ J5	AP			
North HCP: 21	♦ A8	♦ K632				
South HCP: 9	♣ AK9	♣ Q1054				
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AQ				2NT
Vul: EW	♥ K82	♥ AJ	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ A652	♦ KJ93	1. Quantitative 4NT			
South HCP: 21	♣ A54	♣ KQJ108				
Contract: 4N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A93		2NT	Pass	6NT
Vul: Both	♥ AKQ7	♥ 82	AP			
North HCP: 20	♦ K743	♦ A62				
South HCP: 15	♣ K2	♣ AQJ96				
Contract: 6N N						

## North hands (Practice Page)

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

Board: 421	♠ 9854	The opponents are silent.
Dealer: S	♥ 52	
Vul: None	♦ AQ96	Partner bids first.
HCP: 8	♣ Q64	

Board: 422	♠ AKQ73	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: NS	♦ KQ2	You bid first.
HCP: 21	♣ K6	

Board: 423	♠ 8732	The opponents are silent.
Dealer: S	♥ 107	
Vul: Both	♦ J102	Partner bids first.
HCP: 5	♣ KJ96	

Board: 424	♠ AKQ64	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ K65	You bid first.
HCP: 20	♣ A96	

Board: 425	♠ K1064	The opponents are silent.
Dealer: S	♥ K62	
Vul: NS	♦ A52	Partner bids first.
HCP: 14	♣ KJ3	

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 9854	♠ KQ1062				2NT
Vul: None	♥ 52	♥ KQJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ AQ96	♦ K10	Pass	4♠	AP	
South HCP: 21	♣ Q64	♣ AK5	1. Stayman			
Contract: 4♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AKQ73	♠ J6				
Vul: NS	♥ KJ8	♥ A93		2NT	Pass	3NT
North HCP: 21	♦ KQ2	♦ AJ854	AP			
South HCP: 10	♣ K6	♣ 973				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 8732	♠ AQ6				2NT
Vul: Both	♥ 107	♥ AKQ6	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ J102	♦ A75	Pass	3NT	AP	
South HCP: 21	♣ KJ96	♣ Q104	1. Stayman			
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AKQ64	♠ J83				
Vul: None	♥ A2	♥ J8		2NT	Pass	3NT
North HCP: 20	♦ K65	♦ AJ109	AP			
South HCP: 10	♣ A96	♣ K1074				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ K1064	♠ A5				2NT
Vul: NS	♥ K62	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ A52	♦ KQJ8	Pass	6NT	AP	
South HCP: 20	♣ KJ3	♣ AQ765	1. Stayman			
Contract: 6N S						

## South hands (Practice Page)

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

Board: 421	♠ KQ1062	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ K10	You bid first.
HCP: 21	♣ AK5	

Board: 422	♠ J6	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ AJ854	Partner bids first.
HCP: 10	♣ 973	

Board: 423	♠ AQ6	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ A75	You bid first.
HCP: 21	♣ Q104	

Board: 424	♠ J83	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ AJ109	Partner bids first.
HCP: 10	♣ K1074	

Board: 425	♠ A5	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ KQJ8	You bid first.
HCP: 20	♣ AQ765	

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 9854	♠ KQ1062				2NT
Vul: None	♥ 52	♥ KQJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ AQ96	♦ K10	Pass	4♠	AP	
South HCP: 21	♣ Q64	♣ AK5	1. Stayman			
Contract: 4♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AKQ73	♠ J6				
Vul: NS	♥ KJ8	♥ A93		2NT	Pass	3NT
North HCP: 21	♦ KQ2	♦ AJ854	AP			
South HCP: 10	♣ K6	♣ 973				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 8732	♠ AQ6				2NT
Vul: Both	♥ 107	♥ AKQ6	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ J102	♦ A75	Pass	3NT	AP	
South HCP: 21	♣ KJ96	♣ Q104	1. Stayman			
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AKQ64	♠ J83				
Vul: None	♥ A2	♥ J8		2NT	Pass	3NT
North HCP: 20	♦ K65	♦ AJ109	AP			
South HCP: 10	♣ A96	♣ K1074				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ K1064	♠ A5				2NT
Vul: NS	♥ K62	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ A52	♦ KQJ8	Pass	6NT	AP	
South HCP: 20	♣ KJ3	♣ AQ765	1. Stayman			
Contract: 6N S						

## North hands (Practice Page)

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

Board: 426	♠ AJ8	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ AKJ42	You bid first.
HCP: 21	♣ AQ7	

Board: 427	♠ 52	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ J10932	Partner bids first.
HCP: 9	♣ K94	

Board: 428	♠ A93	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ AQ10	You bid first.
HCP: 20	♣ J1072	

Board: 429	♠ 10864	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: EW	♦ J54	Partner bids first.
HCP: 6	♣ 54	

Board: 430	♠ A2	The opponents are silent.
Dealer: N	♥ KJ543	
Vul: Both	♦ AKQ5	You bid first.
HCP: 21	♣ KJ	

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

Board: 426  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AJ8  
♥ Q10  
♦ AKJ42  
♣ AQ7

South:  
♠ Q102  
♥ AK52  
♦ Q75  
♣ 1096

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

1. Stayman  
2. Quantitative 4NT

Board: 427  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 21  
Contract: 3N S

North:  
♠ 52  
♥ AJ3  
♦ J10932  
♣ K94

South:  
♠ AK87  
♥ K65  
♦ AK65  
♣ A10

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 428  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 4N N

North:  
♠ A93  
♥ AKQ  
♦ AQ10  
♣ J1072

South:  
♠ KJ104  
♥ J42  
♦ 9642  
♣ AK

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

1. Stayman  
2. Quantitative 4NT

Board: 429  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ 10864  
♥ KQ96  
♦ J54  
♣ 54

South:  
♠ K95  
♥ AJ  
♦ AQ106  
♣ AQ108

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

1. Stayman

Board: 430  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 6  
Contract: 3N N

North:  
♠ A2  
♥ KJ543  
♦ AKQ5  
♣ KJ

South:  
♠ 73  
♥ Q98  
♦ 872  
♣ A10986

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: 426	♠ Q102	The opponents are silent.
Dealer: N	♥ AK52	
Vul: EW	♦ Q75	Partner bids first.
HCP: 11	♣ 1096	

Board: 427	♠ AK87	The opponents are silent.
Dealer: S	♥ K65	
Vul: None	♦ AK65	You bid first.
HCP: 21	♣ A10	

Board: 428	♠ KJ104	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ 9642	Partner bids first.
HCP: 12	♣ AK	

Board: 429	♠ K95	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ AQ106	You bid first.
HCP: 20	♣ AQ108	

Board: 430	♠ 73	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ 872	Partner bids first.
HCP: 6	♣ A10986	

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

Board: 426  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ AJ8  
 ♥ Q10  
 ♦ AKJ42  
 ♣ AQ7

South:  
 ♠ Q102  
 ♥ AK52  
 ♦ Q75  
 ♣ 1096

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

1. Stayman  
 2. Quantitative 4NT

Board: 427  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ 52  
 ♥ AJ3  
 ♦ J10932  
 ♣ K94

South:  
 ♠ AK87  
 ♥ K65  
 ♦ AK65  
 ♣ A10

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 428  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 12  
 Contract: 4N N

North:  
 ♠ A93  
 ♥ AKQ  
 ♦ AQ10  
 ♣ J1072

South:  
 ♠ KJ104  
 ♥ J42  
 ♦ 9642  
 ♣ AK

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

1. Stayman  
 2. Quantitative 4NT

Board: 429  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 10864  
 ♥ KQ96  
 ♦ J54  
 ♣ 54

South:  
 ♠ K95  
 ♥ AJ  
 ♦ AQ106  
 ♣ AQ108

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

1. Stayman

Board: 430  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ A2  
 ♥ KJ543  
 ♦ AKQ5  
 ♣ KJ

South:  
 ♠ 73  
 ♥ Q98  
 ♦ 872  
 ♣ A10986

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: 431	♠ J1093	The opponents are silent.
Dealer: S	♥ 764	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 11	♣ KJ6	

Board: 432	♠ AK63	The opponents are silent.
Dealer: N	♥ AK42	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ 87	

Board: 433	♠ J63	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ Q876	Partner bids first.
HCP: 7	♣ 1087	

Board: 434	♠ K3	The opponents are silent.
Dealer: N	♥ AKJ83	
Vul: None	♦ KQ103	You bid first.
HCP: 21	♣ KQ	

Board: 435	♠ AK3	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ K10432	Partner bids first.
HCP: 13	♣ 85	

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

Board: 431  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ J1093  
 ♥ 764  
 ♦ AQ3  
 ♣ KJ6

South:  
 ♠ AK87  
 ♥ AKJ5  
 ♦ J105  
 ♣ A4

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

Board: 432  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ AK63  
 ♥ AK42  
 ♦ AQ8  
 ♣ 87

South:  
 ♠ 874  
 ♥ J10  
 ♦ J53  
 ♣ KQ654

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 433  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J63  
 ♥ KJ4  
 ♦ Q876  
 ♣ 1087

South:  
 ♠ AKQ  
 ♥ 975  
 ♦ AK4  
 ♣ A964

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 434  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 4  
 Contract: 2N N

North:  
 ♠ K3  
 ♥ AKJ83  
 ♦ KQ103  
 ♣ KQ

South:  
 ♠ 10642  
 ♥ 64  
 ♦ A54  
 ♣ 10754

West	North	East	South
	2NT	AP	

Board: 435  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ AK3  
 ♥ K83  
 ♦ K10432  
 ♣ 85

South:  
 ♠ QJ7  
 ♥ AQ7  
 ♦ AQ97  
 ♣ KQ4

West	North	East	South
			2NT
Pass	6NT	AP	

## South hands (Practice Page)

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

Board: 431	♠ AK87	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: NS	♦ J105	You bid first.
HCP: 20	♣ A4	

Board: 432	♠ 874	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ J53	Partner bids first.
HCP: 7	♣ KQ654	

Board: 433	♠ AKQ	The opponents are silent.
Dealer: S	♥ 975	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ A964	

Board: 434	♠ 10642	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ A54	Partner bids first.
HCP: 4	♣ 10754	

Board: 435	♠ QJ7	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ AQ97	You bid first.
HCP: 20	♣ KQ4	

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

Board: 431  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ J1093  
 ♥ 764  
 ♦ AQ3  
 ♣ KJ6

South:  
 ♠ AK87  
 ♥ AKJ5  
 ♦ J105  
 ♣ A4

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

Board: 432  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ AK63  
 ♥ AK42  
 ♦ AQ8  
 ♣ 87

South:  
 ♠ 874  
 ♥ J10  
 ♦ J53  
 ♣ KQ654

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 433  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J63  
 ♥ KJ4  
 ♦ Q876  
 ♣ 1087

South:  
 ♠ AKQ  
 ♥ 975  
 ♦ AK4  
 ♣ A964

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 434  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 4  
 Contract: 2N N

North:  
 ♠ K3  
 ♥ AKJ83  
 ♦ KQ103  
 ♣ KQ

South:  
 ♠ 10642  
 ♥ 64  
 ♦ A54  
 ♣ 10754

West	North	East	South
	2NT	AP	

Board: 435  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ AK3  
 ♥ K83  
 ♦ K10432  
 ♣ 85

South:  
 ♠ QJ7  
 ♥ AQ7  
 ♦ AQ97  
 ♣ KQ4

West	North	East	South
			2NT
Pass	6NT	AP	

## North hands (Practice Page)

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

Board: 436	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ AJ5	You bid first.
HCP: 21	♣ KQ6	

Board: 437	♠ Q94	The opponents are silent.
Dealer: S	♥ 63	
Vul: None	♦ QJ98	Partner bids first.
HCP: 12	♣ AK92	

Board: 438	♠ KQ	The opponents are silent.
Dealer: N	♥ K93	
Vul: Both	♦ AQ972	You bid first.
HCP: 20	♣ AQ9	

Board: 439	♠ KQ54	East Doubles 3♣ if possible.
Dealer: S	♥ 98	West Doubles 4♥ if possible.
Vul: None	♦ A1073	West Doubles Pass if possible.
HCP: 9	♣ 1074	Partner bids first.

Board: 440	♠ AK93	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: NS	♦ A62	You bid first.
HCP: 20	♣ K72	

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

Board: 436

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AKJ6

♥ K74

♦ AJ5

♣ KQ6

South:

♠ 1084

♥ 105

♦ Q7642

♣ A85

West North East South

2NT Pass 3NT

AP

Board: 437

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 4N S

North:

♠ Q94

♥ 63

♦ QJ98

♣ AK92

South:

♠ AK10

♥ AK4

♦ A75

♣ Q1083

West North East South

2NT

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

1. Quantitative 4NT

Board: 438

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ KQ

♥ K93

♦ AQ972

♣ AQ9

South:

♠ 87

♥ AJ5

♦ K65

♣ KJ1085

West North East South

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

AP

1. Quantitative 4NT

Board: 439

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♦ X S

North:

♠ KQ54

♥ 98

♦ A1073

♣ 1074

South:

♠ A73

♥ A76

♦ KQJ62

♣ AQ

West North East South

2NT

Pass 3♣<sup>1</sup> X 3♦

Pass 4♦ Pass 4♥<sup>2</sup>

X 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 6♦ Pass Pass

X AP

1. Stayman

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5



Board: 440

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK93

♥ AQ8

♦ A62

♣ K72

South:

♠ 105

♥ K106

♦ KQ104

♣ A953

West	North	East	South
	2NT	Pass	6NT
AP			

## South hands (Practice Page)

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

Board: 436	♠ 1084	The opponents are silent.
Dealer: N	♥ 105	
Vul: Both	♦ Q7642	Partner bids first.
HCP: 6	♣ A85	
Board: 437	♠ AK10	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ A75	You bid first.
HCP: 20	♣ Q1083	
Board: 438	♠ 87	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ K65	Partner bids first.
HCP: 12	♣ KJ1085	
Board: 439	♠ A73	East Doubles 3♣ if possible.
Dealer: S	♥ A76	West Doubles 4♥ if possible.
Vul: None	♦ KQJ62	West Doubles Pass if possible.
HCP: 20	♣ AQ	You bid first.
Board: 440	♠ 105	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ KQ104	Partner bids first.
HCP: 12	♣ A953	

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

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 1084		2NT	Pass	3NT
Vul: Both	♥ K74	♥ 105				
North HCP: 21	♦ AJ5	♦ Q7642	AP			
South HCP: 6	♣ KQ6	♣ A85				
Contract: 3N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AK10				2NT
Vul: None	♥ 63	♥ AK4				
North HCP: 12	♦ QJ98	♦ A75	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ AK92	♣ Q1083	1. Quantitative	4NT		
Contract: 4N S						

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 87		2NT	Pass	4NT <sup>1</sup>
Vul: Both	♥ K93	♥ AJ5				
North HCP: 20	♦ AQ972	♦ K65	AP			
South HCP: 12	♣ AQ9	♣ KJ1085	1. Quantitative	4NT		
Contract: 4N N						

			West	North	East	South
						2NT
			Pass	3♣ <sup>1</sup>	X	3♦
Board: 439	North:	South:	Pass	4♦	Pass	4♥ <sup>2</sup>
Dealer: S	♠ KQ54	♠ A73	X	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Vul: None	♥ 98	♥ A76	Pass	6♦	Pass	Pass
North HCP: 9	♦ A1073	♦ KQJ62	X	AP		
South HCP: 20	♣ 1074	♣ AQ				
Contract: 6♦ X S						

1. Stayman  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♦  
4. A=1/5 or 4/5

Board: 440

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK93

♥ AQ8

♦ A62

♣ K72

South:

♠ 105

♥ K106

♦ KQ104

♣ A953

West	North	East	South
	2NT	Pass	6NT
AP			

## North hands (Practice Page)

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

Board: 441	♠ Q876	The opponents are silent.
Dealer: S	♥ Q752	
Vul: EW	♦ AJ5	Partner bids first.
HCP: 13	♣ A8	

Board: 442	♠ KJ	The opponents are silent.
Dealer: N	♥ A95	
Vul: None	♦ KQ1076	You bid first.
HCP: 20	♣ AK10	

Board: 443	♠ QJ94	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 14	♣ 106	

Board: 444	♠ AQ9	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ AK83	You bid first.
HCP: 20	♣ AK84	

Board: 445	♠ J103	The opponents are silent.
Dealer: S	♥ A32	
Vul: Both	♦ K975	Partner bids first.
HCP: 12	♣ A104	

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

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ Q876	♠ AK3				2NT
Vul: EW	♥ Q752	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ AJ5	♦ K1087	Pass	6NT	AP	
South HCP: 20	♣ A8	♣ K109				
Contract: 6N S						1. Stayman

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 9852		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A95	♥ Q86	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ1076	♦ AJ4	AP			
South HCP: 9	♣ AK10	♣ Q65				
Contract: 3N N						1. Stayman

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ AK				2NT
Vul: NS	♥ KQ106	♥ J54	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ AQ8	♦ KJ105	Pass	6NT	AP	
South HCP: 21	♣ 106	♣ AKQ4				
Contract: 6N S						1. Stayman

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 1082		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 42	♥ AJ106	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK83	♦ 1092	AP			
South HCP: 6	♣ AK84	♣ J107				
Contract: 3N N						1. Stayman

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AK65				2NT
Vul: Both	♥ A32	♥ KQ10	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ K975	♦ AQ106				
South HCP: 20	♣ A104	♣ Q8				
Contract: 4N S						1. Quantitative 4NT

## South hands (Practice Page)

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

Board: 441	♠ AK3	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ K1087	You bid first.
HCP: 20	♣ K109	

Board: 442	♠ 9852	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ AJ4	Partner bids first.
HCP: 9	♣ Q65	

Board: 443	♠ AK	The opponents are silent.
Dealer: S	♥ J54	
Vul: NS	♦ KJ105	You bid first.
HCP: 21	♣ AKQ4	

Board: 444	♠ 1082	The opponents are silent.
Dealer: N	♥ AJ106	
Vul: EW	♦ 1092	Partner bids first.
HCP: 6	♣ J107	

Board: 445	♠ AK65	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: Both	♦ AQ106	You bid first.
HCP: 20	♣ Q8	

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

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ Q876	♠ AK3				2NT
Vul: EW	♥ Q752	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ AJ5	♦ K1087	Pass	6NT	AP	
South HCP: 20	♣ A8	♣ K109				
Contract: 6N S			1. Stayman			

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 9852		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A95	♥ Q86	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ1076	♦ AJ4	AP			
South HCP: 9	♣ AK10	♣ Q65	1. Stayman			
Contract: 3N N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ AK				2NT
Vul: NS	♥ KQ106	♥ J54	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ AQ8	♦ KJ105	Pass	6NT	AP	
South HCP: 21	♣ 106	♣ AKQ4	1. Stayman			
Contract: 6N S						

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 1082		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 42	♥ AJ106	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK83	♦ 1092	AP			
South HCP: 6	♣ AK84	♣ J107	1. Stayman			
Contract: 3N N						

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AK65				2NT
Vul: Both	♥ A32	♥ KQ10	Pass	4NT <sup>1</sup>	AP	
North HCP: 12	♦ K975	♦ AQ106	1. Quantitative 4NT			
South HCP: 20	♣ A104	♣ Q8				
Contract: 4N S						



## North hands (Practice Page)

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

Board: 446	♠ AKQ	The opponents are silent.
Dealer: N	♥ J1072	
Vul: NS	♦ AJ9	You bid first.
HCP: 20	♣ KQ3	

Board: 447	♠ 7632	The opponents are silent.
Dealer: S	♥ Q1065	
Vul: EW	♦ J72	Partner bids first.
HCP: 6	♣ K9	

Board: 448	♠ AK10	The opponents are silent.
Dealer: N	♥ K93	
Vul: Both	♦ AK75	You bid first.
HCP: 21	♣ A83	

Board: 449	♠ AK10	The opponents are silent.
Dealer: S	♥ 983	
Vul: None	♦ QJ43	Partner bids first.
HCP: 13	♣ QJ9	

Board: 450	♠ A854	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ 75	

## 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	♠ AKQ	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ J1072	♥ AKQ9	Pass	3♥	Pass	6♥
North HCP: 20	♦ AJ9	♦ 10864	AP			
South HCP: 14	♣ KQ3	♣ A9	1. Stayman			
Contract: 6♥ N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ AK8				2NT
Vul: EW	♥ Q1065	♥ AKJ98	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J72	♦ A105	Pass	4♥	AP	
South HCP: 20	♣ K9	♣ J3	1. Stayman			
Contract: 4♥ S						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J4		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K93	♥ A1086	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK75	♦ 642	AP			
South HCP: 8	♣ A83	♣ QJ109	1. Stayman			
Contract: 3N N						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ QJ				2NT
Vul: None	♥ 983	♥ AQJ105	Pass	4NT <sup>1</sup>	AP	
North HCP: 13	♦ QJ43	♦ A65	1. Quantitative 4NT			
South HCP: 21	♣ QJ9	♣ AK7				
Contract: 4N S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ Q97		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ AKQ10	♥ 95	AP			
North HCP: 20	♦ AK4	♦ Q83	1. Quantitative 4NT			
South HCP: 12	♣ 75	♣ AKJ109				
Contract: 4N N						

## South hands (Practice Page)

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

Board: 446	♠ J84	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: NS	♦ 10864	Partner bids first.
HCP: 14	♣ A9	

Board: 447	♠ AK8	The opponents are silent.
Dealer: S	♥ AKJ98	
Vul: EW	♦ A105	You bid first.
HCP: 20	♣ J3	

Board: 448	♠ J4	The opponents are silent.
Dealer: N	♥ A1086	
Vul: Both	♦ 642	Partner bids first.
HCP: 8	♣ QJ109	

Board: 449	♠ QJ	The opponents are silent.
Dealer: S	♥ AQJ105	
Vul: None	♦ A65	You bid first.
HCP: 21	♣ AK7	

Board: 450	♠ Q97	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ Q83	Partner bids first.
HCP: 12	♣ AKJ109	

## 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	♠ AKQ	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ J1072	♥ AKQ9	Pass	3♥	Pass	6♥
North HCP: 20	♦ AJ9	♦ 10864	AP			
South HCP: 14	♣ KQ3	♣ A9	1. Stayman			
Contract: 6♥ N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ AK8				2NT
Vul: EW	♥ Q1065	♥ AKJ98	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J72	♦ A105	Pass	4♥	AP	
South HCP: 20	♣ K9	♣ J3	1. Stayman			
Contract: 4♥ S						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J4		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K93	♥ A1086	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK75	♦ 642	AP			
South HCP: 8	♣ A83	♣ QJ109	1. Stayman			
Contract: 3N N						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ QJ				2NT
Vul: None	♥ 983	♥ AQJ105	Pass	4NT <sup>1</sup>	AP	
North HCP: 13	♦ QJ43	♦ A65	1. Quantitative 4NT			
South HCP: 21	♣ QJ9	♣ AK7				
Contract: 4N S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ Q97		2NT	Pass	4NT <sup>1</sup>
Vul: EW	♥ AKQ10	♥ 95	AP			
North HCP: 20	♦ AK4	♦ Q83	1. Quantitative 4NT			
South HCP: 12	♣ 75	♣ AKJ109				
Contract: 4N N						

## North hands (Practice Page)

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

Board: 451	♠ K84	The opponents are silent.
Dealer: S	♥ A764	
Vul: Both	♦ 9872	Partner bids first.
HCP: 7	♣ 108	

Board: 452	♠ A2	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: None	♦ AKJ53	You bid first.
HCP: 21	♣ A6	

Board: 453	♠ K872	The opponents are silent.
Dealer: S	♥ 843	
Vul: NS	♦ J86	Partner bids first.
HCP: 7	♣ QJ10	

Board: 454	♠ KJ2	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ AK109	

Board: 455	♠ J853	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ J86	Partner bids first.
HCP: 6	♣ A654	

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

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AJ106				2NT
Vul: Both	♥ A764	♥ QJ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 9872	♦ A4	Pass	3NT	AP	
South HCP: 20	♣ 108	♣ AKJ7				
Contract: 3N S			1. Stayman			

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KQJ		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ42	♥ AJ109	Pass	3♥	Pass	6♥
North HCP: 21	♦ AKJ53	♦ Q109	AP			
South HCP: 15	♣ A6	♣ Q85	1. Stayman			
Contract: 6♥ N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ K872	♠ A64				2NT
Vul: NS	♥ 843	♥ AK7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J86	♦ AQ1054	Pass	3NT	AP	
South HCP: 20	♣ QJ10	♣ K7	1. Stayman			
Contract: 3N S						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q86		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A108	♥ K654	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ10	♦ 5432	AP			
South HCP: 5	♣ AK109	♣ 87	1. Stayman			
Contract: 3N N						

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ J853	♠ AK9				2NT
Vul: None	♥ 104	♥ AQ72	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J86	♦ A953	Pass	3NT	AP	
South HCP: 20	♣ A654	♣ K9	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 451	♠ AJ106	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ AKJ7	

Board: 452	♠ KQJ	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: None	♦ Q109	Partner bids first.
HCP: 15	♣ Q85	

Board: 453	♠ A64	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ AQ1054	You bid first.
HCP: 20	♣ K7	

Board: 454	♠ Q86	The opponents are silent.
Dealer: N	♥ K654	
Vul: Both	♦ 5432	Partner bids first.
HCP: 5	♣ 87	

Board: 455	♠ AK9	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: None	♦ A953	You bid first.
HCP: 20	♣ K9	

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

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AJ106				2NT
Vul: Both	♥ A764	♥ QJ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 9872	♦ A4	Pass	3NT	AP	
South HCP: 20	♣ 108	♣ AKJ7	1. Stayman			
Contract: 3N S						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KQJ		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ42	♥ AJ109	Pass	3♥	Pass	6♥
North HCP: 21	♦ AKJ53	♦ Q109	AP			
South HCP: 15	♣ A6	♣ Q85	1. Stayman			
Contract: 6♥ N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ K872	♠ A64				2NT
Vul: NS	♥ 843	♥ AK7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J86	♦ AQ1054	Pass	3NT	AP	
South HCP: 20	♣ QJ10	♣ K7	1. Stayman			
Contract: 3N S						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q86		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A108	♥ K654	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ10	♦ 5432	AP			
South HCP: 5	♣ AK109	♣ 87	1. Stayman			
Contract: 3N N						

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ J853	♠ AK9				2NT
Vul: None	♥ 104	♥ AQ72	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J86	♦ A953	Pass	3NT	AP	
South HCP: 20	♣ A654	♣ K9	1. Stayman			
Contract: 3N S						



## North hands (Practice Page)

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

Board: 456	♠ K4	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ KQJ94	You bid first.
HCP: 21	♣ KJ	

Board: 457	♠ Q32	The opponents are silent.
Dealer: S	♥ 876	
Vul: EW	♦ KJ54	Partner bids first.
HCP: 6	♣ 864	

Board: 458	♠ Q1097	The opponents are silent.
Dealer: N	♥ A843	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ AK	

Board: 459	♠ Q98	The opponents are silent.
Dealer: S	♥ J975	
Vul: NS	♦ AJ	Partner bids first.
HCP: 12	♣ A543	

Board: 460	♠ AKJ	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ Q8754	You bid first.
HCP: 21	♣ AK8	

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

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AQ9		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ5	♥ 10986	Pass	3♥	Pass	6♥
North HCP: 21	♦ KQJ94	♦ A32	AP			
South HCP: 14	♣ KJ	♣ A84	1. Stayman			
Contract: 6♥ N						

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ A4				2NT
Vul: EW	♥ 876	♥ KJ54	Pass	3NT	AP	
North HCP: 6	♦ KJ54	♦ A76				
South HCP: 20	♣ 864	♣ AKJ10				
Contract: 3N S						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ Q1097	♠ K54		2NT	Pass	3NT
Vul: None	♥ A843	♥ KJ5	AP			
North HCP: 20	♦ AK4	♦ 9832				
South HCP: 8	♣ AK	♣ J96				
Contract: 3N N						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AKJ				2NT
Vul: NS	♥ J975	♥ KQ63	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ AJ	♦ K8	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ A543	♣ KJ97	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q63		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A7	♥ J1085	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ Q8754	♦ AKJ	Pass	6NT	AP	
South HCP: 14	♣ AK8	♣ QJ5	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: 456	♠ AQ9	The opponents are silent.
Dealer: N	♥ 10986	
Vul: NS	♦ A32	Partner bids first.
HCP: 14	♣ A84	

Board: 457	♠ A4	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: EW	♦ A76	You bid first.
HCP: 20	♣ AKJ10	

Board: 458	♠ K54	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ 9832	Partner bids first.
HCP: 8	♣ J96	

Board: 459	♠ AKJ	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: NS	♦ K8	You bid first.
HCP: 20	♣ KJ97	

Board: 460	♠ Q63	The opponents are silent.
Dealer: N	♥ J1085	
Vul: EW	♦ AKJ	Partner bids first.
HCP: 14	♣ QJ5	

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

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AQ9		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ5	♥ 10986	Pass	3♥	Pass	6♥
North HCP: 21	♦ KQJ94	♦ A32	AP			
South HCP: 14	♣ KJ	♣ A84	1. Stayman			
Contract: 6♥ N						

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ A4				2NT
Vul: EW	♥ 876	♥ KJ54	Pass	3NT	AP	
North HCP: 6	♦ KJ54	♦ A76				
South HCP: 20	♣ 864	♣ AKJ10				
Contract: 3N S						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ Q1097	♠ K54		2NT	Pass	3NT
Vul: None	♥ A843	♥ KJ5	AP			
North HCP: 20	♦ AK4	♦ 9832				
South HCP: 8	♣ AK	♣ J96				
Contract: 3N N						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AKJ				2NT
Vul: NS	♥ J975	♥ KQ63	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ AJ	♦ K8	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ A543	♣ KJ97	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q63		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A7	♥ J1085	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ Q8754	♦ AKJ	Pass	6NT	AP	
South HCP: 14	♣ AK8	♣ QJ5	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

## North hands (Practice Page)

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

Board: 461	♠ 72	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: Both	♦ AJ4	Partner bids first.
HCP: 11	♣ K7654	

Board: 462	♠ AK8	The opponents are silent.
Dealer: N	♥ KJ1075	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ KQ6	

Board: 463	♠ Q9	The opponents are silent.
Dealer: S	♥ Q76	
Vul: EW	♦ AKQ52	Partner bids first.
HCP: 14	♣ J107	

Board: 464	♠ Q954	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ K9	You bid first.
HCP: 21	♣ AKJ10	

Board: 465	♠ Q9	The opponents are silent.
Dealer: S	♥ K82	
Vul: None	♦ AQ105	Partner bids first.
HCP: 13	♣ Q1074	

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

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ K96				2NT
Vul: Both	♥ QJ10	♥ AK5				
North HCP: 11	♦ AJ4	♦ KQ102	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ K7654	♣ AJ9	1. Quantitative	4NT		
Contract: 4N S						

Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q96				
Vul: NS	♥ KJ1075	♥ A8		2NT	Pass	6NT
North HCP: 20	♦ A2	♦ Q10975	AP			
South HCP: 12	♣ KQ6	♣ A105				
Contract: 6N N						

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A3				2NT
Vul: EW	♥ Q76	♥ AK1054				
North HCP: 14	♦ AKQ52	♦ 106	Pass	6NT	AP	
South HCP: 20	♣ J107	♣ AKQ9				
Contract: 6N S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ Q954	♠ J72				
Vul: Both	♥ AKJ	♥ Q6		2NT	Pass	3NT
North HCP: 21	♦ K9	♦ Q62	AP			
South HCP: 7	♣ AKJ10	♣ Q9765				
Contract: 3N N						

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK				2NT
Vul: None	♥ K82	♥ A973				
North HCP: 13	♦ AQ105	♦ K6	Pass	6NT	AP	
South HCP: 21	♣ Q1074	♣ AK832				
Contract: 6N S						

## South hands (Practice Page)

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

Board: 461	♠ K96	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ KQ102	You bid first.
HCP: 20	♣ AJ9	

Board: 462	♠ Q96	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ Q10975	Partner bids first.
HCP: 12	♣ A105	

Board: 463	♠ A3	The opponents are silent.
Dealer: S	♥ AK1054	
Vul: EW	♦ 106	You bid first.
HCP: 20	♣ AKQ9	

Board: 464	♠ J72	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ Q62	Partner bids first.
HCP: 7	♣ Q9765	

Board: 465	♠ AK	The opponents are silent.
Dealer: S	♥ A973	
Vul: None	♦ K6	You bid first.
HCP: 21	♣ AK832	

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

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ K96				2NT
Vul: Both	♥ QJ10	♥ AK5				
North HCP: 11	♦ AJ4	♦ KQ102	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ K7654	♣ AJ9	1. Quantitative	4NT		
Contract: 4N S						

Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q96				
Vul: NS	♥ KJ1075	♥ A8		2NT	Pass	6NT
North HCP: 20	♦ A2	♦ Q10975	AP			
South HCP: 12	♣ KQ6	♣ A105				
Contract: 6N N						

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A3				2NT
Vul: EW	♥ Q76	♥ AK1054				
North HCP: 14	♦ AKQ52	♦ 106	Pass	6NT	AP	
South HCP: 20	♣ J107	♣ AKQ9				
Contract: 6N S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ Q954	♠ J72				
Vul: Both	♥ AKJ	♥ Q6		2NT	Pass	3NT
North HCP: 21	♦ K9	♦ Q62	AP			
South HCP: 7	♣ AKJ10	♣ Q9765				
Contract: 3N N						

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK				2NT
Vul: None	♥ K82	♥ A973				
North HCP: 13	♦ AQ105	♦ K6	Pass	6NT	AP	
South HCP: 21	♣ Q1074	♣ AK832				
Contract: 6N S						



## North hands (Practice Page)

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

Board: 466	♠ AKQ98	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ 102	You bid first.
HCP: 20	♣ A102	

Board: 467	♠ J543	The opponents are silent.
Dealer: S	♥ K108	
Vul: Both	♦ J983	Partner bids first.
HCP: 5	♣ 87	

Board: 468	♠ AK953	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ A7	You bid first.
HCP: 20	♣ AK83	

Board: 469	♠ 653	East Bids 3♠ if possible.
Dealer: S	♥ 87	
Vul: NS	♦ QJ1082	Partner bids first.
HCP: 4	♣ J107	

Board: 470	♠ AQJ65	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ J8	You bid first.
HCP: 21	♣ AK6	

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

Board: 466	North:	South:	West	North	East	South
Dealer: N	♠ AKQ98	♠ 1064		2NT	Pass	6NT
Vul: EW	♥ AK8	♥ 32				
North HCP: 20	♦ 102	♦ AK75	AP			
South HCP: 12	♣ A102	♣ KQ96				
Contract: 6N N						

Board: 467	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ A9				2NT
Vul: Both	♥ K108	♥ A7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ J983	♦ AK642	Pass	3NT	AP	
South HCP: 21	♣ 87	♣ AQ104	1. Stayman			
Contract: 3N S						

Board: 468	North:	South:	West	North	East	South
Dealer: N	♠ AK953	♠ J874		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q3	♥ KJ62	Pass	3♠	Pass	4♠
North HCP: 20	♦ A7	♦ 952	AP			
South HCP: 5	♣ AK83	♣ 75	1. Stayman			
Contract: 4♠ N						

Board: 469	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ K7				2NT
Vul: NS	♥ 87	♥ AJ1032				
North HCP: 4	♦ QJ1082	♦ A3	Pass	Pass	3♠	AP
South HCP: 21	♣ J107	♣ AKQ6				
Contract: 3♠ E						

Board: 470	North:	South:	West	North	East	South
Dealer: N	♠ AQJ65	♠ K973		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ9	♥ K852	Pass	3♠	Pass	6♠
North HCP: 21	♦ J8	♦ A6	AP			
South HCP: 12	♣ AK6	♣ Q92	1. Stayman			
Contract: 6♠ N						

## South hands (Practice Page)

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

Board: 466	♠ 1064	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ AK75	Partner bids first.
HCP: 12	♣ KQ96	

Board: 467	♠ A9	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AK642	You bid first.
HCP: 21	♣ AQ104	

Board: 468	♠ J874	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: None	♦ 952	Partner bids first.
HCP: 5	♣ 75	

Board: 469	♠ K7	East Bids 3♠ if possible.
Dealer: S	♥ AJ1032	
Vul: NS	♦ A3	You bid first.
HCP: 21	♣ AKQ6	

Board: 470	♠ K973	The opponents are silent.
Dealer: N	♥ K852	
Vul: Both	♦ A6	Partner bids first.
HCP: 12	♣ Q92	

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

Board: 466	North:	South:	West	North	East	South
Dealer: N	♠ AKQ98	♠ 1064		2NT	Pass	6NT
Vul: EW	♥ AK8	♥ 32				
North HCP: 20	♦ 102	♦ AK75	AP			
South HCP: 12	♣ A102	♣ KQ96				
Contract: 6N N						

Board: 467	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ A9				2NT
Vul: Both	♥ K108	♥ A7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ J983	♦ AK642	Pass	3NT	AP	
South HCP: 21	♣ 87	♣ AQ104	1. Stayman			
Contract: 3N S						

Board: 468	North:	South:	West	North	East	South
Dealer: N	♠ AK953	♠ J874		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q3	♥ KJ62	Pass	3♠	Pass	4♠
North HCP: 20	♦ A7	♦ 952	AP			
South HCP: 5	♣ AK83	♣ 75	1. Stayman			
Contract: 4♠ N						

Board: 469	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ K7				2NT
Vul: NS	♥ 87	♥ AJ1032				
North HCP: 4	♦ QJ1082	♦ A3	Pass	Pass	3♠	AP
South HCP: 21	♣ J107	♣ AKQ6				
Contract: 3♠ E						

Board: 470	North:	South:	West	North	East	South
Dealer: N	♠ AQJ65	♠ K973		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ9	♥ K852	Pass	3♠	Pass	6♠
North HCP: 21	♦ J8	♦ A6	AP			
South HCP: 12	♣ AK6	♣ Q92	1. Stayman			
Contract: 6♠ N						

## North hands (Practice Page)

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

Board: 471	♠ K98	The opponents are silent.
Dealer: S	♥ 92	
Vul: None	♦ J10862	Partner bids first.
HCP: 8	♣ A65	

Board: 472	♠ AKQ5	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ A105	You bid first.
HCP: 20	♣ KJ76	

Board: 473	♠ 53	The opponents are silent.
Dealer: S	♥ A93	
Vul: EW	♦ A83	Partner bids first.
HCP: 11	♣ K9853	

Board: 474	♠ 53	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ A107	You bid first.
HCP: 20	♣ AKQ75	

Board: 475	♠ J987	The opponents are silent.
Dealer: S	♥ 852	
Vul: NS	♦ QJ85	Partner bids first.
HCP: 4	♣ 83	

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

Board: 471	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ1075				2NT
Vul: None	♥ 92	♥ Q6				
North HCP: 8	♦ J10862	♦ AKQ	Pass	3NT	AP	
South HCP: 20	♣ A65	♣ K97				
Contract: 3N S						

Board: 472	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 1043				
Vul: NS	♥ K9	♥ J742		2NT	AP	
North HCP: 20	♦ A105	♦ J8				
South HCP: 4	♣ KJ76	♣ Q1095				
Contract: 2N N						

Board: 473	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AKQ104				2NT
Vul: EW	♥ A93	♥ KQ6	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ A83	♦ K6	AP			
South HCP: 21	♣ K9853	♣ A106	1. Quantitative 4NT			
Contract: 6N S						

Board: 474	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ A7				
Vul: None	♥ AK3	♥ 742		2NT	Pass	3NT
North HCP: 20	♦ A107	♦ KQ65	AP			
South HCP: 10	♣ AKQ75	♣ J984				
Contract: 3N N						

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ J987	♠ KQ3				2NT
Vul: NS	♥ 852	♥ K63				
North HCP: 4	♦ QJ85	♦ AK104	AP			
South HCP: 20	♣ 83	♣ KQ7				
Contract: 2N S						

## South hands (Practice Page)

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

Board: 471	♠ AQ1075	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ K97	

Board: 472	♠ 1043	The opponents are silent.
Dealer: N	♥ J742	
Vul: NS	♦ J8	Partner bids first.
HCP: 4	♣ Q1095	

Board: 473	♠ AKQ104	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ K6	You bid first.
HCP: 21	♣ A106	

Board: 474	♠ A7	The opponents are silent.
Dealer: N	♥ 742	
Vul: None	♦ KQ65	Partner bids first.
HCP: 10	♣ J984	

Board: 475	♠ KQ3	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ AK104	You bid first.
HCP: 20	♣ KQ7	

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

Board: 471	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ1075				2NT
Vul: None	♥ 92	♥ Q6				
North HCP: 8	♦ J10862	♦ AKQ	Pass	3NT	AP	
South HCP: 20	♣ A65	♣ K97				
Contract: 3N S						

Board: 472	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 1043				
Vul: NS	♥ K9	♥ J742		2NT	AP	
North HCP: 20	♦ A105	♦ J8				
South HCP: 4	♣ KJ76	♣ Q1095				
Contract: 2N N						

Board: 473	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AKQ104				2NT
Vul: EW	♥ A93	♥ KQ6	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ A83	♦ K6	AP			
South HCP: 21	♣ K9853	♣ A106	1. Quantitative 4NT			
Contract: 6N S						

Board: 474	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ A7				
Vul: None	♥ AK3	♥ 742		2NT	Pass	3NT
North HCP: 20	♦ A107	♦ KQ65	AP			
South HCP: 10	♣ AKQ75	♣ J984				
Contract: 3N N						

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ J987	♠ KQ3				2NT
Vul: NS	♥ 852	♥ K63				
North HCP: 4	♦ QJ85	♦ AK104	AP			
South HCP: 20	♣ 83	♣ KQ7				
Contract: 2N S						



## North hands (Practice Page)

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

Board: 476

Dealer: N

Vul: Both

HCP: 20

♠ K75

♥ A104

♦ AQ54

♣ AK9

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: 476

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K75

♥ A104

♦ AQ54

♣ AK9

South:

♠ J108

♥ K72

♦ 1062

♣ QJ65

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 476

Dealer: N

Vul: Both

HCP: 7

♠ J108

♥ K72

♦ 1062

♣ QJ65

The opponents are silent.

Partner bids first.

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

Board: 476

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K75

♥ A104

♦ AQ54

♣ AK9

South:

♠ J108

♥ K72

♦ 1062

♣ QJ65

West	North	East	South
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	2NT	Pass	3NT
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AP