

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 1	♠ A105	West Opens AP2NT.
Dealer: W	♥ 965	East Bids 3NT if possible.
Vul: NS	♦ J953	
HCP: 5	♣ 1053	You bid first.

Board: 2	♠ Q4	East Opens AP2NT.
Dealer: E	♥ AQ62	West Bids 3♥ if possible.
Vul: EW	♦ AJ86	East Bids 3♠ if possible.
HCP: 21	♣ AKJ	West Bids 3NT if possible.

Partner bids first.

Board: 3	♠ 10875	West Opens AP2NT.
Dealer: W	♥ KJ953	East Bids 3♣ if possible.
Vul: Both	♦ 84	West Bids 3♦ if possible.
HCP: 7	♣ K7	East Bids 3♠ if possible.

West Bids 3NT if possible.

You bid first.

Board: 4	♠ A74	East Opens AP2NT.
Dealer: E	♥ AK	West Bids 3♣ if possible.
Vul: NS	♦ Q73	East Bids 3♦ if possible.
HCP: 21	♣ AKJ95	West Bids 4NT if possible.

East Bids 6NT if possible.

Partner bids first.

Board: 5      ♠ 1043  
Dealer: W     ♥ Q1064  
Vul: EW      ♦ J10  
HCP: 6       ♣ QJ109

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ KQ63	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 965	♥ K432	Pass	Pass		
North HCP: 5	♦ J953	♦ A10				
South HCP: 20	♣ 1053	♣ AKJ				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ 109632			AP2NT	Pass
Vul: EW	♥ AQ62	♥ KJ7	3♥	Pass	3♠	Pass
North HCP: 21	♦ AJ86	♦ Q532	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKJ	♣ 5				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ 10875	♠ KJ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ KJ953	♥ AQ	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 7	♦ 84	♦ AJ5	3NT	Pass	Pass	Pass
South HCP: 20	♣ K7	♣ AJ1053				
Contract: 3N S						

1. Stayman  
2. SMOLEN

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ Q1083			AP2NT	Pass
Vul: NS	♥ AK	♥ QJ10	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ Q73	♦ KJ4	4NT <sup>2</sup>	Pass	6NT	Pass
South HCP: 11	♣ AKJ95	♣ Q42	Pass	Pass		
Contract: 6N N						

1. Stayman  
2. Quantitative 4NT

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ 1043	♠ AQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q1064	♥ A872	3♥	Pass	4♥	Pass
North HCP: 6	♦ J10	♦ AK3	Pass	Pass		
South HCP: 21	♣ QJ109	♣ A72				
Contract: 4♥ S						

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 1      ♠ KQ63  
Dealer: W     ♥ K432  
Vul: NS       ♦ A10  
HCP: 20       ♣ AKJ

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 2      ♠ 109632  
Dealer: E     ♥ KJ7  
Vul: EW       ♦ Q532  
HCP: 6       ♣ 5

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 3      ♠ KJ3  
Dealer: W     ♥ AQ  
Vul: Both     ♦ AJ5  
HCP: 20       ♣ AJ1053

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 4      ♠ Q1083  
Dealer: E     ♥ QJ10  
Vul: NS       ♦ KJ4  
HCP: 11       ♣ Q42

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 4NT if possible.  
East Bids 6NT if possible.  
  
You bid first.

Board: 5      ♠ AQ8  
Dealer: W     ♥ A872  
Vul: EW      ♦ AK3  
HCP: 21      ♣ A72

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ KQ63	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 965	♥ K432	Pass	Pass		
North HCP: 5	♦ J953	♦ A10				
South HCP: 20	♣ 1053	♣ AKJ				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ 109632			AP2NT	Pass
Vul: EW	♥ AQ62	♥ KJ7	3♥	Pass	3♠	Pass
North HCP: 21	♦ AJ86	♦ Q532	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKJ	♣ 5				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ 10875	♠ KJ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ KJ953	♥ AQ	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 7	♦ 84	♦ AJ5	3NT	Pass	Pass	Pass
South HCP: 20	♣ K7	♣ AJ1053				
Contract: 3N S						

1. Stayman  
2. SMOLEN

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ Q1083			AP2NT	Pass
Vul: NS	♥ AK	♥ QJ10	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ Q73	♦ KJ4	4NT <sup>2</sup>	Pass	6NT	Pass
South HCP: 11	♣ AKJ95	♣ Q42	Pass	Pass		
Contract: 6N N						

1. Stayman  
2. Quantitative 4NT

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ 1043	♠ AQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q1064	♥ A872	3♥	Pass	4♥	Pass
North HCP: 6	♦ J10	♦ AK3	Pass	Pass		
South HCP: 21	♣ QJ109	♣ A72				
Contract: 4♥ S						

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 6  
Dealer: E  
Vul: Both  
HCP: 20

♠ KQ  
♥ AK9  
♦ KQ97  
♣ QJ93

East Opens AP2NT.

Partner bids first.

Board: 7  
Dealer: W  
Vul: None  
HCP: 11

♠ 652  
♥ AQ2  
♦ J1083  
♣ A92

West Opens AP2NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 4NT if possible.

You bid first.

Board: 8  
Dealer: E  
Vul: EW  
HCP: 20

♠ Q3  
♥ AK76  
♦ A5  
♣ AK1042

East Opens AP2NT.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 9  
Dealer: W  
Vul: Both  
HCP: 9

♠ Q1073  
♥ A52  
♦ QJ  
♣ 9754

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

You bid first.

Board: 10  
Dealer: E  
Vul: None  
HCP: 20

♠ A83  
♥ A7  
♦ AK1054  
♣ KQ6

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 6  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 4  
Contract: 2N N

North:  
♠ KQ  
♥ AK9  
♦ KQ97  
♣ QJ93

South:  
♠ 9743  
♥ 8652  
♦ 104  
♣ A52

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 7  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ 652  
♥ AQ2  
♦ J1083  
♣ A92

South:  
♠ KQ93  
♥ KJ9  
♦ KQ6  
♣ KQJ

West	North	East	South
AP2NT	Pass	4♣ <sup>1</sup>	Pass
4♦ <sup>2</sup>	Pass	4NT	Pass
Pass	Pass		

1. Gerber  
2. A=0/4 or 4/4

Board: 8  
Dealer: E  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 3N N

North:  
♠ Q3  
♥ AK76  
♦ A5  
♣ AK1042

South:  
♠ J10652  
♥ Q9  
♦ Q64  
♣ 973

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
3NT	Pass	Pass	Pass

Board: 9  
Dealer: W  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ Q1073  
♥ A52  
♦ QJ  
♣ 9754

South:  
♠ AK2  
♥ KJ74  
♦ A8  
♣ AJ103

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 10  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ A83  
♥ A7  
♦ AK1054  
♣ KQ6

South:  
♠ KJ9  
♥ K10643  
♦ 8762  
♣ 4

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	Pass	Pass



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 6      ♠ 9743  
Dealer: E      ♥ 8652  
Vul: Both     ♦ 104  
HCP: 4        ♣ A52

East Opens AP2NT.

You bid first.

Board: 7      ♠ KQ93  
Dealer: W      ♥ KJ9  
Vul: None     ♦ KQ6  
HCP: 20       ♣ KQJ

West Opens AP2NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 4NT if possible.

Partner bids first.

Board: 8      ♠ J10652  
Dealer: E      ♥ Q9  
Vul: EW       ♦ Q64  
HCP: 5        ♣ 973

East Opens AP2NT.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

You bid first.

Board: 9      ♠ AK2  
Dealer: W      ♥ KJ74  
Vul: Both     ♦ A8  
HCP: 20       ♣ AJ103

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 10     ♠ KJ9  
Dealer: E      ♥ K10643  
Vul: None     ♦ 8762  
HCP: 7        ♣ 4

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 6  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 4  
 Contract: 2N N

North:  
 ♠ KQ  
 ♥ AK9  
 ♦ KQ97  
 ♣ QJ93

South:  
 ♠ 9743  
 ♥ 8652  
 ♦ 104  
 ♣ A52

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 7  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ 652  
 ♥ AQ2  
 ♦ J1083  
 ♣ A92

South:  
 ♠ KQ93  
 ♥ KJ9  
 ♦ KQ6  
 ♣ KQJ

West	North	East	South
AP2NT	Pass	4♣ <sup>1</sup>	Pass
4♦ <sup>2</sup>	Pass	4NT	Pass
Pass	Pass		

1. Gerber  
 2. A=0/4 or 4/4

Board: 8  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 5  
 Contract: 3N N

North:  
 ♠ Q3  
 ♥ AK76  
 ♦ A5  
 ♣ AK1042

South:  
 ♠ J10652  
 ♥ Q9  
 ♦ Q64  
 ♣ 973

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
3NT	Pass	Pass	Pass

Board: 9  
 Dealer: W  
 Vul: Both  
 North HCP: 9  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ Q1073  
 ♥ A52  
 ♦ QJ  
 ♣ 9754

South:  
 ♠ AK2  
 ♥ KJ74  
 ♦ A8  
 ♣ AJ103

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 10  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ A83  
 ♥ A7  
 ♦ AK1054  
 ♣ KQ6

South:  
 ♠ KJ9  
 ♥ K10643  
 ♦ 8762  
 ♣ 4

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	Pass	Pass

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 11	♠ J93	West Opens AP2NT.
Dealer: W	♥ Q4	East Bids 3NT if possible.
Vul: NS	♦ K109	
HCP: 6	♣ 109653	You bid first.

Board: 12	♠ KJ5	East Opens AP2NT.
Dealer: E	♥ AK53	
Vul: Both	♦ A84	Partner bids first.
HCP: 20	♣ AJ6	

Board: 13	♠ K10	West Opens AP2NT.
Dealer: W	♥ 10982	East Bids 3♣ if possible.
Vul: None	♦ Q874	West Bids 3♠ if possible.
HCP: 8	♣ K62	East Bids 3NT if possible.
		You bid first.

Board: 14	♠ AQJ	East Opens AP2NT.
Dealer: E	♥ KQ6	
Vul: EW	♦ KQ42	Partner bids first.
HCP: 20	♣ K94	

Board: 15	♠ A107	West Opens AP2NT.
Dealer: W	♥ Q94	East Bids 3NT if possible.
Vul: Both	♦ Q10753	
HCP: 9	♣ J2	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ J93	♠ AQ106	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q4	♥ AK105	Pass	Pass		
North HCP: 6	♦ K109	♦ A6				
South HCP: 21	♣ 109653	♣ KJ7				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ KJ5	♠ 86			AP2NT	Pass
Vul: Both	♥ AK53	♥ 872	Pass	Pass		
North HCP: 20	♦ A84	♦ J753				
South HCP: 4	♣ AJ6	♣ K987				
Contract: 2N N						

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AQ64	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 10982	♥ J7	3♠	Pass	3NT	Pass
North HCP: 8	♦ Q874	♦ AKJ5	Pass	Pass		
South HCP: 20	♣ K62	♣ AJ8				
Contract: 3N S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 752			AP2NT	Pass
Vul: EW	♥ KQ6	♥ 1083	Pass	Pass		
North HCP: 20	♦ KQ42	♦ J65				
South HCP: 3	♣ K94	♣ Q1053				
Contract: 2N N						

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ A107	♠ KQJ98	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q94	♥ KJ	Pass	Pass		
North HCP: 9	♦ Q10753	♦ A6				
South HCP: 21	♣ J2	♣ AK96				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 11	♠ AQ106	West Opens AP2NT.
Dealer: W	♥ AK105	East Bids 3NT if possible.
Vul: NS	♦ A6	
HCP: 21	♣ KJ7	Partner bids first.

Board: 12	♠ 86	East Opens AP2NT.
Dealer: E	♥ 872	
Vul: Both	♦ J753	You bid first.
HCP: 4	♣ K987	

Board: 13	♠ AQ64	West Opens AP2NT.
Dealer: W	♥ J7	East Bids 3♣ if possible.
Vul: None	♦ AKJ5	West Bids 3♠ if possible.
HCP: 20	♣ AJ8	East Bids 3NT if possible.
		Partner bids first.

Board: 14	♠ 752	East Opens AP2NT.
Dealer: E	♥ 1083	
Vul: EW	♦ J65	You bid first.
HCP: 3	♣ Q1053	

Board: 15	♠ KQJ98	West Opens AP2NT.
Dealer: W	♥ KJ	East Bids 3NT if possible.
Vul: Both	♦ A6	
HCP: 21	♣ AK96	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ J93	♠ AQ106	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q4	♥ AK105	Pass	Pass		
North HCP: 6	♦ K109	♦ A6				
South HCP: 21	♣ 109653	♣ KJ7				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ KJ5	♠ 86	Pass	Pass	AP2NT	Pass
Vul: Both	♥ AK53	♥ 872				
North HCP: 20	♦ A84	♦ J753				
South HCP: 4	♣ AJ6	♣ K987				
Contract: 2N N						

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AQ64	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 10982	♥ J7	3♠	Pass	3NT	Pass
North HCP: 8	♦ Q874	♦ AKJ5	Pass	Pass		
South HCP: 20	♣ K62	♣ AJ8				
Contract: 3N S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 752	Pass	Pass	AP2NT	Pass
Vul: EW	♥ KQ6	♥ 1083				
North HCP: 20	♦ KQ42	♦ J65				
South HCP: 3	♣ K94	♣ Q1053				
Contract: 2N N						

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ A107	♠ KQJ98	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q94	♥ KJ	Pass	Pass		
North HCP: 9	♦ Q10753	♦ A6				
South HCP: 21	♣ J2	♣ AK96				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 16      ♠ Q75  
Dealer: E      ♥ AJ  
Vul: NS      ♦ AK93  
HCP: 20      ♣ AQ75

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 17      ♠ 543  
Dealer: W      ♥ Q9742  
Vul: EW      ♦ K1042  
HCP: 5      ♣ 3

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 18      ♠ AK104  
Dealer: E      ♥ Q5  
Vul: None      ♦ KJ72  
HCP: 20      ♣ AK9

East Opens AP2NT.

Partner bids first.

Board: 19      ♠ 842  
Dealer: W      ♥ 10985  
Vul: EW      ♦ J87  
HCP: 8      ♣ AK6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 20      ♠ Q5  
Dealer: E      ♥ KQJ62  
Vul: None      ♦ AKQ9  
HCP: 21      ♣ A2

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ Q75	♠ 1064			AP2NT	Pass
Vul: NS	♥ AJ	♥ K8652	3♦	Pass	3♥	Pass
North HCP: 20	♦ AK93	♦ J742	Pass	Pass		
South HCP: 4	♣ AQ75	♣ 9				
Contract: 3♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ 543	♠ AKQ	AP2NT	Pass	3♦	Pass
Vul: EW	♥ Q9742	♥ KJ10	3♥	Pass	3NT	Pass
North HCP: 5	♦ K1042	♦ AJ65	4♥	Pass	Pass	Pass
South HCP: 21	♣ 3	♣ K84				
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ AK104	♠ 862			AP2NT	Pass
Vul: None	♥ Q5	♥ J874	Pass	Pass		
North HCP: 20	♦ KJ72	♦ Q83				
South HCP: 4	♣ AK9	♣ J107				
Contract: 2N N						

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ 842	♠ AQ75	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10985	♥ AQJ4	3♥	Pass	4♥	Pass
North HCP: 8	♦ J87	♦ KQ9	Pass	Pass		
South HCP: 20	♣ AK6	♣ Q10				
Contract: 4♥ S			1. Stayman			

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ AKJ8			AP2NT	Pass
Vul: None	♥ KQJ62	♥ 107	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ9	♦ 1054	3NT	Pass	Pass	Pass
South HCP: 10	♣ A2	♣ Q963				
Contract: 3N N			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 16      ♠ 1064  
Dealer: E      ♥ K8652  
Vul: NS      ♦ J742  
HCP: 4      ♣ 9

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
  
You bid first.

Board: 17      ♠ AKQ  
Dealer: W      ♥ KJ10  
Vul: EW      ♦ AJ65  
HCP: 21      ♣ K84

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.  
  
Partner bids first.

Board: 18      ♠ 862  
Dealer: E      ♥ J874  
Vul: None      ♦ Q83  
HCP: 4      ♣ J107

East Opens AP2NT.  
  
You bid first.

Board: 19      ♠ AQ75  
Dealer: W      ♥ AQJ4  
Vul: EW      ♦ KQ9  
HCP: 20      ♣ Q10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

Board: 20      ♠ AKJ8  
Dealer: E      ♥ 107  
Vul: None      ♦ 1054  
HCP: 10      ♣ Q963

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ Q75	♠ 1064			AP2NT	Pass
Vul: NS	♥ AJ	♥ K8652	3♦	Pass	3♥	Pass
North HCP: 20	♦ AK93	♦ J742	Pass	Pass		
South HCP: 4	♣ AQ75	♣ 9				
Contract: 3♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ 543	♠ AKQ	AP2NT	Pass	3♦	Pass
Vul: EW	♥ Q9742	♥ KJ10	3♥	Pass	3NT	Pass
North HCP: 5	♦ K1042	♦ AJ65	4♥	Pass	Pass	Pass
South HCP: 21	♣ 3	♣ K84				
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ AK104	♠ 862			AP2NT	Pass
Vul: None	♥ Q5	♥ J874	Pass	Pass		
North HCP: 20	♦ KJ72	♦ Q83				
South HCP: 4	♣ AK9	♣ J107				
Contract: 2N N						

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ 842	♠ AQ75	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10985	♥ AQJ4	3♥	Pass	4♥	Pass
North HCP: 8	♦ J87	♦ KQ9	Pass	Pass		
South HCP: 20	♣ AK6	♣ Q10				
Contract: 4♥ S			1. Stayman			

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ AKJ8			AP2NT	Pass
Vul: None	♥ KQJ62	♥ 107	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ9	♦ 1054	3NT	Pass	Pass	Pass
South HCP: 10	♣ A2	♣ Q963				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 21      ♠ 932  
Dealer: W      ♥ KJ1082  
Vul: Both      ♦ 74  
HCP: 4      ♣ 1086

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.

You bid first.

Board: 22      ♠ K2  
Dealer: E      ♥ AQ6  
Vul: None      ♦ AK42  
HCP: 21      ♣ AJ108

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 23      ♠ 1093  
Dealer: W      ♥ A82  
Vul: EW      ♦ Q1075  
HCP: 7      ♣ J54

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 24      ♠ A53  
Dealer: E      ♥ AK9  
Vul: None      ♦ J52  
HCP: 20      ♣ AKJ3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 25      ♠ 52  
Dealer: W      ♥ J52  
Vul: NS      ♦ 10986  
HCP: 4      ♣ K765

West Opens AP2NT.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: W	♠ 932	♠ KQ4	AP2NT	Pass	3♦	Pass
Vul: Both	♥ KJ1082	♥ A97	3♥	Pass	Pass	Pass
North HCP: 4	♦ 74	♦ AK52				
South HCP: 20	♣ 1086	♣ A52				
Contract: 3♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ A876			AP2NT	Pass
Vul: None	♥ AQ6	♥ 753	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK42	♦ J8	3NT	Pass	Pass	Pass
South HCP: 8	♣ AJ108	♣ K732				
Contract: 3N N			1. Stayman			

Board: 23	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ AQ642	AP2NT	Pass	3NT	Pass
Vul: EW	♥ A82	♥ KJ4	Pass	Pass		
North HCP: 7	♦ Q1075	♦ AK2				
South HCP: 21	♣ J54	♣ A10				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: E	♠ A53	♠ KJ86			AP2NT	Pass
Vul: None	♥ AK9	♥ Q84	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ J52	♦ A876	3NT	Pass	Pass	Pass
South HCP: 10	♣ AKJ3	♣ 52				
Contract: 3N N			1. Stayman			

Board: 25	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ A87	AP2NT	Pass	Pass	Pass
Vul: NS	♥ J52	♥ AKQ				
North HCP: 4	♦ 10986	♦ K75				
South HCP: 21	♣ K765	♣ AJ32				
Contract: 2N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 21      ♠ KQ4  
Dealer: W      ♥ A97  
Vul: Both     ♦ AK52  
HCP: 20      ♣ A52

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 22      ♠ A876  
Dealer: E      ♥ 753  
Vul: None     ♦ J8  
HCP: 8        ♣ K732

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 23      ♠ AQ642  
Dealer: W      ♥ KJ4  
Vul: EW       ♦ AK2  
HCP: 21      ♣ A10

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 24      ♠ KJ86  
Dealer: E      ♥ Q84  
Vul: None     ♦ A876  
HCP: 10      ♣ 52

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 25      ♠ A87  
Dealer: W      ♥ AKQ  
Vul: NS       ♦ K75  
HCP: 21      ♣ AJ32

West Opens AP2NT.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: W	♠ 932	♠ KQ4	AP2NT	Pass	3♦	Pass
Vul: Both	♥ KJ1082	♥ A97	3♥	Pass	Pass	Pass
North HCP: 4	♦ 74	♦ AK52				
South HCP: 20	♣ 1086	♣ A52				
Contract: 3♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ A876			AP2NT	Pass
Vul: None	♥ AQ6	♥ 753	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK42	♦ J8	3NT	Pass	Pass	Pass
South HCP: 8	♣ AJ108	♣ K732				
Contract: 3N N			1. Stayman			

Board: 23	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ AQ642	AP2NT	Pass	3NT	Pass
Vul: EW	♥ A82	♥ KJ4	Pass	Pass		
North HCP: 7	♦ Q1075	♦ AK2				
South HCP: 21	♣ J54	♣ A10				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: E	♠ A53	♠ KJ86			AP2NT	Pass
Vul: None	♥ AK9	♥ Q84	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ J52	♦ A876	3NT	Pass	Pass	Pass
South HCP: 10	♣ AKJ3	♣ 52				
Contract: 3N N			1. Stayman			

Board: 25	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ A87	AP2NT	Pass	Pass	Pass
Vul: NS	♥ J52	♥ AKQ				
North HCP: 4	♦ 10986	♦ K75				
South HCP: 21	♣ K765	♣ AJ32				
Contract: 2N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 26      ♠ AQ3  
Dealer: E      ♥ AJ103  
Vul: EW      ♦ A2  
HCP: 20      ♣ AJ32

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 27      ♠ QJ10  
Dealer: W      ♥ Q3  
Vul: Both      ♦ J62  
HCP: 6      ♣ 109876

West Opens AP2NT.  
East Bids 3NT if possible.  
You bid first.

Board: 28      ♠ AJ8  
Dealer: E      ♥ KQ5  
Vul: NS      ♦ AK  
HCP: 20      ♣ QJ1082

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 29      ♠ 762  
Dealer: W      ♥ J1082  
Vul: EW      ♦ QJ97  
HCP: 4      ♣ 83

West Opens AP2NT.  
You bid first.

Board: 30      ♠ 9853  
Dealer: E      ♥ A3  
Vul: Both      ♦ AKQ4  
HCP: 20      ♣ AK10

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ KJ106			AP2NT	Pass
Vul: EW	♥ AJ103	♥ Q96	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A2	♦ 985	3NT	Pass	Pass	Pass
South HCP: 6	♣ AJ32	♣ 965	1. Stayman			
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ AK54	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q3	♥ 10752	Pass	Pass		
North HCP: 6	♦ J62	♦ A3				
South HCP: 20	♣ 109876	♣ AKQ				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ K62			AP2NT	Pass
Vul: NS	♥ KQ5	♥ J976	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK	♦ Q2	3NT	Pass	Pass	Pass
South HCP: 9	♣ QJ1082	♣ K765	1. Stayman			
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ 762	♠ KJ5	AP2NT	Pass	Pass	Pass
Vul: EW	♥ J1082	♥ AK76				
North HCP: 4	♦ QJ97	♦ A106				
South HCP: 21	♣ 83	♣ KQJ				
Contract: 2N S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ 9853	♠ J107			AP2NT	Pass
Vul: Both	♥ A3	♥ KJ975	3♦	Pass	3♥	Pass
North HCP: 20	♦ AKQ4	♦ 7	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK10	♣ J973				
Contract: 3N N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 26      ♠ KJ106  
Dealer: E      ♥ Q96  
Vul: EW      ♦ 985  
HCP: 6      ♣ 965

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 27      ♠ AK54  
Dealer: W      ♥ 10752  
Vul: Both      ♦ A3  
HCP: 20      ♣ AKQ

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 28      ♠ K62  
Dealer: E      ♥ J976  
Vul: NS      ♦ Q2  
HCP: 9      ♣ K765

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 29      ♠ KJ5  
Dealer: W      ♥ AK76  
Vul: EW      ♦ A106  
HCP: 21      ♣ KQJ

West Opens AP2NT.  
  
Partner bids first.

Board: 30      ♠ J107  
Dealer: E      ♥ KJ975  
Vul: Both      ♦ 7  
HCP: 6      ♣ J973

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ KJ106			AP2NT	Pass
Vul: EW	♥ AJ103	♥ Q96	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A2	♦ 985	3NT	Pass	Pass	Pass
South HCP: 6	♣ AJ32	♣ 965	1. Stayman			
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ AK54	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q3	♥ 10752	Pass	Pass		
North HCP: 6	♦ J62	♦ A3				
South HCP: 20	♣ 109876	♣ AKQ				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ K62			AP2NT	Pass
Vul: NS	♥ KQ5	♥ J976	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK	♦ Q2	3NT	Pass	Pass	Pass
South HCP: 9	♣ QJ1082	♣ K765	1. Stayman			
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ 762	♠ KJ5	AP2NT	Pass	Pass	Pass
Vul: EW	♥ J1082	♥ AK76				
North HCP: 4	♦ QJ97	♦ A106				
South HCP: 21	♣ 83	♣ KQJ				
Contract: 2N S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ 9853	♠ J107			AP2NT	Pass
Vul: Both	♥ A3	♥ KJ975	3♦	Pass	3♥	Pass
North HCP: 20	♦ AKQ4	♦ 7	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK10	♣ J973				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 31	♠ 74	West Opens AP2NT.
Dealer: W	♥ 1074	East Bids 3NT if possible.
Vul: None	♦ AJ72	
HCP: 8	♣ QJ64	You bid first.

Board: 32	♠ KJ1052	East Opens AP2NT.
Dealer: E	♥ AK7	West Bids 3NT if possible.
Vul: EW	♦ A8	
HCP: 20	♣ AJ5	Partner bids first.

Board: 33	♠ J4	West Opens AP2NT.
Dealer: W	♥ J10652	East Bids 3♦ if possible.
Vul: Both	♦ 1064	West Bids 3♥ if possible.
HCP: 2	♣ 965	You bid first.

Board: 34	♠ AK53	East Opens AP2NT.
Dealer: E	♥ J5	West Bids 3♣ if possible.
Vul: None	♦ AKJ43	East Bids 3♠ if possible.
HCP: 20	♣ A7	West Bids 4♠ if possible.
		Partner bids first.

Board: 35	♠ 8763	West Opens AP2NT.
Dealer: W	♥ J2	
Vul: NS	♦ J10542	You bid first.
HCP: 4	♣ Q8	

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AQ96	AP2NT	Pass	3NT	Pass
Vul: None	♥ 1074	♥ AK	Pass	Pass		
North HCP: 8	♦ AJ72	♦ 10653				
South HCP: 20	♣ QJ64	♣ AK9				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ KJ1052	♠ 83			AP2NT	Pass
Vul: EW	♥ AK7	♥ Q109				
North HCP: 20	♦ A8	♦ 1053	3NT	Pass	Pass	Pass
South HCP: 5	♣ AJ5	♣ K10982				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ K1032	AP2NT	Pass	3♦	Pass
Vul: Both	♥ J10652	♥ AQ7	3♥	Pass	Pass	Pass
North HCP: 2	♦ 1064	♦ AK				
South HCP: 20	♣ 965	♣ KJ73				
Contract: 3♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ AK53	♠ QJ962			AP2NT	Pass
Vul: None	♥ J5	♥ Q842	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AKJ43	♦ —	4♠	Pass	Pass	Pass
South HCP: 8	♣ A7	♣ K1063				
Contract: 4♠ N						

1. Stayman

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ 8763	♠ KJ4	AP2NT	Pass	Pass	Pass
Vul: NS	♥ J2	♥ AK5				
North HCP: 4	♦ J10542	♦ AQ83				
South HCP: 21	♣ Q8	♣ KJ3				
Contract: 2N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 31      ♠ AQ96  
Dealer: W      ♥ AK  
Vul: None     ♦ 10653  
HCP: 20       ♣ AK9

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 32      ♠ 83  
Dealer: E      ♥ Q109  
Vul: EW       ♦ 1053  
HCP: 5        ♣ K10982

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 33      ♠ K1032  
Dealer: W      ♥ AQ7  
Vul: Both     ♦ AK  
HCP: 20       ♣ KJ73

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
  
Partner bids first.

Board: 34      ♠ QJ962  
Dealer: E      ♥ Q842  
Vul: None     ♦ —  
HCP: 8        ♣ K1063

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
  
You bid first.

Board: 35      ♠ KJ4  
Dealer: W      ♥ AK5  
Vul: NS       ♦ AQ83  
HCP: 21       ♣ KJ3

West Opens AP2NT.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AQ96	AP2NT	Pass	3NT	Pass
Vul: None	♥ 1074	♥ AK	Pass	Pass		
North HCP: 8	♦ AJ72	♦ 10653				
South HCP: 20	♣ QJ64	♣ AK9				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ KJ1052	♠ 83			AP2NT	Pass
Vul: EW	♥ AK7	♥ Q109				
North HCP: 20	♦ A8	♦ 1053	3NT	Pass	Pass	Pass
South HCP: 5	♣ AJ5	♣ K10982				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ K1032	AP2NT	Pass	3♦	Pass
Vul: Both	♥ J10652	♥ AQ7	3♥	Pass	Pass	Pass
North HCP: 2	♦ 1064	♦ AK				
South HCP: 20	♣ 965	♣ KJ73				
Contract: 3♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ AK53	♠ QJ962			AP2NT	Pass
Vul: None	♥ J5	♥ Q842	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AKJ43	♦ —	4♠	Pass	Pass	Pass
South HCP: 8	♣ A7	♣ K1063				
Contract: 4♠ N						

1. Stayman

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ 8763	♠ KJ4	AP2NT	Pass	Pass	Pass
Vul: NS	♥ J2	♥ AK5				
North HCP: 4	♦ J10542	♦ AQ83				
South HCP: 21	♣ Q8	♣ KJ3				
Contract: 2N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 36	♠ AK7	East Opens AP2NT.
Dealer: E	♥ AKQ6	West Bids 3NT if possible.
Vul: Both	♦ A64	
HCP: 20	♣ 1073	Partner bids first.

Board: 37	♠ J8632	West Opens AP2NT.
Dealer: W	♥ Q8	East Bids 3♥ if possible.
Vul: None	♦ A972	West Bids 3♠ if possible.
HCP: 7	♣ 98	East Bids 3NT if possible.
		West Bids 4♠ if possible.
		You bid first.

Board: 38	♠ AQ	East Opens AP2NT.
Dealer: E	♥ K752	West Bids 3♥ if possible.
Vul: NS	♦ AKQ8	East Bids 3♠ if possible.
HCP: 21	♣ K92	West Bids 3NT if possible.
		Partner bids first.

Board: 39	♠ Q76	West Opens AP2NT.
Dealer: W	♥ 532	East Bids 3NT if possible.
Vul: Both	♦ K109	
HCP: 9	♣ A952	You bid first.

Board: 40	♠ K72	East Opens AP2NT.
Dealer: E	♥ A7	West Bids 3♦ if possible.
Vul: EW	♦ AQJ64	East Bids 3♥ if possible.
HCP: 20	♣ AQ5	West Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ Q94			AP2NT	Pass
Vul: Both	♥ AKQ6	♥ 1032				
North HCP: 20	♦ A64	♦ Q7	3NT	Pass	Pass	Pass
South HCP: 7	♣ 1073	♣ K9842				
Contract: 3N N						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ J8632	♠ AKQ	AP2NT	Pass	3♥	Pass
Vul: None	♥ Q8	♥ AJ52	3♠	Pass	3NT	Pass
North HCP: 7	♦ A972	♦ KQ3	4♠	Pass	Pass	Pass
South HCP: 21	♣ 98	♣ Q62				
Contract: 4♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 97643			AP2NT	Pass
Vul: NS	♥ K752	♥ 6	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQ8	♦ J1052	3NT	Pass	Pass	Pass
South HCP: 5	♣ K92	♣ A64				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ Q76	♠ AK9	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 532	♥ AJ8	Pass	Pass		
North HCP: 9	♦ K109	♦ AJ6				
South HCP: 20	♣ A952	♣ K1064				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ K72	♠ Q108			AP2NT	Pass
Vul: EW	♥ A7	♥ K10963	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQJ64	♦ 92	3NT	Pass	Pass	Pass
South HCP: 9	♣ AQ5	♣ KJ2				
Contract: 3N N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 36  
Dealer: E  
Vul: Both  
HCP: 7

♠ Q94  
♥ 1032  
♦ Q7  
♣ K9842

East Opens AP2NT.  
West Bids 3NT if possible.  
You bid first.

Board: 37  
Dealer: W  
Vul: None  
HCP: 21

♠ AKQ  
♥ AJ52  
♦ KQ3  
♣ Q62

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 38  
Dealer: E  
Vul: NS  
HCP: 5

♠ 97643  
♥ 6  
♦ J1052  
♣ A64

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
You bid first.

Board: 39  
Dealer: W  
Vul: Both  
HCP: 20

♠ AK9  
♥ AJ8  
♦ AJ6  
♣ K1064

West Opens AP2NT.  
East Bids 3NT if possible.  
Partner bids first.

Board: 40  
Dealer: E  
Vul: EW  
HCP: 9

♠ Q108  
♥ K10963  
♦ 92  
♣ KJ2

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ Q94			AP2NT	Pass
Vul: Both	♥ AKQ6	♥ 1032				
North HCP: 20	♦ A64	♦ Q7	3NT	Pass	Pass	Pass
South HCP: 7	♣ 1073	♣ K9842				
Contract: 3N N						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ J8632	♠ AKQ	AP2NT	Pass	3♥	Pass
Vul: None	♥ Q8	♥ AJ52	3♠	Pass	3NT	Pass
North HCP: 7	♦ A972	♦ KQ3	4♠	Pass	Pass	Pass
South HCP: 21	♣ 98	♣ Q62				
Contract: 4♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 97643			AP2NT	Pass
Vul: NS	♥ K752	♥ 6	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQ8	♦ J1052	3NT	Pass	Pass	Pass
South HCP: 5	♣ K92	♣ A64				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ Q76	♠ AK9	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 532	♥ AJ8	Pass	Pass		
North HCP: 9	♦ K109	♦ AJ6				
South HCP: 20	♣ A952	♣ K1064				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ K72	♠ Q108			AP2NT	Pass
Vul: EW	♥ A7	♥ K10963	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQJ64	♦ 92	3NT	Pass	Pass	Pass
South HCP: 9	♣ AQ5	♣ KJ2				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 41      ♠ 3  
Dealer: W      ♥ A643  
Vul: Both     ♦ A974  
HCP: 10      ♣ Q1096

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♠ if possible.  
East Bids 6♥ if possible.

You bid first.

Board: 42      ♠ AK2  
Dealer: E      ♥ AQJ63  
Vul: None     ♦ Q2  
HCP: 20      ♣ A95

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 43      ♠ J865  
Dealer: W      ♥ K1083  
Vul: EW      ♦ 87  
HCP: 4      ♣ 632

West Opens AP2NT.

You bid first.

Board: 44      ♠ K82  
Dealer: E      ♥ AQ94  
Vul: Both     ♦ AJ98  
HCP: 20      ♣ AQ

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
West Bids 4♣ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 45      ♠ Q954  
Dealer: W      ♥ Q1072  
Vul: None     ♦ 1095  
HCP: 4      ♣ 64

West Opens AP2NT.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 41  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 3  
♥ A643  
♦ A974  
♣ Q1096

South:  
♠ AKJ  
♥ KQ1052  
♦ KJ8  
♣ K8

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3♠ <sup>2</sup>	Pass
4♥	Pass	4NT <sup>3</sup>	Pass
5♠ <sup>4</sup>	Pass	6♥	Pass
Pass	Pass		

- Stayman
- artificial
- Blackwood 0314, for ♥
- A=2/5 or 5/5, Q(H)=1

Board: 42  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ AK2  
♥ AQJ63  
♦ Q2  
♣ A95

South:  
♠ 1074  
♥ 74  
♦ 8763  
♣ KQJ3

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 43  
Dealer: W  
Vul: EW  
North HCP: 4  
South HCP: 21  
Contract: 2N S

North:  
♠ J865  
♥ K1083  
♦ 87  
♣ 632

South:  
♠ A3  
♥ Q652  
♦ KQ10  
♣ AKQJ

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 44  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♥ N

North:  
♠ K82  
♥ AQ94  
♦ AJ98  
♣ AQ

South:  
♠ 103  
♥ K10852  
♦ Q74  
♣ K65

West	North	East	South
		AP2NT	Pass
3♦	Pass	3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	Pass	4♥	Pass
Pass	Pass		

- Extended acceptance after NT
- Cue bid, a ♣ stopper

Board: 45

Dealer: W

Vul: None

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ Q954

♥ Q1072

♦ 1095

♣ 64

South:

♠ AJ

♥ AK98

♦ J6

♣ AQJ72

West	North	East	South
AP2NT	Pass	Pass	Pass

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 41      ♠ AKJ  
Dealer: W      ♥ KQ1052  
Vul: Both     ♦ KJ8  
HCP: 20       ♣ K8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♠ if possible.  
East Bids 6♥ if possible.

Partner bids first.

Board: 42      ♠ 1074  
Dealer: E      ♥ 74  
Vul: None     ♦ 8763  
HCP: 6       ♣ KQJ3

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 43      ♠ A3  
Dealer: W      ♥ Q652  
Vul: EW      ♦ KQ10  
HCP: 21       ♣ AKQJ

West Opens AP2NT.  
  
Partner bids first.

Board: 44      ♠ 103  
Dealer: E      ♥ K10852  
Vul: Both     ♦ Q74  
HCP: 8       ♣ K65

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
West Bids 4♣ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 45      ♠ AJ  
Dealer: W      ♥ AK98  
Vul: None     ♦ J6  
HCP: 20       ♣ AQJ72

West Opens AP2NT.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 41  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:	South:
♠ 3	♠ AKJ
♥ A643	♥ KQ1052
♦ A974	♦ KJ8
♣ Q1096	♣ K8

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3♠ <sup>2</sup>	Pass
4♥	Pass	4NT <sup>3</sup>	Pass
5♠ <sup>4</sup>	Pass	6♥	Pass
Pass	Pass		

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

Board: 42  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:	South:
♠ AK2	♠ 1074
♥ AQJ63	♥ 74
♦ Q2	♦ 8763
♣ A95	♣ KQJ3

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 43  
Dealer: W  
Vul: EW  
North HCP: 4  
South HCP: 21  
Contract: 2N S

North:	South:
♠ J865	♠ A3
♥ K1083	♥ Q652
♦ 87	♦ KQ10
♣ 632	♣ AKQJ

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 44  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♥ N

North:	South:
♠ K82	♠ 103
♥ AQ94	♥ K10852
♦ AJ98	♦ Q74
♣ AQ	♣ K65

West	North	East	South
		AP2NT	Pass
3♦	Pass	3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	Pass	4♥	Pass
Pass	Pass		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper

Board: 45

Dealer: W

Vul: None

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ Q954

♥ Q1072

♦ 1095

♣ 64

South:

♠ AJ

♥ AK98

♦ J6

♣ AQJ72

West	North	East	South
AP2NT	Pass	Pass	Pass



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 46      ♠ AK2  
Dealer: E      ♥ AJ  
Vul: NS      ♦ KJ42  
HCP: 20      ♣ A1095

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
  
Partner bids first.

Board: 47      ♠ KJ104  
Dealer: W      ♥ J108  
Vul: Both      ♦ J10853  
HCP: 6      ♣ 6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 48      ♠ AQ64  
Dealer: E      ♥ AQJ  
Vul: None      ♦ J107  
HCP: 20      ♣ AQ5

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

Board: 49      ♠ AJ6  
Dealer: W      ♥ 10952  
Vul: NS      ♦ 1095  
HCP: 8      ♣ QJ9

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
  
You bid first.

Board: 50      ♠ K2  
Dealer: E      ♥ AK6  
Vul: EW      ♦ K10863  
HCP: 20      ♣ AK4

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: E	♠ AK2	♠ J7653			AP2NT	Pass
Vul: NS	♥ AJ	♥ 543	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ42	♦ 3	Pass	Pass		
South HCP: 4	♣ A1095	♣ K843				
Contract: 3♠ N						

Board: 47	North:	South:	West	North	East	South
Dealer: W	♠ KJ104	♠ 65	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J108	♥ KQ7	3♦	Pass	3NT	Pass
North HCP: 6	♦ J10853	♦ AQ76	Pass	Pass		
South HCP: 20	♣ 6	♣ AKQ10				
Contract: 3N S			1. Stayman			

Board: 48	North:	South:	West	North	East	South
Dealer: E	♠ AQ64	♠ K97			AP2NT	Pass
Vul: None	♥ AQJ	♥ 97652	3♦	Pass	3♥	Pass
North HCP: 20	♦ J107	♦ Q	3NT	Pass	4♥	Pass
South HCP: 5	♣ AQ5	♣ 9643	Pass	Pass		
Contract: 4♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ KQ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 10952	♥ AK87	3♥	Pass	4♥	Pass
North HCP: 8	♦ 1095	♦ KQ86	Pass	Pass		
South HCP: 21	♣ QJ9	♣ A10				
Contract: 4♥ S			1. Stayman			

Board: 50	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ 975			AP2NT	Pass
Vul: EW	♥ AK6	♥ Q10				
North HCP: 20	♦ K10863	♦ AJ54	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK4	♣ J985				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 46      ♠ J7653  
Dealer: E      ♥ 543  
Vul: NS      ♦ 3  
HCP: 4      ♣ K843

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
  
You bid first.

Board: 47      ♠ 65  
Dealer: W      ♥ KQ7  
Vul: Both      ♦ AQ76  
HCP: 20      ♣ AKQ10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 48      ♠ K97  
Dealer: E      ♥ 97652  
Vul: None      ♦ Q  
HCP: 5      ♣ 9643

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
  
You bid first.

Board: 49      ♠ KQ4  
Dealer: W      ♥ AK87  
Vul: NS      ♦ KQ86  
HCP: 21      ♣ A10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

Board: 50      ♠ 975  
Dealer: E      ♥ Q10  
Vul: EW      ♦ AJ54  
HCP: 8      ♣ J985

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: E	♠ AK2	♠ J7653			AP2NT	Pass
Vul: NS	♥ AJ	♥ 543	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ42	♦ 3	Pass	Pass		
South HCP: 4	♣ A1095	♣ K843				
Contract: 3♠ N						

Board: 47	North:	South:	West	North	East	South
Dealer: W	♠ KJ104	♠ 65	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J108	♥ KQ7	3♦	Pass	3NT	Pass
North HCP: 6	♦ J10853	♦ AQ76	Pass	Pass		
South HCP: 20	♣ 6	♣ AKQ10				
Contract: 3N S			1. Stayman			

Board: 48	North:	South:	West	North	East	South
Dealer: E	♠ AQ64	♠ K97			AP2NT	Pass
Vul: None	♥ AQJ	♥ 97652	3♦	Pass	3♥	Pass
North HCP: 20	♦ J107	♦ Q	3NT	Pass	4♥	Pass
South HCP: 5	♣ AQ5	♣ 9643	Pass	Pass		
Contract: 4♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ KQ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 10952	♥ AK87	3♥	Pass	4♥	Pass
North HCP: 8	♦ 1095	♦ KQ86	Pass	Pass		
South HCP: 21	♣ QJ9	♣ A10				
Contract: 4♥ S			1. Stayman			

Board: 50	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ 975			AP2NT	Pass
Vul: EW	♥ AK6	♥ Q10				
North HCP: 20	♦ K10863	♦ AJ54	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK4	♣ J985				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 51      ♠ K984  
Dealer: W      ♥ Q1043  
Vul: EW      ♦ 862  
HCP: 9      ♣ KJ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♣ if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♣ if possible.  
West Bids 6♥ if possible.

You bid first.

Board: 52      ♠ AKQ10  
Dealer: E      ♥ A10  
Vul: EW      ♦ J9  
HCP: 21      ♣ AK1032

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 53      ♠ Q2  
Dealer: W      ♥ 8765  
Vul: Both      ♦ Q74  
HCP: 5      ♣ J1083

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 54      ♠ A8  
Dealer: E      ♥ AK952  
Vul: None      ♦ AK8  
HCP: 20      ♣ Q102

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 51  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6♥ S

North:  
♠ K984  
♥ Q1043  
♦ 862  
♣ KJ

South:  
♠ 63  
♥ AK976  
♦ AKQ4  
♣ A4

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3♠ <sup>2</sup>	Pass
4♣ <sup>3</sup>	Pass	4♥	Pass
4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>	Pass
6♥	Pass	Pass	Pass

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5

Board: 52  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 9  
Contract: 3N N

North:  
♠ AKQ10  
♥ A10  
♦ J9  
♣ AK1032

South:  
♠ J6  
♥ QJ52  
♦ A872  
♣ J86

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 53  
Dealer: W  
Vul: Both  
North HCP: 5  
South HCP: 21  
Contract: 4♥ S

North:  
♠ Q2  
♥ 8765  
♦ Q74  
♣ J1083

South:  
♠ A5  
♥ AK93  
♦ AJ986  
♣ KQ

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	4♥	Pass
Pass	Pass		

1. Stayman

Board: 54  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 4♥ N

North:  
♠ A8  
♥ AK952  
♦ AK8  
♣ Q102

South:  
♠ KQ62  
♥ QJ83  
♦ 62  
♣ J63

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3♠ <sup>2</sup>	Pass	4♥	Pass
Pass	Pass		

1. Stayman
2. artificial

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 51      ♠ 63  
Dealer: W      ♥ AK976  
Vul: EW      ♦ AKQ4  
HCP: 20      ♣ A4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♣ if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♣ if possible.  
West Bids 6♥ if possible.

Partner bids first.

Board: 52      ♠ J6  
Dealer: E      ♥ QJ52  
Vul: EW      ♦ A872  
HCP: 9      ♣ J86

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 53      ♠ A5  
Dealer: W      ♥ AK93  
Vul: Both      ♦ AJ986  
HCP: 21      ♣ KQ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 54      ♠ KQ62  
Dealer: E      ♥ QJ83  
Vul: None      ♦ 62  
HCP: 9      ♣ J63

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 51  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6♥ S

North:  
♠ K984  
♥ Q1043  
♦ 862  
♣ KJ

South:  
♠ 63  
♥ AK976  
♦ AKQ4  
♣ A4

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3♠ <sup>2</sup>	Pass
4♣ <sup>3</sup>	Pass	4♥	Pass
4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>	Pass
6♥	Pass	Pass	Pass

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5

Board: 52  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 9  
Contract: 3N N

North:  
♠ AKQ10  
♥ A10  
♦ J9  
♣ AK1032

South:  
♠ J6  
♥ QJ52  
♦ A872  
♣ J86

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 53  
Dealer: W  
Vul: Both  
North HCP: 5  
South HCP: 21  
Contract: 4♥ S

North:  
♠ Q2  
♥ 8765  
♦ Q74  
♣ J1083

South:  
♠ A5  
♥ AK93  
♦ AJ986  
♣ KQ

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	4♥	Pass
Pass	Pass		

1. Stayman

Board: 54  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 4♥ N

North:  
♠ A8  
♥ AK952  
♦ AK8  
♣ Q102

South:  
♠ KQ62  
♥ QJ83  
♦ 62  
♣ J63

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3♠ <sup>2</sup>	Pass	4♥	Pass
Pass	Pass		

1. Stayman
2. artificial



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 55      ♠ AK63  
Dealer: W      ♥ 10743  
Vul: EW      ♦ 3  
HCP: 10      ♣ K542

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 56      ♠ AQJ8  
Dealer: E      ♥ KQ  
Vul: Both      ♦ QJ96  
HCP: 20      ♣ KQ3

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 57      ♠ 972  
Dealer: W      ♥ AJ875  
Vul: None      ♦ QJ9  
HCP: 8      ♣ 63

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 58      ♠ KQ  
Dealer: E      ♥ 105  
Vul: NS      ♦ AK874  
HCP: 20      ♣ AKJ10

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 59      ♠ KQ105  
Dealer: W      ♥ 5  
Vul: Both      ♦ Q1096  
HCP: 7      ♣ 8632

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ AK63	♠ 108	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10743	♥ AK5	3♦	Pass	3NT	Pass
North HCP: 10	♦ 3	♦ AK108	Pass	Pass		
South HCP: 20	♣ K542	♣ AQ73				
Contract: 3N S			1. Stayman			

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ AQJ8	♠ 95			AP2NT	Pass
Vul: Both	♥ KQ	♥ 98654	3♦	Pass	3♥	Pass
North HCP: 20	♦ QJ96	♦ A8	Pass	Pass		
South HCP: 4	♣ KQ3	♣ 9642				
Contract: 3♥ N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ 972	♠ K43	AP2NT	Pass	3♦	Pass
Vul: None	♥ AJ875	♥ KQ109	3NT <sup>1</sup>	Pass	4♥	Pass
North HCP: 8	♦ QJ9	♦ A6	Pass	Pass		
South HCP: 21	♣ 63	♣ AKQ10				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ AJ3			AP2NT	Pass
Vul: NS	♥ 105	♥ J874	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK874	♦ Q1096	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ10	♣ 85				
Contract: 3N N			1. Stayman			

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ KQ105	♠ A6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 5	♥ K109	3♦	Pass	3NT	Pass
North HCP: 7	♦ Q1096	♦ AKJ7	Pass	Pass		
South HCP: 20	♣ 8632	♣ KQ95				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 55      ♠ 108  
Dealer: W      ♥ AK5  
Vul: EW      ♦ AK108  
HCP: 20      ♣ AQ73

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 56      ♠ 95  
Dealer: E      ♥ 98654  
Vul: Both      ♦ A8  
HCP: 4      ♣ 9642

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 57      ♠ K43  
Dealer: W      ♥ KQ109  
Vul: None      ♦ A6  
HCP: 21      ♣ AKQ10

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 58      ♠ AJ3  
Dealer: E      ♥ J874  
Vul: NS      ♦ Q1096  
HCP: 8      ♣ 85

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 59      ♠ A6  
Dealer: W      ♥ K109  
Vul: Both      ♦ AKJ7  
HCP: 20      ♣ KQ95

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ AK63	♠ 108	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10743	♥ AK5	3♦	Pass	3NT	Pass
North HCP: 10	♦ 3	♦ AK108	Pass	Pass		
South HCP: 20	♣ K542	♣ AQ73				
Contract: 3N S			1. Stayman			

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ AQJ8	♠ 95			AP2NT	Pass
Vul: Both	♥ KQ	♥ 98654	3♦	Pass	3♥	Pass
North HCP: 20	♦ QJ96	♦ A8	Pass	Pass		
South HCP: 4	♣ KQ3	♣ 9642				
Contract: 3♥ N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ 972	♠ K43	AP2NT	Pass	3♦	Pass
Vul: None	♥ AJ875	♥ KQ109	3NT <sup>1</sup>	Pass	4♥	Pass
North HCP: 8	♦ QJ9	♦ A6	Pass	Pass		
South HCP: 21	♣ 63	♣ AKQ10				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ AJ3			AP2NT	Pass
Vul: NS	♥ 105	♥ J874	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK874	♦ Q1096	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ10	♣ 85				
Contract: 3N N			1. Stayman			

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ KQ105	♠ A6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 5	♥ K109	3♦	Pass	3NT	Pass
North HCP: 7	♦ Q1096	♦ AKJ7	Pass	Pass		
South HCP: 20	♣ 8632	♣ KQ95				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 60      ♠ Q3  
Dealer: E      ♥ A743  
Vul: None     ♦ AK3  
HCP: 20      ♣ AK96

East Opens AP2NT.

Partner bids first.

Board: 61      ♠ J942  
Dealer: W      ♥ 42  
Vul: NS       ♦ K62  
HCP: 8       ♣ KJ72

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 62      ♠ AQJ5  
Dealer: E      ♥ AK53  
Vul: EW       ♦ A107  
HCP: 21      ♣ K2

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 63      ♠ A5  
Dealer: W      ♥ Q752  
Vul: None     ♦ 1087  
HCP: 6       ♣ 8752

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

You bid first.

Board: 64      ♠ K10  
Dealer: E      ♥ A9  
Vul: NS       ♦ AK1085  
HCP: 20      ♣ KQJ5

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 60  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 3  
Contract: 2N N

North:  
♠ Q3  
♥ A743  
♦ AK3  
♣ AK96

South:  
♠ J1075  
♥ 8  
♦ J10965  
♣ J32

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 61  
Dealer: W  
Vul: NS  
North HCP: 8  
South HCP: 20  
Contract: 3N S

North:  
♠ J942  
♥ 42  
♦ K62  
♣ KJ72

South:  
♠ A3  
♥ KJ5  
♦ AQ105  
♣ AQ98

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 62  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 7  
Contract: 4♥ N

North:  
♠ AQJ5  
♥ AK53  
♦ A107  
♣ K2

South:  
♠ 63  
♥ 10976  
♦ K9864  
♣ A8

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4♥	Pass	Pass	Pass

1. Stayman

Board: 63  
Dealer: W  
Vul: None  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ A5  
♥ Q752  
♦ 1087  
♣ 8752

South:  
♠ KJ1096  
♥ AK  
♦ AKQ  
♣ 964

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 64  
Dealer: E  
Vul: NS  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ K10  
♥ A9  
♦ AK1085  
♣ KQJ5

South:  
♠ 8752  
♥ KQJ42  
♦ Q42  
♣ 9

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3♠ <sup>2</sup>	Pass	3NT	Pass
Pass	Pass		

1. Stayman  
2. SMOLEN

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 60	♠ J1075	East Opens AP2NT.
Dealer: E	♥ 8	
Vul: None	♦ J10965	You bid first.
HCP: 3	♣ J32	

Board: 61	♠ A3	West Opens AP2NT.
Dealer: W	♥ KJ5	East Bids 3♣ if possible.
Vul: NS	♦ AQ105	West Bids 3♦ if possible.
HCP: 20	♣ AQ98	East Bids 3NT if possible.

Partner bids first.

Board: 62	♠ 63	East Opens AP2NT.
Dealer: E	♥ 10976	West Bids 3♣ if possible.
Vul: EW	♦ K9864	East Bids 3♥ if possible.
HCP: 7	♣ A8	West Bids 4♥ if possible.

You bid first.

Board: 63	♠ KJ1096	West Opens AP2NT.
Dealer: W	♥ AK	East Bids 3♣ if possible.
Vul: None	♦ AKQ	West Bids 3♠ if possible.
HCP: 20	♣ 964	East Bids 3NT if possible.

Partner bids first.

Board: 64	♠ 8752	East Opens AP2NT.
Dealer: E	♥ KQJ42	West Bids 3♣ if possible.
Vul: NS	♦ Q42	East Bids 3♦ if possible.
HCP: 8	♣ 9	West Bids 3♠ if possible.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 60  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 3  
Contract: 2N N

North:  
♠ Q3  
♥ A743  
♦ AK3  
♣ AK96

South:  
♠ J1075  
♥ 8  
♦ J10965  
♣ J32

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 61  
Dealer: W  
Vul: NS  
North HCP: 8  
South HCP: 20  
Contract: 3N S

North:  
♠ J942  
♥ 42  
♦ K62  
♣ KJ72

South:  
♠ A3  
♥ KJ5  
♦ AQ105  
♣ AQ98

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 62  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 7  
Contract: 4♥ N

North:  
♠ AQJ5  
♥ AK53  
♦ A107  
♣ K2

South:  
♠ 63  
♥ 10976  
♦ K9864  
♣ A8

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4♥	Pass	Pass	Pass

1. Stayman

Board: 63  
Dealer: W  
Vul: None  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ A5  
♥ Q752  
♦ 1087  
♣ 8752

South:  
♠ KJ1096  
♥ AK  
♦ AKQ  
♣ 964

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 64  
Dealer: E  
Vul: NS  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ K10  
♥ A9  
♦ AK1085  
♣ KQJ5

South:  
♠ 8752  
♥ KQJ42  
♦ Q42  
♣ 9

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3♠ <sup>2</sup>	Pass	3NT	Pass
Pass	Pass		

1. Stayman  
2. SMOLEN



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 65	♠ 32	West Opens AP2NT.
Dealer: W	♥ K83	East Bids 3NT if possible.
Vul: EW	♦ KJ32	
HCP: 7	♣ 9763	You bid first.

Board: 66	♠ A2	East Opens AP2NT.
Dealer: E	♥ AJ73	West Bids 3♣ if possible.
Vul: Both	♦ K5	East Bids 3♥ if possible.
HCP: 20	♣ AKJ43	West Bids 4♥ if possible.
		Partner bids first.

Board: 67	♠ Q65	West Opens AP2NT.
Dealer: W	♥ K1083	East Bids 3♣ if possible.
Vul: EW	♦ Q862	West Bids 3♥ if possible.
HCP: 11	♣ A3	East Bids 3♠ if possible.
		West Bids 4NT if possible.
		East Bids 5♥ if possible.
		West Bids 6♥ if possible.
		You bid first.

Board: 68	♠ KQ9	East Opens AP2NT.
Dealer: E	♥ 95	West Bids 3♣ if possible.
Vul: Both	♦ AKQJ4	East Bids 3♦ if possible.
HCP: 20	♣ AJ2	West Bids 3NT if possible.
		Partner bids first.

Board: 69  
Dealer: W  
Vul: None  
HCP: 7

♠ A93  
♥ 10852  
♦ K9852  
♣ 5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 65  
Dealer: W  
Vul: EW  
North HCP: 7  
South HCP: 21  
Contract: 3N S

North:  
♠ 32  
♥ K83  
♦ KJ32  
♣ 9763

South:  
♠ KQJ  
♥ AQJ5  
♦ A7  
♣ KJ42

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 66  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 4♥ N

North:  
♠ A2  
♥ AJ73  
♦ K5  
♣ AKJ43

South:  
♠ J86  
♥ K986  
♦ QJ986  
♣ Q

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4♥	Pass	Pass	Pass

1. Stayman

Board: 67  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q65  
♥ K1083  
♦ Q862  
♣ A3

South:  
♠ K8  
♥ AQJ95  
♦ AJ53  
♣ KQ

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3♠ <sup>2</sup>	Pass
4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>	Pass
6♥	Pass	Pass	Pass

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

Board: 68  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ KQ9  
♥ 95  
♦ AKQJ4  
♣ AJ2

South:  
♠ A854  
♥ J82  
♦ 2  
♣ Q10654

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 69  
Dealer: W  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ A93  
♥ 10852  
♦ K9852  
♣ 5

South:  
♠ KQ62  
♥ J63  
♦ AQJ7  
♣ AK

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	3NT	Pass
Pass	Pass		

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 65  
Dealer: W  
Vul: EW  
HCP: 21

♠ KQJ  
♥ AQJ5  
♦ A7  
♣ KJ42

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 66  
Dealer: E  
Vul: Both  
HCP: 9

♠ J86  
♥ K986  
♦ QJ986  
♣ Q

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
  
You bid first.

Board: 67  
Dealer: W  
Vul: EW  
HCP: 20

♠ K8  
♥ AQJ95  
♦ AJ53  
♣ KQ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4NT if possible.  
East Bids 5♥ if possible.  
West Bids 6♥ if possible.  
  
Partner bids first.

Board: 68  
Dealer: E  
Vul: Both  
HCP: 7

♠ A854  
♥ J82  
♦ 2  
♣ Q10654

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 69  
Dealer: W  
Vul: None  
HCP: 20

♠ KQ62  
♥ J63  
♦ AQJ7  
♣ AK

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 65  
Dealer: W  
Vul: EW  
North HCP: 7  
South HCP: 21  
Contract: 3N S

North:  
♠ 32  
♥ K83  
♦ KJ32  
♣ 9763

South:  
♠ KQJ  
♥ AQJ5  
♦ A7  
♣ KJ42

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 66  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 4♥ N

North:  
♠ A2  
♥ AJ73  
♦ K5  
♣ AKJ43

South:  
♠ J86  
♥ K986  
♦ QJ986  
♣ Q

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4♥	Pass	Pass	Pass

1. Stayman

Board: 67  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q65  
♥ K1083  
♦ Q862  
♣ A3

South:  
♠ K8  
♥ AQJ95  
♦ AJ53  
♣ KQ

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3♠ <sup>2</sup>	Pass
4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>	Pass
6♥	Pass	Pass	Pass

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

Board: 68  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ KQ9  
♥ 95  
♦ AKQJ4  
♣ AJ2

South:  
♠ A854  
♥ J82  
♦ 2  
♣ Q10654

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 69  
Dealer: W  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ A93  
♥ 10852  
♦ K9852  
♣ 5

South:  
♠ KQ62  
♥ J63  
♦ AQJ7  
♣ AK

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	3NT	Pass
Pass	Pass		

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 70  
Dealer: E  
Vul: EW  
HCP: 20

♠ K53  
♥ KQJ  
♦ AK62  
♣ A82

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 71  
Dealer: W  
Vul: Both  
HCP: 10

♠ QJ4  
♥ K10982  
♦ A94  
♣ 94

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 72  
Dealer: E  
Vul: None  
HCP: 20

♠ A32  
♥ A65  
♦ AQJ93  
♣ KQ

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
  
Partner bids first.

Board: 73  
Dealer: W  
Vul: NS  
HCP: 7

♠ Q7642  
♥ 1083  
♦ K43  
♣ Q10

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
  
You bid first.

Board: 74  
Dealer: E  
Vul: EW  
HCP: 20

♠ AK8  
♥ Q94  
♦ AK3  
♣ KJ83

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ Q10			AP2NT	Pass
Vul: EW	♥ KQJ	♥ A74				
North HCP: 20	♦ AK62	♦ 9743	3NT	Pass	Pass	Pass
South HCP: 9	♣ A82	♣ K653				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ QJ4	♠ AK987	AP2NT	Pass	3♦	Pass
Vul: Both	♥ K10982	♥ QJ	3♥	Pass	3NT	Pass
North HCP: 10	♦ A94	♦ Q7	Pass	Pass		
South HCP: 20	♣ 94	♣ AKJ2				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ A32	♠ QJ1095			AP2NT	Pass
Vul: None	♥ A65	♥ J73	3♥	Pass	3♠	Pass
North HCP: 20	♦ AQJ93	♦ 106	Pass	Pass		
South HCP: 4	♣ KQ	♣ 942				
Contract: 3♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ Q7642	♠ AK10	AP2NT	Pass	3♥	Pass
Vul: NS	♥ 1083	♥ A9	3♠	Pass	3NT	Pass
North HCP: 7	♦ K43	♦ J985	4♠	Pass	Pass	Pass
South HCP: 20	♣ Q10	♣ AKJ7				
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ QJ103			AP2NT	Pass
Vul: EW	♥ Q94	♥ A1063	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK3	♦ 42	3NT	Pass	Pass	Pass
South HCP: 7	♣ KJ83	♣ 954				
Contract: 3N N						

1. Stayman



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 70  
Dealer: E  
Vul: EW  
HCP: 9

♠ Q10  
♥ A74  
♦ 9743  
♣ K653

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 71  
Dealer: W  
Vul: Both  
HCP: 20

♠ AK987  
♥ QJ  
♦ Q7  
♣ AKJ2

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 72  
Dealer: E  
Vul: None  
HCP: 4

♠ QJ1095  
♥ J73  
♦ 106  
♣ 942

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
  
You bid first.

Board: 73  
Dealer: W  
Vul: NS  
HCP: 20

♠ AK10  
♥ A9  
♦ J985  
♣ AKJ7

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
  
Partner bids first.

Board: 74  
Dealer: E  
Vul: EW  
HCP: 7

♠ QJ103  
♥ A1063  
♦ 42  
♣ 954

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ Q10			AP2NT	Pass
Vul: EW	♥ KQJ	♥ A74				
North HCP: 20	♦ AK62	♦ 9743	3NT	Pass	Pass	Pass
South HCP: 9	♣ A82	♣ K653				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ QJ4	♠ AK987	AP2NT	Pass	3♦	Pass
Vul: Both	♥ K10982	♥ QJ	3♥	Pass	3NT	Pass
North HCP: 10	♦ A94	♦ Q7	Pass	Pass		
South HCP: 20	♣ 94	♣ AKJ2				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ A32	♠ QJ1095			AP2NT	Pass
Vul: None	♥ A65	♥ J73	3♥	Pass	3♠	Pass
North HCP: 20	♦ AQJ93	♦ 106	Pass	Pass		
South HCP: 4	♣ KQ	♣ 942				
Contract: 3♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ Q7642	♠ AK10	AP2NT	Pass	3♥	Pass
Vul: NS	♥ 1083	♥ A9	3♠	Pass	3NT	Pass
North HCP: 7	♦ K43	♦ J985	4♠	Pass	Pass	Pass
South HCP: 20	♣ Q10	♣ AKJ7				
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ QJ103			AP2NT	Pass
Vul: EW	♥ Q94	♥ A1063	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK3	♦ 42	3NT	Pass	Pass	Pass
South HCP: 7	♣ KJ83	♣ 954				
Contract: 3N N						

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 75      ♠ 109432  
Dealer: W      ♥ 3  
Vul: None     ♦ Q972  
HCP: 5        ♣ QJ6

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 76      ♠ K1084  
Dealer: E      ♥ AQ8  
Vul: NS       ♦ A105  
HCP: 20       ♣ AK2

East Opens AP2NT.

Partner bids first.

Board: 77      ♠ QJ8  
Dealer: W      ♥ 109865  
Vul: EW       ♦ KQ98  
HCP: 9        ♣ J

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 78      ♠ AK7  
Dealer: E      ♥ K52  
Vul: Both     ♦ A632  
HCP: 20       ♣ AQ9

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 79      ♠ Q6  
Dealer: W      ♥ A92  
Vul: NS       ♦ J653  
HCP: 8        ♣ J642

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ 109432	♠ AQ5	AP2NT	Pass	3♥	Pass
Vul: None	♥ 3	♥ AJ87	3♠	Pass	3NT	Pass
North HCP: 5	♦ Q972	♦ AJ104	4♠	Pass	Pass	Pass
South HCP: 20	♣ QJ6	♣ A2				
Contract: 4♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ K1084	♠ 9753			AP2NT	Pass
Vul: NS	♥ AQ8	♥ J73	Pass	Pass		
North HCP: 20	♦ A105	♦ J2				
South HCP: 3	♣ AK2	♣ J1083				
Contract: 2N N						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ AK6	AP2NT	Pass	3♦	Pass
Vul: EW	♥ 109865	♥ AQ	3♥	Pass	3NT	Pass
North HCP: 9	♦ KQ98	♦ A1042	Pass	Pass		
South HCP: 20	♣ J	♣ K852				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J104			AP2NT	Pass
Vul: Both	♥ K52	♥ AJ7	3NT	Pass	Pass	Pass
North HCP: 20	♦ A632	♦ J1098				
South HCP: 10	♣ AQ9	♣ K108				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ AK8	AP2NT	Pass	3NT	Pass
Vul: NS	♥ A92	♥ KQJ53	Pass	Pass		
North HCP: 8	♦ J653	♦ 87				
South HCP: 20	♣ J642	♣ AK9				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 75      ♠ AQ5  
Dealer: W      ♥ AJ87  
Vul: None     ♦ AJ104  
HCP: 20      ♣ A2

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 76      ♠ 9753  
Dealer: E      ♥ J73  
Vul: NS       ♦ J2  
HCP: 3       ♣ J1083

East Opens AP2NT.  
You bid first.

Board: 77      ♠ AK6  
Dealer: W      ♥ AQ  
Vul: EW       ♦ A1042  
HCP: 20      ♣ K852

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 78      ♠ J104  
Dealer: E      ♥ AJ7  
Vul: Both     ♦ J1098  
HCP: 10      ♣ K108

East Opens AP2NT.  
West Bids 3NT if possible.  
You bid first.

Board: 79      ♠ AK8  
Dealer: W      ♥ KQJ53  
Vul: NS       ♦ 87  
HCP: 20      ♣ AK9

West Opens AP2NT.  
East Bids 3NT if possible.  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ 109432	♠ AQ5	AP2NT	Pass	3♥	Pass
Vul: None	♥ 3	♥ AJ87	3♠	Pass	3NT	Pass
North HCP: 5	♦ Q972	♦ AJ104	4♠	Pass	Pass	Pass
South HCP: 20	♣ QJ6	♣ A2				
Contract: 4♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ K1084	♠ 9753			AP2NT	Pass
Vul: NS	♥ AQ8	♥ J73	Pass	Pass		
North HCP: 20	♦ A105	♦ J2				
South HCP: 3	♣ AK2	♣ J1083				
Contract: 2N N						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ AK6	AP2NT	Pass	3♦	Pass
Vul: EW	♥ 109865	♥ AQ	3♥	Pass	3NT	Pass
North HCP: 9	♦ KQ98	♦ A1042	Pass	Pass		
South HCP: 20	♣ J	♣ K852				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J104			AP2NT	Pass
Vul: Both	♥ K52	♥ AJ7	3NT	Pass	Pass	Pass
North HCP: 20	♦ A632	♦ J1098				
South HCP: 10	♣ AQ9	♣ K108				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ AK8	AP2NT	Pass	3NT	Pass
Vul: NS	♥ A92	♥ KQJ53	Pass	Pass		
North HCP: 8	♦ J653	♦ 87				
South HCP: 20	♣ J642	♣ AK9				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 80      ♠ Q1062  
Dealer: E      ♥ A6  
Vul: EW      ♦ AJ5  
HCP: 20      ♣ AKQ3

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 81      ♠ Q642  
Dealer: W      ♥ K102  
Vul: Both      ♦ J754  
HCP: 6      ♣ 64

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 82      ♠ KQ1052  
Dealer: E      ♥ 87  
Vul: None      ♦ AKQ2  
HCP: 20      ♣ AQ

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 83      ♠ 10976  
Dealer: W      ♥ 97  
Vul: EW      ♦ KQ987  
HCP: 5      ♣ 98

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 84      ♠ AQ8  
Dealer: E      ♥ A8  
Vul: Both      ♦ K10865  
HCP: 20      ♣ AK5

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ Q1062	♠ 85			AP2NT	Pass
Vul: EW	♥ A6	♥ K8742	3♦	Pass	3♥	Pass
North HCP: 20	♦ AJ5	♦ K108	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ3	♣ 942				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ Q642	♠ AJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K102	♥ J763	3♥	Pass	3NT	Pass
North HCP: 6	♦ J754	♦ AK3	Pass	Pass		
South HCP: 20	♣ 64	♣ AK107				
Contract: 3N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ KQ1052	♠ 983			AP2NT	Pass
Vul: None	♥ 87	♥ AJ5	3NT	Pass	Pass	Pass
North HCP: 20	♦ AKQ2	♦ J9765				
South HCP: 6	♣ AQ	♣ 104				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ 10976	♠ KQ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 97	♥ AK104	3♥	Pass	3NT	Pass
North HCP: 5	♦ KQ987	♦ J32	Pass	Pass		
South HCP: 20	♣ 98	♣ AK7				
Contract: 3N S			1. Stayman			

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ AQ8	♠ K6			AP2NT	Pass
Vul: Both	♥ A8	♥ J10964	3♦	Pass	3♥	Pass
North HCP: 20	♦ K10865	♦ AJ32	4♥	Pass	Pass	Pass
South HCP: 9	♣ AK5	♣ 92				
Contract: 4♥ N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 80	♠ 85	East Opens AP2NT.
Dealer: E	♥ K8742	West Bids 3♦ if possible.
Vul: EW	♦ K108	East Bids 3♥ if possible.
HCP: 6	♣ 942	West Bids 3NT if possible.

You bid first.

Board: 81	♠ AJ	West Opens AP2NT.
Dealer: W	♥ J763	East Bids 3♣ if possible.
Vul: Both	♦ AK3	West Bids 3♥ if possible.
HCP: 20	♣ AK107	East Bids 3NT if possible.

Partner bids first.

Board: 82	♠ 983	East Opens AP2NT.
Dealer: E	♥ AJ5	West Bids 3NT if possible.
Vul: None	♦ J9765	
HCP: 6	♣ 104	You bid first.

Board: 83	♠ KQ4	West Opens AP2NT.
Dealer: W	♥ AK104	East Bids 3♣ if possible.
Vul: EW	♦ J32	West Bids 3♥ if possible.
HCP: 20	♣ AK7	East Bids 3NT if possible.

Partner bids first.

Board: 84	♠ K6	East Opens AP2NT.
Dealer: E	♥ J10964	West Bids 3♦ if possible.
Vul: Both	♦ AJ32	East Bids 3♥ if possible.
HCP: 9	♣ 92	West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ Q1062	♠ 85			AP2NT	Pass
Vul: EW	♥ A6	♥ K8742	3♦	Pass	3♥	Pass
North HCP: 20	♦ AJ5	♦ K108	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ3	♣ 942				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ Q642	♠ AJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K102	♥ J763	3♥	Pass	3NT	Pass
North HCP: 6	♦ J754	♦ AK3	Pass	Pass		
South HCP: 20	♣ 64	♣ AK107				
Contract: 3N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ KQ1052	♠ 983			AP2NT	Pass
Vul: None	♥ 87	♥ AJ5	3NT	Pass	Pass	Pass
North HCP: 20	♦ AKQ2	♦ J9765				
South HCP: 6	♣ AQ	♣ 104				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ 10976	♠ KQ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 97	♥ AK104	3♥	Pass	3NT	Pass
North HCP: 5	♦ KQ987	♦ J32	Pass	Pass		
South HCP: 20	♣ 98	♣ AK7				
Contract: 3N S			1. Stayman			

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ AQ8	♠ K6			AP2NT	Pass
Vul: Both	♥ A8	♥ J10964	3♦	Pass	3♥	Pass
North HCP: 20	♦ K10865	♦ AJ32	4♥	Pass	Pass	Pass
South HCP: 9	♣ AK5	♣ 92				
Contract: 4♥ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 85      ♠ K1073  
Dealer: W      ♥ 1095  
Vul: None      ♦ K74  
HCP: 6      ♣ 643

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 86      ♠ 108  
Dealer: E      ♥ AKQJ  
Vul: NS      ♦ A9842  
HCP: 20      ♣ AQ

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 87      ♠ 107432  
Dealer: W      ♥ 75  
Vul: Both      ♦ 8632  
HCP: 2      ♣ Q4

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.

You bid first.

Board: 88      ♠ A62  
Dealer: E      ♥ AK9  
Vul: None      ♦ A762  
HCP: 21      ♣ AQ4

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 89      ♠ 73  
Dealer: W      ♥ AJ87  
Vul: NS      ♦ J95  
HCP: 11      ♣ AJ43

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ K1073	♠ AQ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 1095	♥ K72	3♦	Pass	3NT	Pass
North HCP: 6	♦ K74	♦ AQ3	Pass	Pass		
South HCP: 20	♣ 643	♣ AJ97				
Contract: 3N S			1. Stayman			

Board: 86	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ AJ7			AP2NT	Pass
Vul: NS	♥ AKQJ	♥ 862				
North HCP: 20	♦ A9842	♦ 105	3NT	Pass	Pass	Pass
South HCP: 8	♣ AQ	♣ K9432				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: W	♠ 107432	♠ A5	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 75	♥ AK943	3♠	Pass	Pass	Pass
North HCP: 2	♦ 8632	♦ KJ				
South HCP: 20	♣ Q4	♣ AJ32				
Contract: 3♠ S						

Board: 88	North:	South:	West	North	East	South
Dealer: E	♠ A62	♠ 74			AP2NT	Pass
Vul: None	♥ AK9	♥ J10864	3♦	Pass	3♥	Pass
North HCP: 21	♦ A762	♦ Q5	3NT	Pass	4♥	Pass
South HCP: 7	♣ AQ4	♣ KJ86				
Contract: 4♥ N			Pass	Pass		

Board: 89	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ AJ87	♥ KQ3	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ J95	♦ AQ2	Pass	Pass		
South HCP: 20	♣ AJ43	♣ 10875				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 85      ♠ AQ9  
Dealer: W      ♥ K72  
Vul: None      ♦ AQ3  
HCP: 20      ♣ AJ97

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 86      ♠ AJ7  
Dealer: E      ♥ 862  
Vul: NS      ♦ 105  
HCP: 8      ♣ K9432

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 87      ♠ A5  
Dealer: W      ♥ AK943  
Vul: Both      ♦ KJ  
HCP: 20      ♣ AJ32

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.

Partner bids first.

Board: 88      ♠ 74  
Dealer: E      ♥ J10864  
Vul: None      ♦ Q5  
HCP: 7      ♣ KJ86

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 89      ♠ AKQ  
Dealer: W      ♥ KQ3  
Vul: NS      ♦ AQ2  
HCP: 20      ♣ 10875

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ K1073	♠ AQ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 1095	♥ K72	3♦	Pass	3NT	Pass
North HCP: 6	♦ K74	♦ AQ3	Pass	Pass		
South HCP: 20	♣ 643	♣ AJ97				
Contract: 3N S			1. Stayman			

Board: 86	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ AJ7			AP2NT	Pass
Vul: NS	♥ AKQJ	♥ 862				
North HCP: 20	♦ A9842	♦ 105	3NT	Pass	Pass	Pass
South HCP: 8	♣ AQ	♣ K9432				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: W	♠ 107432	♠ A5	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 75	♥ AK943	3♠	Pass	Pass	Pass
North HCP: 2	♦ 8632	♦ KJ				
South HCP: 20	♣ Q4	♣ AJ32				
Contract: 3♠ S						

Board: 88	North:	South:	West	North	East	South
Dealer: E	♠ A62	♠ 74			AP2NT	Pass
Vul: None	♥ AK9	♥ J10864	3♦	Pass	3♥	Pass
North HCP: 21	♦ A762	♦ Q5	3NT	Pass	4♥	Pass
South HCP: 7	♣ AQ4	♣ KJ86				
Contract: 4♥ N			Pass	Pass		

Board: 89	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ AJ87	♥ KQ3	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ J95	♦ AQ2	Pass	Pass		
South HCP: 20	♣ AJ43	♣ 10875				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 90	♠ A9	East Opens AP2NT.
Dealer: E	♥ QJ82	West Bids 3NT if possible.
Vul: EW	♦ AQ5	
HCP: 21	♣ AKJ3	Partner bids first.

Board: 91	♠ J7653	West Opens AP2NT.
Dealer: W	♥ Q63	East Bids 3♥ if possible.
Vul: None	♦ J872	West Bids 3♠ if possible.
HCP: 5	♣ J	East Bids 3NT if possible.
		You bid first.

Board: 92	♠ AQ6	East Opens AP2NT.
Dealer: E	♥ KQ64	
Vul: EW	♦ 102	Partner bids first.
HCP: 20	♣ AKQ4	

Board: 93	♠ 65	West Opens AP2NT.
Dealer: W	♥ 106	East Bids 3NT if possible.
Vul: Both	♦ K10742	
HCP: 5	♣ Q1095	You bid first.

Board: 94	♠ J62	East Opens AP2NT.
Dealer: E	♥ AJ763	West Bids 3♣ if possible.
Vul: NS	♦ AKJ	East Bids 3♥ if possible.
HCP: 20	♣ AQ	West Bids 3♠ if possible.
		East Bids 4♥ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ Q106			AP2NT	Pass
Vul: EW	♥ QJ82	♥ K7				
North HCP: 21	♦ AQ5	♦ J9876	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKJ3	♣ 1085				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ J7653	♠ 98	AP2NT	Pass	3♥	Pass
Vul: None	♥ Q63	♥ AKJ5	3♠	Pass	3NT	Pass
North HCP: 5	♦ J872	♦ K1043	Pass	Pass		
South HCP: 20	♣ J	♣ AKQ				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ AQ6	♠ 9743			AP2NT	Pass
Vul: EW	♥ KQ64	♥ J53				
North HCP: 20	♦ 102	♦ J98	Pass	Pass		
South HCP: 3	♣ AKQ4	♣ J53				
Contract: 2N N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ 65	♠ AKQ	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 106	♥ 8742	Pass	Pass		
North HCP: 5	♦ K10742	♦ AQJ3				
South HCP: 20	♣ Q1095	♣ A7				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ A5			AP2NT	Pass
Vul: NS	♥ AJ763	♥ K542	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKJ	♦ Q85	3♠ <sup>2</sup>	Pass	4♥	Pass
South HCP: 10	♣ AQ	♣ J1097	Pass	Pass		
Contract: 4♥ N			1. Stayman			
			2. artificial			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 90	♠ Q106	East Opens AP2NT.
Dealer: E	♥ K7	West Bids 3NT if possible.
Vul: EW	♦ J9876	
HCP: 6	♣ 1085	You bid first.

Board: 91	♠ 98	West Opens AP2NT.
Dealer: W	♥ AKJ5	East Bids 3♥ if possible.
Vul: None	♦ K1043	West Bids 3♠ if possible.
HCP: 20	♣ AKQ	East Bids 3NT if possible.
		Partner bids first.

Board: 92	♠ 9743	East Opens AP2NT.
Dealer: E	♥ J53	
Vul: EW	♦ J98	You bid first.
HCP: 3	♣ J53	

Board: 93	♠ AKQ	West Opens AP2NT.
Dealer: W	♥ 8742	East Bids 3NT if possible.
Vul: Both	♦ AQJ3	
HCP: 20	♣ A7	Partner bids first.

Board: 94	♠ A5	East Opens AP2NT.
Dealer: E	♥ K542	West Bids 3♣ if possible.
Vul: NS	♦ Q85	East Bids 3♥ if possible.
HCP: 10	♣ J1097	West Bids 3♠ if possible.
		East Bids 4♥ if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ Q106			AP2NT	Pass
Vul: EW	♥ QJ82	♥ K7				
North HCP: 21	♦ AQ5	♦ J9876	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKJ3	♣ 1085				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ J7653	♠ 98	AP2NT	Pass	3♥	Pass
Vul: None	♥ Q63	♥ AKJ5	3♠	Pass	3NT	Pass
North HCP: 5	♦ J872	♦ K1043	Pass	Pass		
South HCP: 20	♣ J	♣ AKQ				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ AQ6	♠ 9743			AP2NT	Pass
Vul: EW	♥ KQ64	♥ J53				
North HCP: 20	♦ 102	♦ J98	Pass	Pass		
South HCP: 3	♣ AKQ4	♣ J53				
Contract: 2N N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ 65	♠ AKQ	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 106	♥ 8742	Pass	Pass		
North HCP: 5	♦ K10742	♦ AQJ3				
South HCP: 20	♣ Q1095	♣ A7				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ A5			AP2NT	Pass
Vul: NS	♥ AJ763	♥ K542	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKJ	♦ Q85	3♠ <sup>2</sup>	Pass	4♥	Pass
South HCP: 10	♣ AQ	♣ J1097	Pass	Pass		
Contract: 4♥ N			1. Stayman			
			2. artificial			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 95      ♠ K953  
Dealer: W      ♥ KJ103  
Vul: EW      ♦ 6  
HCP: 10      ♣ K952

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 96      ♠ K107  
Dealer: E      ♥ AK43  
Vul: Both      ♦ A5  
HCP: 21      ♣ AQJ6

East Opens AP2NT.

Partner bids first.

Board: 97      ♠ KJ53  
Dealer: W      ♥ Q2  
Vul: None      ♦ J9  
HCP: 7      ♣ 76543

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 98      ♠ K82  
Dealer: E      ♥ AK864  
Vul: EW      ♦ AK7  
HCP: 20      ♣ K7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 99      ♠ Q843  
Dealer: W      ♥ 842  
Vul: NS      ♦ A9873  
HCP: 6      ♣ 6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: W	♠ K953	♠ 106	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KJ103	♥ AQ2	3♦	Pass	3NT	Pass
North HCP: 10	♦ 6	♦ AKQ54	Pass	Pass		
South HCP: 20	♣ K952	♣ AJ4				
Contract: 3N S			1. Stayman			

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ K107	♠ A84			AP2NT	Pass
Vul: Both	♥ AK43	♥ 852				
North HCP: 21	♦ A5	♦ 732	Pass	Pass		
South HCP: 4	♣ AQJ6	♣ 10952				
Contract: 2N N						

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ KJ53	♠ Q102	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q2	♥ AJ93	3♥	Pass	3NT	Pass
North HCP: 7	♦ J9	♦ AQ10	Pass	Pass		
South HCP: 20	♣ 76543	♣ AK10				
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ K82	♠ Q1053			AP2NT	Pass
Vul: EW	♥ AK864	♥ 7532	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK7	♦ 3	4♥	Pass	Pass	Pass
South HCP: 8	♣ K7	♣ AQ85				
Contract: 4♥ N			1. Stayman			

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ Q843	♠ A2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 842	♥ AQ97	3♥	Pass	3NT	Pass
North HCP: 6	♦ A9873	♦ KQ65	Pass	Pass		
South HCP: 21	♣ 6	♣ AQ7				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 95      ♠ 106  
Dealer: W      ♥ AQ2  
Vul: EW      ♦ AKQ54  
HCP: 20      ♣ AJ4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 96      ♠ A84  
Dealer: E      ♥ 852  
Vul: Both      ♦ 732  
HCP: 4      ♣ 10952

East Opens AP2NT.

You bid first.

Board: 97      ♠ Q102  
Dealer: W      ♥ AJ93  
Vul: None      ♦ AQ10  
HCP: 20      ♣ AK10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 98      ♠ Q1053  
Dealer: E      ♥ 7532  
Vul: EW      ♦ 3  
HCP: 8      ♣ AQ85

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 99      ♠ A2  
Dealer: W      ♥ AQ97  
Vul: NS      ♦ KQ65  
HCP: 21      ♣ AQ7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: W	♠ K953	♠ 106	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KJ103	♥ AQ2	3♦	Pass	3NT	Pass
North HCP: 10	♦ 6	♦ AKQ54	Pass	Pass		
South HCP: 20	♣ K952	♣ AJ4				
Contract: 3N S			1. Stayman			

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ K107	♠ A84			AP2NT	Pass
Vul: Both	♥ AK43	♥ 852				
North HCP: 21	♦ A5	♦ 732	Pass	Pass		
South HCP: 4	♣ AQJ6	♣ 10952				
Contract: 2N N						

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ KJ53	♠ Q102	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q2	♥ AJ93	3♥	Pass	3NT	Pass
North HCP: 7	♦ J9	♦ AQ10	Pass	Pass		
South HCP: 20	♣ 76543	♣ AK10				
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ K82	♠ Q1053			AP2NT	Pass
Vul: EW	♥ AK864	♥ 7532	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK7	♦ 3	4♥	Pass	Pass	Pass
South HCP: 8	♣ K7	♣ AQ85				
Contract: 4♥ N			1. Stayman			

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ Q843	♠ A2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 842	♥ AQ97	3♥	Pass	3NT	Pass
North HCP: 6	♦ A9873	♦ KQ65	Pass	Pass		
South HCP: 21	♣ 6	♣ AQ7				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 100	♠ AKQ	East Opens AP2NT.
Dealer: E	♥ A87	West Bids 3NT if possible.
Vul: Both	♦ Q5	
HCP: 20	♣ KQ542	Partner bids first.

Board: 101	♠ 54	West Opens AP2NT.
Dealer: W	♥ A964	
Vul: None	♦ 9865	You bid first.
HCP: 4	♣ 1093	

Board: 102	♠ AK8	East Opens AP2NT.
Dealer: E	♥ A95	West Bids 3♣ if possible.
Vul: NS	♦ K9	East Bids 3♦ if possible.
HCP: 21	♣ AK732	West Bids 4NT if possible.
		East Bids 6NT if possible.
		Partner bids first.

Board: 103	♠ A82	West Opens AP2NT.
Dealer: W	♥ 1072	East Bids 3NT if possible.
Vul: None	♦ 1096	
HCP: 5	♣ J753	You bid first.

Board: 104	♠ AQ97	East Opens AP2NT.
Dealer: E	♥ AQJ	West Bids 3♥ if possible.
Vul: NS	♦ K105	East Bids 3♠ if possible.
HCP: 21	♣ AJ6	West Bids 4♠ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 100  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ AKQ  
♥ A87  
♦ Q5  
♣ KQ542

South:  
♠ 4  
♥ K64  
♦ K743  
♣ J9873

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 101  
Dealer: W  
Vul: None  
North HCP: 4  
South HCP: 20  
Contract: 2N S

North:  
♠ 54  
♥ A964  
♦ 9865  
♣ 1093

South:  
♠ AK73  
♥ K10  
♦ K42  
♣ AK52

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 102  
Dealer: E  
Vul: NS  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AK8  
♥ A95  
♦ K9  
♣ AK732

South:  
♠ J7  
♥ KQ107  
♦ A874  
♣ J64

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
4NT <sup>2</sup>	Pass	6NT	Pass
Pass	Pass		

1. Stayman  
2. Quantitative 4NT

Board: 103  
Dealer: W  
Vul: None  
North HCP: 5  
South HCP: 20  
Contract: 3N S

North:  
♠ A82  
♥ 1072  
♦ 1096  
♣ J753

South:  
♠ 765  
♥ K65  
♦ AKQJ4  
♣ AK

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 104  
Dealer: E  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AQ97  
♥ AQJ  
♦ K105  
♣ AJ6

South:  
♠ KJ543  
♥ 94  
♦ Q87  
♣ K73

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
4♠	Pass	Pass	Pass



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 100	♠ 4	East Opens AP2NT.
Dealer: E	♥ K64	West Bids 3NT if possible.
Vul: Both	♦ K743	
HCP: 7	♣ J9873	You bid first.

Board: 101	♠ AK73	West Opens AP2NT.
Dealer: W	♥ K10	
Vul: None	♦ K42	Partner bids first.
HCP: 20	♣ AK52	

Board: 102	♠ J7	East Opens AP2NT.
Dealer: E	♥ KQ107	West Bids 3♣ if possible.
Vul: NS	♦ A874	East Bids 3♦ if possible.
HCP: 11	♣ J64	West Bids 4NT if possible.
		East Bids 6NT if possible.
		You bid first.

Board: 103	♠ 765	West Opens AP2NT.
Dealer: W	♥ K65	East Bids 3NT if possible.
Vul: None	♦ AKQJ4	
HCP: 20	♣ AK	Partner bids first.

Board: 104	♠ KJ543	East Opens AP2NT.
Dealer: E	♥ 94	West Bids 3♥ if possible.
Vul: NS	♦ Q87	East Bids 3♠ if possible.
HCP: 9	♣ K73	West Bids 4♠ if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 100  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ AKQ  
♥ A87  
♦ Q5  
♣ KQ542

South:  
♠ 4  
♥ K64  
♦ K743  
♣ J9873

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 101  
Dealer: W  
Vul: None  
North HCP: 4  
South HCP: 20  
Contract: 2N S

North:  
♠ 54  
♥ A964  
♦ 9865  
♣ 1093

South:  
♠ AK73  
♥ K10  
♦ K42  
♣ AK52

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 102  
Dealer: E  
Vul: NS  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AK8  
♥ A95  
♦ K9  
♣ AK732

South:  
♠ J7  
♥ KQ107  
♦ A874  
♣ J64

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
4NT <sup>2</sup>	Pass	6NT	Pass
Pass	Pass		

1. Stayman
2. Quantitative 4NT

Board: 103  
Dealer: W  
Vul: None  
North HCP: 5  
South HCP: 20  
Contract: 3N S

North:  
♠ A82  
♥ 1072  
♦ 1096  
♣ J753

South:  
♠ 765  
♥ K65  
♦ AKQJ4  
♣ AK

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 104  
Dealer: E  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AQ97  
♥ AQJ  
♦ K105  
♣ AJ6

South:  
♠ KJ543  
♥ 94  
♦ Q87  
♣ K73

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
4♠	Pass	Pass	Pass

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 105      ♠ 10  
Dealer: W        ♥ KQJ42  
Vul: Both        ♦ J107  
HCP: 10         ♣ K983

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♦ if possible.  
East Bids 6♥ if possible.

You bid first.

Board: 106      ♠ KJ  
Dealer: E        ♥ AQ54  
Vul: NS         ♦ AJ  
HCP: 20         ♣ KQ1097

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 107      ♠ Q32  
Dealer: W        ♥ K63  
Vul: EW         ♦ J8  
HCP: 6         ♣ 109876

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 108      ♠ AKQ4  
Dealer: E        ♥ J109  
Vul: Both        ♦ AKJ7  
HCP: 21         ♣ K2

East Opens AP2NT.

Partner bids first.

Board: 109      ♠ 98  
Dealer: W        ♥ K105  
Vul: Both        ♦ KJ952  
HCP: 9         ♣ Q97

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 105  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 10  
♥ KQJ42  
♦ J107  
♣ K983

South:  
♠ AJ974  
♥ A85  
♦ AK5  
♣ A5

West	North	East	South
AP2NT	Pass	3♦	Pass
3♥	Pass	3NT	Pass
4♥	Pass	4NT <sup>1</sup>	Pass
5♦ <sup>2</sup>	Pass	6♥	Pass
Pass	Pass		

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

Board: 106  
Dealer: E  
Vul: NS  
North HCP: 20  
South HCP: 7  
Contract: 4♥ N

North:  
♠ KJ  
♥ AQ54  
♦ AJ  
♣ KQ1097

South:  
♠ Q105  
♥ J9863  
♦ 63  
♣ A52

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	4♥	Pass
Pass	Pass		

Board: 107  
Dealer: W  
Vul: EW  
North HCP: 6  
South HCP: 21  
Contract: 3N S

North:  
♠ Q32  
♥ K63  
♦ J8  
♣ 109876

South:  
♠ K95  
♥ 109  
♦ AKQ96  
♣ AKQ

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 108  
Dealer: E  
Vul: Both  
North HCP: 21  
South HCP: 1  
Contract: 2N N

North:  
♠ AKQ4  
♥ J109  
♦ AKJ7  
♣ K2

South:  
♠ J3  
♥ 8642  
♦ 10852  
♣ 1083

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 109  
Dealer: W  
Vul: Both  
North HCP: 9  
South HCP: 21  
Contract: 3N S

North:  
♠ 98  
♥ K105  
♦ KJ952  
♣ Q97

South:  
♠ AK106  
♥ AQ63  
♦ A106  
♣ A3

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 105      ♠ AJ974  
Dealer: W        ♥ A85  
Vul: Both        ♦ AK5  
HCP: 20         ♣ A5

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♦ if possible.  
East Bids 6♥ if possible.

Partner bids first.

Board: 106      ♠ Q105  
Dealer: E        ♥ J9863  
Vul: NS         ♦ 63  
HCP: 7          ♣ A52

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 107      ♠ K95  
Dealer: W        ♥ 109  
Vul: EW         ♦ AKQ96  
HCP: 21         ♣ AKQ

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 108      ♠ J3  
Dealer: E        ♥ 8642  
Vul: Both        ♦ 10852  
HCP: 1          ♣ 1083

East Opens AP2NT.

You bid first.

Board: 109      ♠ AK106  
Dealer: W        ♥ AQ63  
Vul: Both        ♦ A106  
HCP: 21         ♣ A3

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 105  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 10  
♥ KQJ42  
♦ J107  
♣ K983

South:  
♠ AJ974  
♥ A85  
♦ AK5  
♣ A5

West	North	East	South
AP2NT	Pass	3♦	Pass
3♥	Pass	3NT	Pass
4♥	Pass	4NT <sup>1</sup>	Pass
5♦ <sup>2</sup>	Pass	6♥	Pass
Pass	Pass		

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

Board: 106  
Dealer: E  
Vul: NS  
North HCP: 20  
South HCP: 7  
Contract: 4♥ N

North:  
♠ KJ  
♥ AQ54  
♦ AJ  
♣ KQ1097

South:  
♠ Q105  
♥ J9863  
♦ 63  
♣ A52

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
3NT	Pass	4♥	Pass
Pass	Pass		

Board: 107  
Dealer: W  
Vul: EW  
North HCP: 6  
South HCP: 21  
Contract: 3N S

North:  
♠ Q32  
♥ K63  
♦ J8  
♣ 109876

South:  
♠ K95  
♥ 109  
♦ AKQ96  
♣ AKQ

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 108  
Dealer: E  
Vul: Both  
North HCP: 21  
South HCP: 1  
Contract: 2N N

North:  
♠ AKQ4  
♥ J109  
♦ AKJ7  
♣ K2

South:  
♠ J3  
♥ 8642  
♦ 10852  
♣ 1083

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 109  
Dealer: W  
Vul: Both  
North HCP: 9  
South HCP: 21  
Contract: 3N S

North:  
♠ 98  
♥ K105  
♦ KJ952  
♣ Q97

South:  
♠ AK106  
♥ AQ63  
♦ A106  
♣ A3

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 110      ♠ AK9  
Dealer: E        ♥ QJ8  
Vul: None       ♦ KQJ72  
HCP: 21         ♣ KQ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 111      ♠ 107  
Dealer: W        ♥ KQ72  
Vul: NS         ♦ 96  
HCP: 6          ♣ J6532

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 112      ♠ A87  
Dealer: E        ♥ J63  
Vul: Both       ♦ AKQ7  
HCP: 21         ♣ AK4

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 113      ♠ K6  
Dealer: W        ♥ Q8753  
Vul: None       ♦ K75  
HCP: 10         ♣ Q84

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.  
  
You bid first.

Board: 114      ♠ Q5  
Dealer: E        ♥ AKQ10  
Vul: NS         ♦ AQ732  
HCP: 20         ♣ QJ

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ QJ62			AP2NT	Pass
Vul: None	♥ QJ8	♥ 9632	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQJ72	♦ A3	3NT	Pass	Pass	Pass
South HCP: 7	♣ KQ	♣ 1098	1. Stayman			
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ 107	♠ KQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ KQ72	♥ A10	3♦	Pass	3NT	Pass
North HCP: 6	♦ 96	♦ AQ52	Pass	Pass		
South HCP: 20	♣ J6532	♣ KQ108	1. Stayman			
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ A87	♠ K102			AP2NT	Pass
Vul: Both	♥ J63	♥ K9				
North HCP: 21	♦ AKQ7	♦ 1092	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK4	♣ Q8652				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ QJ93	AP2NT	Pass	3♦	Pass
Vul: None	♥ Q8753	♥ AK4	3♥	Pass	3NT	Pass
North HCP: 10	♦ K75	♦ QJ	4♥	Pass	Pass	Pass
South HCP: 20	♣ Q84	♣ AK109				
Contract: 4♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ J93			AP2NT	Pass
Vul: NS	♥ AKQ10	♥ 3				
North HCP: 20	♦ AQ732	♦ K1084	3NT	Pass	Pass	Pass
South HCP: 8	♣ QJ	♣ A10865				
Contract: 3N N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 110      ♠ QJ62  
Dealer: E        ♥ 9632  
Vul: None       ♦ A3  
HCP: 7           ♣ 1098

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 111      ♠ KQ8  
Dealer: W        ♥ A10  
Vul: NS          ♦ AQ52  
HCP: 20          ♣ KQ108

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 112      ♠ K102  
Dealer: E        ♥ K9  
Vul: Both       ♦ 1092  
HCP: 8           ♣ Q8652

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 113      ♠ QJ93  
Dealer: W        ♥ AK4  
Vul: None       ♦ QJ  
HCP: 20          ♣ AK109

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 114      ♠ J93  
Dealer: E        ♥ 3  
Vul: NS          ♦ K1084  
HCP: 8           ♣ A10865

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ QJ62			AP2NT	Pass
Vul: None	♥ QJ8	♥ 9632	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQJ72	♦ A3	3NT	Pass	Pass	Pass
South HCP: 7	♣ KQ	♣ 1098	1. Stayman			
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ 107	♠ KQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ KQ72	♥ A10	3♦	Pass	3NT	Pass
North HCP: 6	♦ 96	♦ AQ52	Pass	Pass		
South HCP: 20	♣ J6532	♣ KQ108	1. Stayman			
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ A87	♠ K102			AP2NT	Pass
Vul: Both	♥ J63	♥ K9				
North HCP: 21	♦ AKQ7	♦ 1092	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK4	♣ Q8652				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ QJ93	AP2NT	Pass	3♦	Pass
Vul: None	♥ Q8753	♥ AK4	3♥	Pass	3NT	Pass
North HCP: 10	♦ K75	♦ QJ	4♥	Pass	Pass	Pass
South HCP: 20	♣ Q84	♣ AK109				
Contract: 4♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ J93			AP2NT	Pass
Vul: NS	♥ AKQ10	♥ 3				
North HCP: 20	♦ AQ732	♦ K1084	3NT	Pass	Pass	Pass
South HCP: 8	♣ QJ	♣ A10865				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 115      ♠ Q83  
Dealer: W        ♥ J9653  
Vul: EW         ♦ K4  
HCP: 9           ♣ K52

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 116      ♠ AQJ  
Dealer: E        ♥ K7  
Vul: None       ♦ A103  
HCP: 20          ♣ AQ1084

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 117      ♠ Q106  
Dealer: W        ♥ 843  
Vul: NS          ♦ 104  
HCP: 5           ♣ QJ854

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 118      ♠ AQ  
Dealer: E        ♥ AQ7  
Vul: EW         ♦ AJ7  
HCP: 20          ♣ QJ874

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 119      ♠ K852  
Dealer: W        ♥ Q  
Vul: Both       ♦ KQ108  
HCP: 11          ♣ J854

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4NT if possible.  
West Bids 6♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: W	♠ Q83	♠ AK95	AP2NT	Pass	3♦	Pass
Vul: EW	♥ J9653	♥ AQ	3♥	Pass	4♥	Pass
North HCP: 9	♦ K4	♦ QJ3	Pass	Pass		
South HCP: 20	♣ K52	♣ A1097				
Contract: 4♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 75			AP2NT	Pass
Vul: None	♥ K7	♥ J10843	3♦	Pass	3♥	Pass
North HCP: 20	♦ A103	♦ Q764	Pass	Pass		
South HCP: 3	♣ AQ1084	♣ 63				
Contract: 3♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ 75	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 843	♥ AK	Pass	Pass		
North HCP: 5	♦ 104	♦ KQJ86				
South HCP: 20	♣ QJ854	♣ AK92				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ K7			AP2NT	Pass
Vul: EW	♥ AQ7	♥ KJ1095	3♦	Pass	3♥	Pass
North HCP: 20	♦ AJ7	♦ 8432	3NT	Pass	4♥	Pass
South HCP: 10	♣ QJ874	♣ K2	Pass	Pass		
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: W	♠ K852	♠ AQ76	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q	♥ AK96	3♥	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ KQ108	♦ 52	6♠	X	Pass	Pass
South HCP: 20	♣ J854	♣ AK10	Pass			
Contract: 6♠X S						

1. Stayman  
2. Quantitative 4NT

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 115      ♠ AK95  
Dealer: W        ♥ AQ  
Vul: EW         ♦ QJ3  
HCP: 20         ♣ A1097

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 116      ♠ 75  
Dealer: E        ♥ J10843  
Vul: None       ♦ Q764  
HCP: 3          ♣ 63

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 117      ♠ 75  
Dealer: W        ♥ AK  
Vul: NS         ♦ KQJ86  
HCP: 20         ♣ AK92

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 118      ♠ K7  
Dealer: E        ♥ KJ1095  
Vul: EW         ♦ 8432  
HCP: 10         ♣ K2

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 119      ♠ AQ76  
Dealer: W        ♥ AK96  
Vul: Both       ♦ 52  
HCP: 20         ♣ AK10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4NT if possible.  
West Bids 6♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: W	♠ Q83	♠ AK95	AP2NT	Pass	3♦	Pass
Vul: EW	♥ J9653	♥ AQ	3♥	Pass	4♥	Pass
North HCP: 9	♦ K4	♦ QJ3	Pass	Pass		
South HCP: 20	♣ K52	♣ A1097				
Contract: 4♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 75			AP2NT	Pass
Vul: None	♥ K7	♥ J10843	3♦	Pass	3♥	Pass
North HCP: 20	♦ A103	♦ Q764	Pass	Pass		
South HCP: 3	♣ AQ1084	♣ 63				
Contract: 3♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ 75	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 843	♥ AK	Pass	Pass		
North HCP: 5	♦ 104	♦ KQJ86				
South HCP: 20	♣ QJ854	♣ AK92				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ K7			AP2NT	Pass
Vul: EW	♥ AQ7	♥ KJ1095	3♦	Pass	3♥	Pass
North HCP: 20	♦ AJ7	♦ 8432	3NT	Pass	4♥	Pass
South HCP: 10	♣ QJ874	♣ K2	Pass	Pass		
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: W	♠ K852	♠ AQ76	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q	♥ AK96	3♥	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ KQ108	♦ 52	6♠	X	Pass	Pass
South HCP: 20	♣ J854	♣ AK10	Pass			
Contract: 6♠X S						

1. Stayman  
2. Quantitative 4NT

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 120      ♠ 1053  
Dealer: E        ♥ AQ108  
Vul: NS         ♦ AKQ  
HCP: 21         ♣ AQ9

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 121      ♠ 1076  
Dealer: W        ♥ A52  
Vul: EW         ♦ 9763  
HCP: 7           ♣ K97

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 122      ♠ A94  
Dealer: E        ♥ KQ5  
Vul: Both       ♦ A107  
HCP: 20         ♣ AK32

East Opens AP2NT.

Partner bids first.

Board: 123      ♠ 10987  
Dealer: W        ♥ 103  
Vul: EW         ♦ Q10  
HCP: 3           ♣ J10862

West Opens AP2NT.

You bid first.

Board: 124      ♠ K105  
Dealer: E        ♥ AK4  
Vul: Both       ♦ J6  
HCP: 20         ♣ AKQ109

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 120	North:	South:	West	North	East	South
Dealer: E	♠ 1053	♠ KQJ76			AP2NT	Pass
Vul: NS	♥ AQ108	♥ J65	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQ	♦ 72	3NT	Pass	4♠	Pass
South HCP: 7	♣ AQ9	♣ 1064	Pass	Pass		
Contract: 4♠ N						

Board: 121	North:	South:	West	North	East	South
Dealer: W	♠ 1076	♠ AK8				
Vul: EW	♥ A52	♥ K6	AP2NT	Pass	3NT	Pass
North HCP: 7	♦ 9763	♦ AK542	Pass	Pass		
South HCP: 21	♣ K97	♣ A104				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: E	♠ A94	♠ J76				
Vul: Both	♥ KQ5	♥ 9842			AP2NT	Pass
North HCP: 20	♦ A107	♦ K8	Pass	Pass		
South HCP: 4	♣ AK32	♣ 9754				
Contract: 2N N						

Board: 123	North:	South:	West	North	East	South
Dealer: W	♠ 10987	♠ QJ54				
Vul: EW	♥ 103	♥ AQ9	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ Q10	♦ AJ84				
South HCP: 20	♣ J10862	♣ AQ				
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: E	♠ K105	♠ A843			AP2NT	Pass
Vul: Both	♥ AK4	♥ 96	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ J6	♦ KQ854	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKQ109	♣ 86				
Contract: 3N N			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 120      ♠ KQJ76  
Dealer: E        ♥ J65  
Vul: NS         ♦ 72  
HCP: 7          ♣ 1064

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 121      ♠ AK8  
Dealer: W        ♥ K6  
Vul: EW         ♦ AK542  
HCP: 21        ♣ A104

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 122      ♠ J76  
Dealer: E        ♥ 9842  
Vul: Both       ♦ K8  
HCP: 4          ♣ 9754

East Opens AP2NT.

You bid first.

Board: 123      ♠ QJ54  
Dealer: W        ♥ AQ9  
Vul: EW         ♦ AJ84  
HCP: 20        ♣ AQ

West Opens AP2NT.

Partner bids first.

Board: 124      ♠ A843  
Dealer: E        ♥ 96  
Vul: Both       ♦ KQ854  
HCP: 9          ♣ 86

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 120	North:	South:	West	North	East	South
Dealer: E	♠ 1053	♠ KQJ76			AP2NT	Pass
Vul: NS	♥ AQ108	♥ J65	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQ	♦ 72	3NT	Pass	4♠	Pass
South HCP: 7	♣ AQ9	♣ 1064	Pass	Pass		
Contract: 4♠ N						

Board: 121	North:	South:	West	North	East	South
Dealer: W	♠ 1076	♠ AK8				
Vul: EW	♥ A52	♥ K6	AP2NT	Pass	3NT	Pass
North HCP: 7	♦ 9763	♦ AK542	Pass	Pass		
South HCP: 21	♣ K97	♣ A104				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: E	♠ A94	♠ J76				
Vul: Both	♥ KQ5	♥ 9842			AP2NT	Pass
North HCP: 20	♦ A107	♦ K8	Pass	Pass		
South HCP: 4	♣ AK32	♣ 9754				
Contract: 2N N						

Board: 123	North:	South:	West	North	East	South
Dealer: W	♠ 10987	♠ QJ54				
Vul: EW	♥ 103	♥ AQ9	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ Q10	♦ AJ84				
South HCP: 20	♣ J10862	♣ AQ				
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: E	♠ K105	♠ A843			AP2NT	Pass
Vul: Both	♥ AK4	♥ 96	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ J6	♦ KQ854	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKQ109	♣ 86				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 125      ♠ KQ6  
Dealer: W        ♥ 93  
Vul: NS         ♦ J10764  
HCP: 8          ♣ Q94

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 126      ♠ AQJ83  
Dealer: E        ♥ A106  
Vul: Both       ♦ AK8  
HCP: 20        ♣ Q3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♥ if possible.  
East Bids 5♠ if possible.

Partner bids first.

Board: 127      ♠ AQ986  
Dealer: W        ♥ Q1084  
Vul: None       ♦ —  
HCP: 8          ♣ 9875

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 128      ♠ AQ6  
Dealer: E        ♥ A972  
Vul: NS         ♦ AJ7  
HCP: 20        ♣ AJ10

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 129

Dealer: W

Vul: EW

HCP: 9

♠ Q108

♥ KJ986

♦ QJ74

♣ 5

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 125

Dealer: W

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ KQ6

♥ 93

♦ J10764

♣ Q94

South:

♠ 42

♥ AKJ2

♦ A2

♣ AKJ52

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

AP2NT	Pass	3NT	Pass
-------	------	-----	------

Pass	Pass		
------	------	--	--

Board: 126

Dealer: E

Vul: Both

North HCP: 20

South HCP: 10

Contract: 5♠ N

North:

♠ AQJ83

♥ A106

♦ AK8

♣ Q3

South:

♠ K765

♥ Q3

♦ J972

♣ A95

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

		AP2NT	Pass
--	--	-------	------

3♣ <sup>1</sup>	Pass	3♠	Pass
-----------------	------	----	------

4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>	Pass
-----------------	------	------------------	------

5♥ <sup>4</sup>	Pass	5♠	Pass
-----------------	------	----	------

Pass	Pass		
------	------	--	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

Board: 127

Dealer: W

Vul: None

North HCP: 8

South HCP: 20

Contract: 4♠ N

North:

♠ AQ986

♥ Q1084

♦ —

♣ 9875

South:

♠ K10

♥ AJ9

♦ KQ108

♣ AK42

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

AP2NT	Pass	3♣ <sup>1</sup>	Pass
-------	------	-----------------	------

3♦	Pass	3♥ <sup>2</sup>	Pass
----	------	-----------------	------

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

Pass	Pass		
------	------	--	--

1. Stayman

2. SMOLEN

Board: 128

Dealer: E

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AQ6

♥ A972

♦ AJ7

♣ AJ10

South:

♠ 982

♥ QJ8

♦ 9853

♣ Q96

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

		AP2NT	Pass
--	--	-------	------

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

Board: 129

Dealer: W

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ Q108

♥ KJ986

♦ QJ74

♣ 5

South:

♠ AK4

♥ 105

♦ AK2

♣ KQJ76

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

AP2NT	Pass	3♦	Pass
-------	------	----	------

3♥	Pass	4♥	Pass
----	------	----	------

Pass	Pass		
------	------	--	--

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 125      ♠ 42  
Dealer: W        ♥ AKJ2  
Vul: NS         ♦ A2  
HCP: 20         ♣ AKJ52

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 126      ♠ K765  
Dealer: E        ♥ Q3  
Vul: Both       ♦ J972  
HCP: 10         ♣ A95

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♥ if possible.  
East Bids 5♠ if possible.

You bid first.

Board: 127      ♠ K10  
Dealer: W        ♥ AJ9  
Vul: None       ♦ KQ108  
HCP: 20         ♣ AK42

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 128      ♠ 982  
Dealer: E        ♥ QJ8  
Vul: NS         ♦ 9853  
HCP: 5         ♣ Q96

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 129

Dealer: W

Vul: EW

HCP: 20

♠ AK4

♥ 105

♦ AK2

♣ KQJ76

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 125

Dealer: W

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ KQ6

♥ 93

♦ J10764

♣ Q94

South:

♠ 42

♥ AKJ2

♦ A2

♣ AKJ52

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

AP2NT	Pass	3NT	Pass
-------	------	-----	------

Pass	Pass		
------	------	--	--

Board: 126

Dealer: E

Vul: Both

North HCP: 20

South HCP: 10

Contract: 5♠ N

North:

♠ AQJ83

♥ A106

♦ AK8

♣ Q3

South:

♠ K765

♥ Q3

♦ J972

♣ A95

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

		AP2NT	Pass
--	--	-------	------

3♣ <sup>1</sup>	Pass	3♠	Pass
-----------------	------	----	------

4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>	Pass
-----------------	------	------------------	------

5♥ <sup>4</sup>	Pass	5♠	Pass
-----------------	------	----	------

Pass	Pass		
------	------	--	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

Board: 127

Dealer: W

Vul: None

North HCP: 8

South HCP: 20

Contract: 4♠ N

North:

♠ AQ986

♥ Q1084

♦ —

♣ 9875

South:

♠ K10

♥ AJ9

♦ KQ108

♣ AK42

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

AP2NT	Pass	3♣ <sup>1</sup>	Pass
-------	------	-----------------	------

3♦	Pass	3♥ <sup>2</sup>	Pass
----	------	-----------------	------

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

Pass	Pass		
------	------	--	--

1. Stayman

2. SMOLEN

Board: 128

Dealer: E

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AQ6

♥ A972

♦ AJ7

♣ AJ10

South:

♠ 982

♥ QJ8

♦ 9853

♣ Q96

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

		AP2NT	Pass
--	--	-------	------

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

Board: 129

Dealer: W

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ Q108

♥ KJ986

♦ QJ74

♣ 5

South:

♠ AK4

♥ 105

♦ AK2

♣ KQJ76

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

AP2NT	Pass	3♦	Pass
-------	------	----	------

3♥	Pass	4♥	Pass
----	------	----	------

Pass	Pass		
------	------	--	--



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 130      ♠ 872  
Dealer: E        ♥ AK  
Vul: None        ♦ AKQ7  
HCP: 21         ♣ AJ64

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 131      ♠ J843  
Dealer: W        ♥ 943  
Vul: NS         ♦ K98  
HCP: 9         ♣ AJ7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 132      ♠ Q1093  
Dealer: E        ♥ AKQ6  
Vul: EW         ♦ K10  
HCP: 21         ♣ AK7

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 133      ♠ AJ6  
Dealer: W        ♥ Q965  
Vul: NS         ♦ A84  
HCP: 11         ♣ 762

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.

You bid first.

Board: 134      ♠ AKJ  
Dealer: E        ♥ AQ  
Vul: EW         ♦ Q9874  
HCP: 20         ♣ A107

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 130	North:	South:	West	North	East	South
Dealer: E	♠ 872	♠ J1064			AP2NT	Pass
Vul: None	♥ AK	♥ Q754	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQ7	♦ 93	3NT	Pass	Pass	Pass
South HCP: 6	♣ AJ64	♣ K108	1. Stayman			
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: W	♠ J843	♠ K96	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 943	♥ AK62	3♥	Pass	3NT	Pass
North HCP: 9	♦ K98	♦ AQ6	Pass	Pass		
South HCP: 21	♣ AJ7	♣ KQ10	1. Stayman			
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: E	♠ Q1093	♠ A52			AP2NT	Pass
Vul: EW	♥ AKQ6	♥ 1053	3NT	Pass	Pass	Pass
North HCP: 21	♦ K10	♦ 9872				
South HCP: 6	♣ AK7	♣ Q102				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ Q32	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q965	♥ AK7	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ A84	♦ KJ5	Pass	Pass		
South HCP: 20	♣ 762	♣ AK53	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 134	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ Q952			AP2NT	Pass
Vul: EW	♥ AQ	♥ K763	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ Q9874	♦ K6	3NT	Pass	Pass	Pass
South HCP: 8	♣ A107	♣ 986	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 130	♠ J1064	East Opens AP2NT.
Dealer: E	♥ Q754	West Bids 3♣ if possible.
Vul: None	♦ 93	East Bids 3♦ if possible.
HCP: 6	♣ K108	West Bids 3NT if possible.

You bid first.

Board: 131	♠ K96	West Opens AP2NT.
Dealer: W	♥ AK62	East Bids 3♣ if possible.
Vul: NS	♦ AQ6	West Bids 3♥ if possible.
HCP: 21	♣ KQ10	East Bids 3NT if possible.

Partner bids first.

Board: 132	♠ A52	East Opens AP2NT.
Dealer: E	♥ 1053	West Bids 3NT if possible.
Vul: EW	♦ 9872	
HCP: 6	♣ Q102	You bid first.

Board: 133	♠ Q32	West Opens AP2NT.
Dealer: W	♥ AK7	East Bids 3♣ if possible.
Vul: NS	♦ KJ5	West Bids 3♦ if possible.
HCP: 20	♣ AK53	East Bids 4NT if possible.

Partner bids first.

Board: 134	♠ Q952	East Opens AP2NT.
Dealer: E	♥ K763	West Bids 3♣ if possible.
Vul: EW	♦ K6	East Bids 3♦ if possible.
HCP: 8	♣ 986	West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 130	North:	South:	West	North	East	South
Dealer: E	♠ 872	♠ J1064			AP2NT	Pass
Vul: None	♥ AK	♥ Q754	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQ7	♦ 93	3NT	Pass	Pass	Pass
South HCP: 6	♣ AJ64	♣ K108	1. Stayman			
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: W	♠ J843	♠ K96	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 943	♥ AK62	3♥	Pass	3NT	Pass
North HCP: 9	♦ K98	♦ AQ6	Pass	Pass		
South HCP: 21	♣ AJ7	♣ KQ10	1. Stayman			
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: E	♠ Q1093	♠ A52			AP2NT	Pass
Vul: EW	♥ AKQ6	♥ 1053	3NT	Pass	Pass	Pass
North HCP: 21	♦ K10	♦ 9872				
South HCP: 6	♣ AK7	♣ Q102				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ Q32	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q965	♥ AK7	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ A84	♦ KJ5	Pass	Pass		
South HCP: 20	♣ 762	♣ AK53	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 134	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ Q952			AP2NT	Pass
Vul: EW	♥ AQ	♥ K763	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ Q9874	♦ K6	3NT	Pass	Pass	Pass
South HCP: 8	♣ A107	♣ 986	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 135      ♠ Q543  
Dealer: W        ♥ A986  
Vul: Both        ♦ J6  
HCP: 8           ♣ J42

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 136      ♠ KQ3  
Dealer: E        ♥ A73  
Vul: EW         ♦ A107  
HCP: 20          ♣ AQJ6

East Opens AP2NT.

Partner bids first.

Board: 137      ♠ 83  
Dealer: W        ♥ K53  
Vul: NS          ♦ 954  
HCP: 8           ♣ KQ654

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 138      ♠ K1086  
Dealer: E        ♥ A1054  
Vul: Both        ♦ A6  
HCP: 20          ♣ AKQ

East Opens AP2NT.

Partner bids first.

Board: 139      ♠ Q83  
Dealer: W        ♥ AJ984  
Vul: EW         ♦ 74  
HCP: 8           ♣ J76

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 135	North:	South:	West	North	East	South
Dealer: W	♠ Q543	♠ AKJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ A986	♥ KQJ10	3♥	Pass	4♥	Pass
North HCP: 8	♦ J6	♦ K52	Pass	Pass		
South HCP: 20	♣ J42	♣ K75	1. Stayman			
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 95			AP2NT	Pass
Vul: EW	♥ A73	♥ J942				
North HCP: 20	♦ A107	♦ 8432	Pass	Pass		
South HCP: 4	♣ AQJ6	♣ K104				
Contract: 2N N						

Board: 137	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AK5	AP2NT	Pass	3NT	Pass
Vul: NS	♥ K53	♥ 986	Pass	Pass		
North HCP: 8	♦ 954	♦ AKQ63				
South HCP: 20	♣ KQ654	♣ A7				
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: E	♠ K1086	♠ J75			AP2NT	Pass
Vul: Both	♥ A1054	♥ Q2				
North HCP: 20	♦ A6	♦ J8432	Pass	Pass		
South HCP: 4	♣ AKQ	♣ 963				
Contract: 2N N						

Board: 139	North:	South:	West	North	East	South
Dealer: W	♠ Q83	♠ A762	AP2NT	Pass	3♦	Pass
Vul: EW	♥ AJ984	♥ 105	3♥	Pass	3NT	Pass
North HCP: 8	♦ 74	♦ AKQJ10	Pass	Pass		
South HCP: 21	♣ J76	♣ AK				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 135	♠ AKJ	West Opens AP2NT.
Dealer: W	♥ KQJ10	East Bids 3♣ if possible.
Vul: Both	♦ K52	West Bids 3♥ if possible.
HCP: 20	♣ K75	East Bids 4♥ if possible.
		Partner bids first.
Board: 136	♠ 95	East Opens AP2NT.
Dealer: E	♥ J942	You bid first.
Vul: EW	♦ 8432	
HCP: 4	♣ K104	
Board: 137	♠ AK5	West Opens AP2NT.
Dealer: W	♥ 986	East Bids 3NT if possible.
Vul: NS	♦ AKQ63	Partner bids first.
HCP: 20	♣ A7	
Board: 138	♠ J75	East Opens AP2NT.
Dealer: E	♥ Q2	You bid first.
Vul: Both	♦ J8432	
HCP: 4	♣ 963	
Board: 139	♠ A762	West Opens AP2NT.
Dealer: W	♥ 105	East Bids 3♦ if possible.
Vul: EW	♦ AKQJ10	West Bids 3♥ if possible.
HCP: 21	♣ AK	East Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 135	North:	South:	West	North	East	South
Dealer: W	♠ Q543	♠ AKJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ A986	♥ KQJ10	3♥	Pass	4♥	Pass
North HCP: 8	♦ J6	♦ K52	Pass	Pass		
South HCP: 20	♣ J42	♣ K75	1. Stayman			
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 95			AP2NT	Pass
Vul: EW	♥ A73	♥ J942				
North HCP: 20	♦ A107	♦ 8432	Pass	Pass		
South HCP: 4	♣ AQJ6	♣ K104				
Contract: 2N N						

Board: 137	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AK5	AP2NT	Pass	3NT	Pass
Vul: NS	♥ K53	♥ 986	Pass	Pass		
North HCP: 8	♦ 954	♦ AKQ63				
South HCP: 20	♣ KQ654	♣ A7				
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: E	♠ K1086	♠ J75			AP2NT	Pass
Vul: Both	♥ A1054	♥ Q2				
North HCP: 20	♦ A6	♦ J8432	Pass	Pass		
South HCP: 4	♣ AKQ	♣ 963				
Contract: 2N N						

Board: 139	North:	South:	West	North	East	South
Dealer: W	♠ Q83	♠ A762	AP2NT	Pass	3♦	Pass
Vul: EW	♥ AJ984	♥ 105	3♥	Pass	3NT	Pass
North HCP: 8	♦ 74	♦ AKQJ10	Pass	Pass		
South HCP: 21	♣ J76	♣ AK				
Contract: 3N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 140     ♠ QJ962  
Dealer: E       ♥ KQ4  
Vul: None      ♦ AQ9  
HCP: 20        ♣ AQ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 141     ♠ J986  
Dealer: W       ♥ Q2  
Vul: NS        ♦ J1093  
HCP: 7         ♣ K94

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 142     ♠ AK5  
Dealer: E       ♥ J10  
Vul: EW        ♦ AJ543  
HCP: 20        ♣ AK4

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.  
  
Partner bids first.

Board: 143     ♠ 87653  
Dealer: W       ♥ 7  
Vul: Both      ♦ AK8  
HCP: 8         ♣ J642

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.  
  
You bid first.

Board: 144     ♠ AK96  
Dealer: E       ♥ AQ  
Vul: NS        ♦ K74  
HCP: 21        ♣ AJ84

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 140	North:	South:	West	North	East	South
Dealer: E	♠ QJ962	♠ A			AP2NT	Pass
Vul: None	♥ KQ4	♥ J752	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ9	♦ K63	3NT	Pass	Pass	Pass
South HCP: 9	♣ AQ	♣ J8632	1. Stayman			
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: W	♠ J986	♠ A2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q2	♥ AKJ7	3♥	Pass	3NT	Pass
North HCP: 7	♦ J1093	♦ AQ74	Pass	Pass		
South HCP: 21	♣ K94	♣ QJ5	1. Stayman			
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 97643			AP2NT	Pass
Vul: EW	♥ J10	♥ AQ	3♥	Pass	3♠	Pass
North HCP: 20	♦ AJ543	♦ 1062	3NT	Pass	4♠	Pass
South HCP: 7	♣ AK4	♣ J92	Pass	Pass		
Contract: 4♠ N						

Board: 143	North:	South:	West	North	East	South
Dealer: W	♠ 87653	♠ Q104	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 7	♥ AKQJ	3♠	Pass	3NT	Pass
North HCP: 8	♦ AK8	♦ Q76	4♠	Pass	Pass	Pass
South HCP: 20	♣ J642	♣ AQ7				
Contract: 4♠ S						

Board: 144	North:	South:	West	North	East	South
Dealer: E	♠ AK96	♠ Q87			AP2NT	Pass
Vul: NS	♥ AQ	♥ J65	3NT	Pass	Pass	Pass
North HCP: 21	♦ K74	♦ A1053				
South HCP: 7	♣ AJ84	♣ 952				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 140      ♠ A  
Dealer: E        ♥ J752  
Vul: None       ♦ K63  
HCP: 9           ♣ J8632

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 141      ♠ A2  
Dealer: W        ♥ AKJ7  
Vul: NS          ♦ AQ74  
HCP: 21          ♣ QJ5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 142      ♠ 97643  
Dealer: E        ♥ AQ  
Vul: EW         ♦ 1062  
HCP: 7           ♣ J92

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 143      ♠ Q104  
Dealer: W        ♥ AKQJ  
Vul: Both       ♦ Q76  
HCP: 20          ♣ AQ7

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 144      ♠ Q87  
Dealer: E        ♥ J65  
Vul: NS          ♦ A1053  
HCP: 7           ♣ 952

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 140	North:	South:	West	North	East	South
Dealer: E	♠ QJ962	♠ A			AP2NT	Pass
Vul: None	♥ KQ4	♥ J752	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ9	♦ K63	3NT	Pass	Pass	Pass
South HCP: 9	♣ AQ	♣ J8632	1. Stayman			
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: W	♠ J986	♠ A2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q2	♥ AKJ7	3♥	Pass	3NT	Pass
North HCP: 7	♦ J1093	♦ AQ74	Pass	Pass		
South HCP: 21	♣ K94	♣ QJ5	1. Stayman			
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 97643			AP2NT	Pass
Vul: EW	♥ J10	♥ AQ	3♥	Pass	3♠	Pass
North HCP: 20	♦ AJ543	♦ 1062	3NT	Pass	4♠	Pass
South HCP: 7	♣ AK4	♣ J92	Pass	Pass		
Contract: 4♠ N						

Board: 143	North:	South:	West	North	East	South
Dealer: W	♠ 87653	♠ Q104	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 7	♥ AKQJ	3♠	Pass	3NT	Pass
North HCP: 8	♦ AK8	♦ Q76	4♠	Pass	Pass	Pass
South HCP: 20	♣ J642	♣ AQ7				
Contract: 4♠ S						

Board: 144	North:	South:	West	North	East	South
Dealer: E	♠ AK96	♠ Q87			AP2NT	Pass
Vul: NS	♥ AQ	♥ J65				
North HCP: 21	♦ K74	♦ A1053	3NT	Pass	Pass	Pass
South HCP: 7	♣ AJ84	♣ 952				
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 145      ♠ Q9532  
Dealer: W        ♥ 1095  
Vul: EW         ♦ 6  
HCP: 4           ♣ Q1073

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
  
You bid first.

Board: 146      ♠ K972  
Dealer: E        ♥ AQ3  
Vul: Both       ♦ AK7  
HCP: 20         ♣ A105

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 147      ♠ 72  
Dealer: W        ♥ Q985  
Vul: None       ♦ A7643  
HCP: 8           ♣ Q3

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 148      ♠ AQ1076  
Dealer: E        ♥ AK  
Vul: EW         ♦ A106  
HCP: 21         ♣ A86

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 149      ♠ K3  
Dealer: W        ♥ 1084  
Vul: Both       ♦ K10965  
HCP: 8           ♣ Q96

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: W	♠ Q9532	♠ KJ	AP2NT	Pass	3♥	Pass
Vul: EW	♥ 1095	♥ K83	3♠	Pass	Pass	Pass
North HCP: 4	♦ 6	♦ AKJ97				
South HCP: 20	♣ Q1073	♣ AJ9				
Contract: 3♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: E	♠ K972	♠ AJ8			AP2NT	Pass
Vul: Both	♥ AQ3	♥ 652	3NT	Pass	Pass	Pass
North HCP: 20	♦ AK7	♦ QJ6				
South HCP: 8	♣ A105	♣ 9632				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ AQJ93	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q985	♥ AJ	3♠	Pass	3NT	Pass
North HCP: 8	♦ A7643	♦ KQ9	Pass	Pass		
South HCP: 21	♣ Q3	♣ A54				
Contract: 3N S			1. Stayman			

Board: 148	North:	South:	West	North	East	South
Dealer: E	♠ AQ1076	♠ 85			AP2NT	Pass
Vul: EW	♥ AK	♥ Q7543	3♦	Pass	3♥	Pass
North HCP: 21	♦ A106	♦ Q8	3NT	Pass	Pass	Pass
South HCP: 7	♣ A86	♣ QJ105				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ QJ98	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1084	♥ AJ2	Pass	Pass		
North HCP: 8	♦ K10965	♦ AQ87				
South HCP: 21	♣ Q96	♣ AK				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 145  
Dealer: W  
Vul: EW  
HCP: 20

♠ KJ  
♥ K83  
♦ AKJ97  
♣ AJ9

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.

Partner bids first.

Board: 146  
Dealer: E  
Vul: Both  
HCP: 8

♠ AJ8  
♥ 652  
♦ QJ6  
♣ 9632

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 147  
Dealer: W  
Vul: None  
HCP: 21

♠ AQJ93  
♥ AJ  
♦ KQ9  
♣ A54

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 148  
Dealer: E  
Vul: EW  
HCP: 7

♠ 85  
♥ Q7543  
♦ Q8  
♣ QJ105

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 149  
Dealer: W  
Vul: Both  
HCP: 21

♠ QJ98  
♥ AJ2  
♦ AQ87  
♣ AK

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 145

Dealer: W

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ Q9532

♥ 1095

♦ 6

♣ Q1073

South:

♠ KJ

♥ K83

♦ AKJ97

♣ AJ9

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

AP2NT	Pass	3♥	Pass
-------	------	----	------

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

Board: 146

Dealer: E

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K972

♥ AQ3

♦ AK7

♣ A105

South:

♠ AJ8

♥ 652

♦ QJ6

♣ 9632

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

		AP2NT	Pass
--	--	-------	------

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

Board: 147

Dealer: W

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 72

♥ Q985

♦ A7643

♣ Q3

South:

♠ AQJ93

♥ AJ

♦ KQ9

♣ A54

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

AP2NT	Pass	3♣ <sup>1</sup>	Pass
-------	------	-----------------	------

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

Pass	Pass		
------	------	--	--

1. Stayman

Board: 148

Dealer: E

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ1076

♥ AK

♦ A106

♣ A86

South:

♠ 85

♥ Q7543

♦ Q8

♣ QJ105

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

		AP2NT	Pass
--	--	-------	------

3♦	Pass	3♥	Pass
----	------	----	------

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

Board: 149

Dealer: W

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K3

♥ 1084

♦ K10965

♣ Q96

South:

♠ QJ98

♥ AJ2

♦ AQ87

♣ AK

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

AP2NT	Pass	3NT	Pass
-------	------	-----	------

Pass	Pass		
------	------	--	--



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 150      ♠ AK2  
Dealer: E        ♥ K10  
Vul: None       ♦ KJ875  
HCP: 21         ♣ AQJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 151      ♠ 98  
Dealer: W        ♥ J82  
Vul: Both       ♦ KJ732  
HCP: 9           ♣ A105

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 152      ♠ AQ2  
Dealer: E        ♥ AJ106  
Vul: None       ♦ AQ6  
HCP: 21         ♣ A97

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 153      ♠ J93  
Dealer: W        ♥ 864  
Vul: NS          ♦ J1084  
HCP: 5           ♣ K85

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 154      ♠ AJ10  
Dealer: E        ♥ J532  
Vul: EW         ♦ AK  
HCP: 21         ♣ AKJ6

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 150  
 Dealer: E  
 Vul: None  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ AK2  
 ♥ K10  
 ♦ KJ875  
 ♣ AQJ

South:  
 ♠ 10953  
 ♥ AQ954  
 ♦ 102  
 ♣ 85

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3♠ <sup>2</sup>	Pass	3NT	Pass
Pass	Pass		
1. Stayman			
2. SMOLEN			

Board: 151  
 Dealer: W  
 Vul: Both  
 North HCP: 9  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 98  
 ♥ J82  
 ♦ KJ732  
 ♣ A105

South:  
 ♠ KQ72  
 ♥ AKQ  
 ♦ AQ  
 ♣ 7643

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 152  
 Dealer: E  
 Vul: None  
 North HCP: 21  
 South HCP: 5  
 Contract: 3N N

North:  
 ♠ AQ2  
 ♥ AJ106  
 ♦ AQ6  
 ♣ A97

South:  
 ♠ J863  
 ♥ 3  
 ♦ K943  
 ♣ J632

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass
1. Stayman			

Board: 153  
 Dealer: W  
 Vul: NS  
 North HCP: 5  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ J93  
 ♥ 864  
 ♦ J1084  
 ♣ K85

South:  
 ♠ Q5  
 ♥ AKQJ  
 ♦ AK6  
 ♣ Q973

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 154  
 Dealer: E  
 Vul: EW  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ AJ10  
 ♥ J532  
 ♦ AK  
 ♣ AKJ6

South:  
 ♠ 9865  
 ♥ K10  
 ♦ J954  
 ♣ Q104

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass
1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 150      ♠ 10953  
Dealer: E        ♥ AQ954  
Vul: None        ♦ 102  
HCP: 6           ♣ 85

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 151      ♠ KQ72  
Dealer: W        ♥ AKQ  
Vul: Both        ♦ AQ  
HCP: 20          ♣ 7643

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 152      ♠ J863  
Dealer: E        ♥ 3  
Vul: None        ♦ K943  
HCP: 5           ♣ J632

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 153      ♠ Q5  
Dealer: W        ♥ AKQJ  
Vul: NS          ♦ AK6  
HCP: 21          ♣ Q973

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 154      ♠ 9865  
Dealer: E        ♥ K10  
Vul: EW         ♦ J954  
HCP: 6           ♣ Q104

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 150  
Dealer: E  
Vul: None  
North HCP: 21  
South HCP: 6  
Contract: 3N N

North:  
♠ AK2  
♥ K10  
♦ KJ875  
♣ AQJ

South:  
♠ 10953  
♥ AQ954  
♦ 102  
♣ 85

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3♠ <sup>2</sup>	Pass	3NT	Pass
Pass	Pass		
1. Stayman			
2. SMOLEN			

Board: 151  
Dealer: W  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ 98  
♥ J82  
♦ KJ732  
♣ A105

South:  
♠ KQ72  
♥ AKQ  
♦ AQ  
♣ 7643

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 152  
Dealer: E  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ AQ2  
♥ AJ106  
♦ AQ6  
♣ A97

South:  
♠ J863  
♥ 3  
♦ K943  
♣ J632

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass
1. Stayman			

Board: 153  
Dealer: W  
Vul: NS  
North HCP: 5  
South HCP: 21  
Contract: 3N S

North:  
♠ J93  
♥ 864  
♦ J1084  
♣ K85

South:  
♠ Q5  
♥ AKQJ  
♦ AK6  
♣ Q973

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 154  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 6  
Contract: 3N N

North:  
♠ AJ10  
♥ J532  
♦ AK  
♣ AKJ6

South:  
♠ 9865  
♥ K10  
♦ J954  
♣ Q104

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass
1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 155     ♠ J832  
Dealer: W       ♥ KJ3  
Vul: None      ♦ KJ8  
HCP: 9          ♣ 1082

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 156     ♠ AQ98  
Dealer: E       ♥ KQJ  
Vul: NS        ♦ KJ95  
HCP: 21        ♣ KQ

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♠ if possible.  
West Bids 6♥ if possible.

Partner bids first.

Board: 157     ♠ J1043  
Dealer: W       ♥ J832  
Vul: NS        ♦ Q3  
HCP: 8          ♣ A95

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 158     ♠ AJ2  
Dealer: E       ♥ A9  
Vul: EW        ♦ AK3  
HCP: 21        ♣ AJ1064

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 159

Dealer: W

Vul: Both

HCP: 8

♠ 976

♥ 1072

♦ AK86

♣ J83

West Opens AP2NT.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: W	♠ J832	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ KJ3	♥ AQ94	3♥	Pass	3NT	Pass
North HCP: 9	♦ KJ8	♦ A52	Pass	Pass		
South HCP: 21	♣ 1082	♣ Q74				
Contract: 3N S			1. Stayman			

Board: 156	North:	South:	West	North	East	South
Dealer: E	♠ AQ98	♠ K			AP2NT	Pass
Vul: NS	♥ KQJ	♥ 106542	3♦	Pass	3♥	Pass
North HCP: 21	♦ KJ95	♦ AQ32	3NT	Pass	4♥	Pass
South HCP: 10	♣ KQ	♣ J32	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>	Pass
Contract: 6♥ N			6♥	Pass	Pass	Pass
			1. Blackwood 0314, for ♥			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 157	North:	South:	West	North	East	South
Dealer: W	♠ J1043	♠ AK	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J832	♥ Q97	3♦	Pass	3NT	Pass
North HCP: 8	♦ Q3	♦ AK864	Pass	Pass		
South HCP: 20	♣ A95	♣ KJ4				
Contract: 3N S			1. Stayman			

Board: 158	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ 107			AP2NT	Pass
Vul: EW	♥ A9	♥ QJ72	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK3	♦ QJ2	3NT	Pass	Pass	Pass
South HCP: 9	♣ AJ1064	♣ K753				
Contract: 3N N			1. Stayman			

Board: 159	North:	South:	West	North	East	South
Dealer: W	♠ 976	♠ KQ105	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1072	♥ AKJ	Pass	Pass		
North HCP: 8	♦ AK86	♦ J2				
South HCP: 21	♣ J83	♣ AK106				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 155     ♠ AKQ  
Dealer: W       ♥ AQ94  
Vul: None      ♦ A52  
HCP: 21        ♣ Q74

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 156     ♠ K  
Dealer: E       ♥ 106542  
Vul: NS        ♦ AQ32  
HCP: 10        ♣ J32

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♠ if possible.  
West Bids 6♥ if possible.

You bid first.

Board: 157     ♠ AK  
Dealer: W       ♥ Q97  
Vul: NS        ♦ AK864  
HCP: 20        ♣ KJ4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 158     ♠ 107  
Dealer: E       ♥ QJ72  
Vul: EW        ♦ QJ2  
HCP: 9         ♣ K753

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.



Board: 159

Dealer: W

Vul: Both

HCP: 21

♠ KQ105

♥ AKJ

♦ J2

♣ AK106

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: W	♠ J832	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ KJ3	♥ AQ94	3♥	Pass	3NT	Pass
North HCP: 9	♦ KJ8	♦ A52	Pass	Pass		
South HCP: 21	♣ 1082	♣ Q74				
Contract: 3N S			1. Stayman			

Board: 156	North:	South:	West	North	East	South
Dealer: E	♠ AQ98	♠ K			AP2NT	Pass
Vul: NS	♥ KQJ	♥ 106542	3♦	Pass	3♥	Pass
North HCP: 21	♦ KJ95	♦ AQ32	3NT	Pass	4♥	Pass
South HCP: 10	♣ KQ	♣ J32	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>	Pass
Contract: 6♥ N			6♥	Pass	Pass	Pass
			1. Blackwood 0314, for ♥			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 157	North:	South:	West	North	East	South
Dealer: W	♠ J1043	♠ AK	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J832	♥ Q97	3♦	Pass	3NT	Pass
North HCP: 8	♦ Q3	♦ AK864	Pass	Pass		
South HCP: 20	♣ A95	♣ KJ4				
Contract: 3N S			1. Stayman			

Board: 158	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ 107			AP2NT	Pass
Vul: EW	♥ A9	♥ QJ72	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK3	♦ QJ2	3NT	Pass	Pass	Pass
South HCP: 9	♣ AJ1064	♣ K753				
Contract: 3N N			1. Stayman			

Board: 159	North:	South:	West	North	East	South
Dealer: W	♠ 976	♠ KQ105	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1072	♥ AKJ	Pass	Pass		
North HCP: 8	♦ AK86	♦ J2				
South HCP: 21	♣ J83	♣ AK106				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 160      ♠ AKQ2  
Dealer: E        ♥ A9  
Vul: None        ♦ A873  
HCP: 21         ♣ A94

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4NT if possible.

Partner bids first.

Board: 161      ♠ 65  
Dealer: W        ♥ K8752  
Vul: EW         ♦ A96  
HCP: 8          ♣ J54

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 162      ♠ AK4  
Dealer: E        ♥ 1052  
Vul: Both        ♦ AKQ2  
HCP: 20         ♣ A85

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 163      ♠ Q42  
Dealer: W        ♥ K10642  
Vul: None        ♦ 63  
HCP: 10         ♣ KQ10

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 164      ♠ K10  
Dealer: E        ♥ AQ104  
Vul: NS         ♦ AK5  
HCP: 21         ♣ KQ65

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 160  
Dealer: E  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 4N N

North:  
♠ AKQ2  
♥ A9  
♦ A873  
♣ A94

South:  
♠ 1064  
♥ KQJ6  
♦ 96  
♣ KQ82

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
4NT <sup>2</sup>	Pass	Pass	Pass
1. Stayman			
2. Quantitative 4NT			

Board: 161  
Dealer: W  
Vul: EW  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ 65  
♥ K8752  
♦ A96  
♣ J54

South:  
♠ AK43  
♥ AJ  
♦ 43  
♣ AKQ72

West	North	East	South
AP2NT	Pass	3♦	Pass
3♥	Pass	3NT	Pass
Pass	Pass		

Board: 162  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 4  
Contract: 3♥ N

North:  
♠ AK4  
♥ 1052  
♦ AKQ2  
♣ A85

South:  
♠ Q632  
♥ J9864  
♦ 63  
♣ J4

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
Pass	Pass		

Board: 163  
Dealer: W  
Vul: None  
North HCP: 10  
South HCP: 21  
Contract: 3N S

North:  
♠ Q42  
♥ K10642  
♦ 63  
♣ KQ10

South:  
♠ AK5  
♥ A8  
♦ AQ1097  
♣ A64

West	North	East	South
AP2NT	Pass	3♦	Pass
3♥	Pass	3NT	Pass
Pass	Pass		

Board: 164  
Dealer: E  
Vul: NS  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ K10  
♥ AQ104  
♦ AK5  
♣ KQ65

South:  
♠ QJ72  
♥ 973  
♦ 76  
♣ AJ103

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass
1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 160      ♠ 1064  
Dealer: E        ♥ KQJ6  
Vul: None       ♦ 96  
HCP: 11         ♣ KQ82

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4NT if possible.

You bid first.

Board: 161      ♠ AK43  
Dealer: W        ♥ AJ  
Vul: EW         ♦ 43  
HCP: 21         ♣ AKQ72

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 162      ♠ Q632  
Dealer: E        ♥ J9864  
Vul: Both       ♦ 63  
HCP: 4         ♣ J4

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 163      ♠ AK5  
Dealer: W        ♥ A8  
Vul: None       ♦ AQ1097  
HCP: 21         ♣ A64

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 164      ♠ QJ72  
Dealer: E        ♥ 973  
Vul: NS         ♦ 76  
HCP: 8         ♣ AJ103

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 160  
Dealer: E  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 4N N

North:  
♠ AKQ2  
♥ A9  
♦ A873  
♣ A94

South:  
♠ 1064  
♥ KQJ6  
♦ 96  
♣ KQ82

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
4NT <sup>2</sup>	Pass	Pass	Pass
1. Stayman			
2. Quantitative 4NT			

Board: 161  
Dealer: W  
Vul: EW  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ 65  
♥ K8752  
♦ A96  
♣ J54

South:  
♠ AK43  
♥ AJ  
♦ 43  
♣ AKQ72

West	North	East	South
AP2NT	Pass	3♦	Pass
3♥	Pass	3NT	Pass
Pass	Pass		

Board: 162  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 4  
Contract: 3♥ N

North:  
♠ AK4  
♥ 1052  
♦ AKQ2  
♣ A85

South:  
♠ Q632  
♥ J9864  
♦ 63  
♣ J4

West	North	East	South
		AP2NT	Pass
3♦	Pass	3♥	Pass
Pass	Pass		

Board: 163  
Dealer: W  
Vul: None  
North HCP: 10  
South HCP: 21  
Contract: 3N S

North:  
♠ Q42  
♥ K10642  
♦ 63  
♣ KQ10

South:  
♠ AK5  
♥ A8  
♦ AQ1097  
♣ A64

West	North	East	South
AP2NT	Pass	3♦	Pass
3♥	Pass	3NT	Pass
Pass	Pass		

Board: 164  
Dealer: E  
Vul: NS  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ K10  
♥ AQ104  
♦ AK5  
♣ KQ65

South:  
♠ QJ72  
♥ 973  
♦ 76  
♣ AJ103

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass
1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 165     ♠ K652  
Dealer: W       ♥ K  
Vul: Both      ♦ Q763  
HCP: 8          ♣ 10983

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 166     ♠ QJ10  
Dealer: E       ♥ AK  
Vul: None      ♦ AQJ43  
HCP: 20        ♣ K62

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 167     ♠ J10653  
Dealer: W       ♥ J7  
Vul: NS        ♦ K872  
HCP: 5         ♣ 106

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 168     ♠ K63  
Dealer: E       ♥ AKJ4  
Vul: EW        ♦ KQ8  
HCP: 20        ♣ A63

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 169     ♠ 103  
Dealer: W       ♥ QJ85  
Vul: None      ♦ 8732  
HCP: 7         ♣ A83

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ AJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K	♥ A103	3♦	Pass	3NT	Pass
North HCP: 8	♦ Q763	♦ KJ1094	Pass	Pass		
South HCP: 21	♣ 10983	♣ AKJ				
Contract: 3N S			1. Stayman			

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ QJ10	♠ 642			AP2NT	Pass
Vul: None	♥ AK	♥ Q653	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ43	♦ 1065	3NT	Pass	Pass	Pass
South HCP: 6	♣ K62	♣ A84				
Contract: 3N N			1. Stayman			

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ J10653	♠ A2	AP2NT	Pass	3♥	Pass
Vul: NS	♥ J7	♥ 108	3♠	Pass	3NT	Pass
North HCP: 5	♦ K872	♦ AQJ43	Pass	Pass		
South HCP: 20	♣ 106	♣ AKQ9				
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ K63	♠ AJ984			AP2NT	Pass
Vul: EW	♥ AKJ4	♥ 97	3♥	Pass	3♠	Pass
North HCP: 20	♦ KQ8	♦ A1053	4♠	Pass	Pass	Pass
South HCP: 9	♣ A63	♣ 74				
Contract: 4♠ N						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ A94	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ QJ85	♥ AK103	3♥	Pass	4♥	Pass
North HCP: 7	♦ 8732	♦ KJ	Pass	Pass		
South HCP: 20	♣ A83	♣ KQ105				
Contract: 4♥ S			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 165      ♠ AJ  
Dealer: W        ♥ A103  
Vul: Both        ♦ KJ1094  
HCP: 21          ♣ AKJ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 166      ♠ 642  
Dealer: E        ♥ Q653  
Vul: None        ♦ 1065  
HCP: 6           ♣ A84

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 167      ♠ A2  
Dealer: W        ♥ 108  
Vul: NS          ♦ AQJ43  
HCP: 20          ♣ AKQ9

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 168      ♠ AJ984  
Dealer: E        ♥ 97  
Vul: EW         ♦ A1053  
HCP: 9           ♣ 74

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 169      ♠ A94  
Dealer: W        ♥ AK103  
Vul: None        ♦ KJ  
HCP: 20          ♣ KQ105

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ AJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K	♥ A103	3♦	Pass	3NT	Pass
North HCP: 8	♦ Q763	♦ KJ1094	Pass	Pass		
South HCP: 21	♣ 10983	♣ AKJ				
Contract: 3N S			1. Stayman			

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ QJ10	♠ 642			AP2NT	Pass
Vul: None	♥ AK	♥ Q653	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ43	♦ 1065	3NT	Pass	Pass	Pass
South HCP: 6	♣ K62	♣ A84				
Contract: 3N N			1. Stayman			

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ J10653	♠ A2	AP2NT	Pass	3♥	Pass
Vul: NS	♥ J7	♥ 108	3♠	Pass	3NT	Pass
North HCP: 5	♦ K872	♦ AQJ43	Pass	Pass		
South HCP: 20	♣ 106	♣ AKQ9				
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ K63	♠ AJ984			AP2NT	Pass
Vul: EW	♥ AKJ4	♥ 97	3♥	Pass	3♠	Pass
North HCP: 20	♦ KQ8	♦ A1053	4♠	Pass	Pass	Pass
South HCP: 9	♣ A63	♣ 74				
Contract: 4♠ N						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ A94	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ QJ85	♥ AK103	3♥	Pass	4♥	Pass
North HCP: 7	♦ 8732	♦ KJ	Pass	Pass		
South HCP: 20	♣ A83	♣ KQ105				
Contract: 4♥ S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 170      ♠ AK105  
Dealer: E        ♥ 104  
Vul: NS         ♦ AKQ52  
HCP: 20         ♣ A9

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 171      ♠ Q752  
Dealer: W        ♥ 973  
Vul: EW         ♦ 1098  
HCP: 2         ♣ 1083

West Opens AP2NT.  
  
You bid first.

Board: 172      ♠ A92  
Dealer: E        ♥ AK9  
Vul: Both       ♦ Q93  
HCP: 20         ♣ AK107

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 173      ♠ QJ62  
Dealer: W        ♥ 1072  
Vul: NS         ♦ QJ  
HCP: 10         ♣ KJ96

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 174      ♠ A54  
Dealer: E        ♥ AK72  
Vul: EW         ♦ AKQ7  
HCP: 21         ♣ J3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 170	North:	South:	West	North	East	South
Dealer: E	♠ AK105	♠ 64			AP2NT	Pass
Vul: NS	♥ 104	♥ A752	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AKQ52	♦ 1093	3NT	Pass	Pass	Pass
South HCP: 5	♣ A9	♣ J754	1. Stayman			
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: W	♠ Q752	♠ K98	AP2NT	Pass	Pass	Pass
Vul: EW	♥ 973	♥ AJ86				
North HCP: 2	♦ 1098	♦ AKQ				
South HCP: 21	♣ 1083	♣ A42				
Contract: 2N S						

Board: 172	North:	South:	West	North	East	South
Dealer: E	♠ A92	♠ KJ86			AP2NT	Pass
Vul: Both	♥ AK9	♥ 8532	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ Q93	♦ KJ7	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK107	♣ 82	1. Stayman			
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: W	♠ QJ62	♠ AK	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 1072	♥ QJ9	3♦	Pass	3NT	Pass
North HCP: 10	♦ QJ	♦ AK83	Pass	Pass		
South HCP: 21	♣ KJ96	♣ A432	1. Stayman			
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ QJ73			AP2NT	Pass
Vul: EW	♥ AK72	♥ 9	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ7	♦ J864	3NT	Pass	Pass	Pass
South HCP: 8	♣ J3	♣ A642	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 170      ♠ 64  
Dealer: E        ♥ A752  
Vul: NS         ♦ 1093  
HCP: 5          ♣ J754

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 171      ♠ K98  
Dealer: W        ♥ AJ86  
Vul: EW         ♦ AKQ  
HCP: 21         ♣ A42

West Opens AP2NT.

Partner bids first.

Board: 172      ♠ KJ86  
Dealer: E        ♥ 8532  
Vul: Both       ♦ KJ7  
HCP: 8          ♣ 82

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 173      ♠ AK  
Dealer: W        ♥ QJ9  
Vul: NS         ♦ AK83  
HCP: 21         ♣ A432

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 174      ♠ QJ73  
Dealer: E        ♥ 9  
Vul: EW         ♦ J864  
HCP: 8          ♣ A642

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 170	North:	South:	West	North	East	South
Dealer: E	♠ AK105	♠ 64			AP2NT	Pass
Vul: NS	♥ 104	♥ A752	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AKQ52	♦ 1093	3NT	Pass	Pass	Pass
South HCP: 5	♣ A9	♣ J754	1. Stayman			
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: W	♠ Q752	♠ K98	AP2NT	Pass	Pass	Pass
Vul: EW	♥ 973	♥ AJ86				
North HCP: 2	♦ 1098	♦ AKQ				
South HCP: 21	♣ 1083	♣ A42				
Contract: 2N S						

Board: 172	North:	South:	West	North	East	South
Dealer: E	♠ A92	♠ KJ86			AP2NT	Pass
Vul: Both	♥ AK9	♥ 8532	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ Q93	♦ KJ7	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK107	♣ 82	1. Stayman			
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: W	♠ QJ62	♠ AK	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 1072	♥ QJ9	3♦	Pass	3NT	Pass
North HCP: 10	♦ QJ	♦ AK83	Pass	Pass		
South HCP: 21	♣ KJ96	♣ A432	1. Stayman			
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ QJ73			AP2NT	Pass
Vul: EW	♥ AK72	♥ 9	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ7	♦ J864	3NT	Pass	Pass	Pass
South HCP: 8	♣ J3	♣ A642	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 175  
Dealer: W  
Vul: Both  
HCP: 10

♠ KJ83  
♥ QJ542  
♦ 8  
♣ K108

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 176  
Dealer: E  
Vul: None  
HCP: 20

♠ K93  
♥ AKQ  
♦ QJ52  
♣ KQ4

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 177  
Dealer: W  
Vul: Both  
HCP: 9

♠ QJ10  
♥ 1062  
♦ QJ108  
♣ QJ2

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 178  
Dealer: E  
Vul: None  
HCP: 20

♠ AKQ3  
♥ KQ5  
♦ Q73  
♣ A53

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 179  
Dealer: W  
Vul: NS  
HCP: 10

♠ A4  
♥ K983  
♦ QJ875  
♣ 98

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: W	♠ KJ83	♠ AQ6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ QJ542	♥ 109	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 10	♦ 8	♦ AQJ62	3NT	Pass	Pass	Pass
South HCP: 20	♣ K108	♣ AQJ	1. Stayman			
Contract: 3N S			2. SMOLEN			

Board: 176	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ Q62			AP2NT	Pass
Vul: None	♥ AKQ	♥ 954				
North HCP: 20	♦ QJ52	♦ A1096	3NT	Pass	Pass	Pass
South HCP: 10	♣ KQ4	♣ A98				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ A72	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1062	♥ KQ3	Pass	Pass		
North HCP: 9	♦ QJ108	♦ AK52				
South HCP: 20	♣ QJ2	♣ A43				
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: E	♠ AKQ3	♠ J54			AP2NT	Pass
Vul: None	♥ KQ5	♥ J9762	3♦	Pass	3♥	Pass
North HCP: 20	♦ Q73	♦ K2	3NT	Pass	4♥	Pass
South HCP: 6	♣ A53	♣ J72	Pass	Pass		
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ Q8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K983	♥ AQ75	3♥	Pass	3♠ <sup>2</sup>	Pass
North HCP: 10	♦ QJ875	♦ AK6	4♥	Pass	Pass	Pass
South HCP: 20	♣ 98	♣ KQ74	1. Stayman			
Contract: 4♥ S			2. artificial			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 175  
Dealer: W  
Vul: Both  
HCP: 20

♠ AQ6  
♥ 109  
♦ AQJ62  
♣ AQJ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 176  
Dealer: E  
Vul: None  
HCP: 10

♠ Q62  
♥ 954  
♦ A1096  
♣ A98

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 177  
Dealer: W  
Vul: Both  
HCP: 20

♠ A72  
♥ KQ3  
♦ AK52  
♣ A43

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 178  
Dealer: E  
Vul: None  
HCP: 6

♠ J54  
♥ J9762  
♦ K2  
♣ J72

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 179  
Dealer: W  
Vul: NS  
HCP: 20

♠ Q8  
♥ AQ75  
♦ AK6  
♣ KQ74

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: W	♠ KJ83	♠ AQ6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ QJ542	♥ 109	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 10	♦ 8	♦ AQJ62	3NT	Pass	Pass	Pass
South HCP: 20	♣ K108	♣ AQJ	1. Stayman			
Contract: 3N S			2. SMOLEN			

Board: 176	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ Q62			AP2NT	Pass
Vul: None	♥ AKQ	♥ 954				
North HCP: 20	♦ QJ52	♦ A1096	3NT	Pass	Pass	Pass
South HCP: 10	♣ KQ4	♣ A98				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ A72	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1062	♥ KQ3	Pass	Pass		
North HCP: 9	♦ QJ108	♦ AK52				
South HCP: 20	♣ QJ2	♣ A43				
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: E	♠ AKQ3	♠ J54			AP2NT	Pass
Vul: None	♥ KQ5	♥ J9762	3♦	Pass	3♥	Pass
North HCP: 20	♦ Q73	♦ K2	3NT	Pass	4♥	Pass
South HCP: 6	♣ A53	♣ J72	Pass	Pass		
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ Q8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K983	♥ AQ75	3♥	Pass	3♠ <sup>2</sup>	Pass
North HCP: 10	♦ QJ875	♦ AK6	4♥	Pass	Pass	Pass
South HCP: 20	♣ 98	♣ KQ74	1. Stayman			
Contract: 4♥ S			2. artificial			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 180	♠ AK	East Opens AP2NT.
Dealer: E	♥ A103	West Bids 3NT if possible.
Vul: Both	♦ AQ3	
HCP: 20	♣ QJ754	Partner bids first.

Board: 181	♠ Q874	West Opens AP2NT.
Dealer: W	♥ J96	East Bids 3♣ if possible.
Vul: None	♦ Q87	West Bids 3♠ if possible.
HCP: 10	♣ KQ2	East Bids 4♥ if possible.

You bid first.

Board: 182	♠ QJ5	East Opens AP2NT.
Dealer: E	♥ AKQ8	West Bids 3♣ if possible.
Vul: NS	♦ KQ73	East Bids 3♥ if possible.
HCP: 20	♣ K9	West Bids 3NT if possible.

Partner bids first.

Board: 183	♠ 1052	West Opens AP2NT.
Dealer: W	♥ K542	
Vul: EW	♦ J97	You bid first.
HCP: 4	♣ 643	

Board: 184	♠ A62	East Opens AP2NT.
Dealer: E	♥ AJ94	West Bids 3NT if possible.
Vul: None	♦ KQ10	
HCP: 20	♣ AQ2	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 180  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ AK  
 ♥ A103  
 ♦ AQ3  
 ♣ QJ754

South:  
 ♠ 108  
 ♥ J98  
 ♦ K10852  
 ♣ K109

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 181  
 Dealer: W  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ Q874  
 ♥ J96  
 ♦ Q87  
 ♣ KQ2

South:  
 ♠ AK32  
 ♥ A32  
 ♦ AJ2  
 ♣ A76

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♥ <sup>2</sup>	Pass
4♠	Pass	Pass	Pass

1. Stayman  
 2. artificial

Board: 182  
 Dealer: E  
 Vul: NS  
 North HCP: 20  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ QJ5  
 ♥ AKQ8  
 ♦ KQ73  
 ♣ K9

South:  
 ♠ A1072  
 ♥ 92  
 ♦ 84  
 ♣ AQ732

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 183  
 Dealer: W  
 Vul: EW  
 North HCP: 4  
 South HCP: 20  
 Contract: 2N S

North:  
 ♠ 1052  
 ♥ K542  
 ♦ J97  
 ♣ 643

South:  
 ♠ KQ  
 ♥ AQJ8  
 ♦ KQ82  
 ♣ K85

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 184  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ A62  
 ♥ AJ94  
 ♦ KQ10  
 ♣ AQ2

South:  
 ♠ 95  
 ♥ K105  
 ♦ A543  
 ♣ J853

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 180  
Dealer: E  
Vul: Both  
HCP: 7

♠ 108  
♥ J98  
♦ K10852  
♣ K109

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 181  
Dealer: W  
Vul: None  
HCP: 20

♠ AK32  
♥ A32  
♦ AJ2  
♣ A76

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 182  
Dealer: E  
Vul: NS  
HCP: 10

♠ A1072  
♥ 92  
♦ 84  
♣ AQ732

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 183  
Dealer: W  
Vul: EW  
HCP: 20

♠ KQ  
♥ AQJ8  
♦ KQ82  
♣ K85

West Opens AP2NT.  
  
Partner bids first.

Board: 184  
Dealer: E  
Vul: None  
HCP: 8

♠ 95  
♥ K105  
♦ A543  
♣ J853

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 180  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ AK  
 ♥ A103  
 ♦ AQ3  
 ♣ QJ754

South:  
 ♠ 108  
 ♥ J98  
 ♦ K10852  
 ♣ K109

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 181  
 Dealer: W  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ Q874  
 ♥ J96  
 ♦ Q87  
 ♣ KQ2

South:  
 ♠ AK32  
 ♥ A32  
 ♦ AJ2  
 ♣ A76

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4♥ <sup>2</sup>	Pass
4♠	Pass	Pass	Pass

1. Stayman  
 2. artificial

Board: 182  
 Dealer: E  
 Vul: NS  
 North HCP: 20  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ QJ5  
 ♥ AKQ8  
 ♦ KQ73  
 ♣ K9

South:  
 ♠ A1072  
 ♥ 92  
 ♦ 84  
 ♣ AQ732

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 183  
 Dealer: W  
 Vul: EW  
 North HCP: 4  
 South HCP: 20  
 Contract: 2N S

North:  
 ♠ 1052  
 ♥ K542  
 ♦ J97  
 ♣ 643

South:  
 ♠ KQ  
 ♥ AQJ8  
 ♦ KQ82  
 ♣ K85

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 184  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ A62  
 ♥ AJ94  
 ♦ KQ10  
 ♣ AQ2

South:  
 ♠ 95  
 ♥ K105  
 ♦ A543  
 ♣ J853

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 185      ♠ QJ7  
Dealer: W        ♥ 105  
Vul: NS         ♦ 9642  
HCP: 5          ♣ Q1052

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 186      ♠ AK  
Dealer: E        ♥ J85  
Vul: EW         ♦ AKQ3  
HCP: 20        ♣ QJ82

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 187      ♠ 8653  
Dealer: W        ♥ K853  
Vul: Both       ♦ J543  
HCP: 5          ♣ J

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
  
You bid first.

Board: 188      ♠ A864  
Dealer: E        ♥ AK5  
Vul: NS         ♦ K95  
HCP: 20        ♣ AQ4

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 189      ♠ A  
Dealer: W        ♥ Q1086  
Vul: Both       ♦ KJ75  
HCP: 10        ♣ 10542

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: W	♠ QJ7	♠ A5	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 105	♥ K9764	Pass	Pass		
North HCP: 5	♦ 9642	♦ AQ				
South HCP: 20	♣ Q1052	♣ AK64				
Contract: 3N S						

Board: 186	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ QJ63			AP2NT	Pass
Vul: EW	♥ J85	♥ 107	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQ3	♦ 84	3NT	Pass	Pass	Pass
South HCP: 6	♣ QJ82	♣ K10943	1. Stayman			
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: W	♠ 8653	♠ A4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K853	♥ AQ74	3♥	Pass	4♥	Pass
North HCP: 5	♦ J543	♦ AQ97	Pass	Pass		
South HCP: 20	♣ J	♣ A107	1. Stayman			
Contract: 4♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: E	♠ A864	♠ K97			AP2NT	Pass
Vul: NS	♥ AK5	♥ J82	3NT	Pass	Pass	Pass
North HCP: 20	♦ K95	♦ Q632				
South HCP: 6	♣ AQ4	♣ 875				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ Q10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q1086	♥ A54	3♦	Pass	3NT	Pass
North HCP: 10	♦ KJ75	♦ AQ63	Pass	Pass		
South HCP: 20	♣ 10542	♣ AKJ3	1. Stayman			
Contract: 3N S						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 185	♠ A5	West Opens AP2NT.
Dealer: W	♥ K9764	East Bids 3NT if possible.
Vul: NS	♦ AQ	
HCP: 20	♣ AK64	Partner bids first.

Board: 186	♠ QJ63	East Opens AP2NT.
Dealer: E	♥ 107	West Bids 3♣ if possible.
Vul: EW	♦ 84	East Bids 3♦ if possible.
HCP: 6	♣ K10943	West Bids 3NT if possible.
		You bid first.

Board: 187	♠ A4	West Opens AP2NT.
Dealer: W	♥ AQ74	East Bids 3♣ if possible.
Vul: Both	♦ AQ97	West Bids 3♥ if possible.
HCP: 20	♣ A107	East Bids 4♥ if possible.
		Partner bids first.

Board: 188	♠ K97	East Opens AP2NT.
Dealer: E	♥ J82	West Bids 3NT if possible.
Vul: NS	♦ Q632	
HCP: 6	♣ 875	You bid first.

Board: 189	♠ Q10	West Opens AP2NT.
Dealer: W	♥ A54	East Bids 3♣ if possible.
Vul: Both	♦ AQ63	West Bids 3♦ if possible.
HCP: 20	♣ AKJ3	East Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: W	♠ QJ7	♠ A5	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 105	♥ K9764	Pass	Pass		
North HCP: 5	♦ 9642	♦ AQ				
South HCP: 20	♣ Q1052	♣ AK64				
Contract: 3N S						

Board: 186	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ QJ63			AP2NT	Pass
Vul: EW	♥ J85	♥ 107	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQ3	♦ 84	3NT	Pass	Pass	Pass
South HCP: 6	♣ QJ82	♣ K10943	1. Stayman			
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: W	♠ 8653	♠ A4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K853	♥ AQ74	3♥	Pass	4♥	Pass
North HCP: 5	♦ J543	♦ AQ97	Pass	Pass		
South HCP: 20	♣ J	♣ A107	1. Stayman			
Contract: 4♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: E	♠ A864	♠ K97			AP2NT	Pass
Vul: NS	♥ AK5	♥ J82	3NT	Pass	Pass	Pass
North HCP: 20	♦ K95	♦ Q632				
South HCP: 6	♣ AQ4	♣ 875				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ Q10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q1086	♥ A54	3♦	Pass	3NT	Pass
North HCP: 10	♦ KJ75	♦ AQ63	Pass	Pass		
South HCP: 20	♣ 10542	♣ AKJ3	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 190  
Dealer: E  
Vul: None  
HCP: 21

♠ A92  
♥ AK7  
♦ K93  
♣ AQJ10

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
  
Partner bids first.

Board: 191  
Dealer: W  
Vul: EW  
HCP: 8

♠ J74  
♥ Q7432  
♦ Q72  
♣ K10

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.  
  
You bid first.

Board: 192  
Dealer: E  
Vul: Both  
HCP: 20

♠ KJ10  
♥ AKQ6  
♦ K765  
♣ A7

East Opens AP2NT.  
  
Partner bids first.

Board: 193  
Dealer: W  
Vul: None  
HCP: 6

♠ 10943  
♥ 109  
♦ KJ104  
♣ Q103

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 194  
Dealer: E  
Vul: Both  
HCP: 21

♠ QJ54  
♥ KQ6  
♦ AKQ  
♣ KJ4

East Opens AP2NT.  
  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 190	North:	South:	West	North	East	South
Dealer: E	♠ A92	♠ 74			AP2NT	Pass
Vul: None	♥ AK7	♥ QJ843	3♦	Pass	3♥	Pass
North HCP: 21	♦ K93	♦ J874	Pass	Pass		
South HCP: 4	♣ AQJ10	♣ 85				
Contract: 3♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: W	♠ J74	♠ Q53	AP2NT	Pass	3♦	Pass
Vul: EW	♥ Q7432	♥ AK9	3♥	Pass	3NT	Pass
North HCP: 8	♦ Q72	♦ AK65	4♥	Pass	Pass	Pass
South HCP: 20	♣ K10	♣ A73				
Contract: 4♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ Q942			AP2NT	Pass
Vul: Both	♥ AKQ6	♥ 7	Pass	Pass		
North HCP: 20	♦ K765	♦ J943				
South HCP: 3	♣ A7	♣ 5432				
Contract: 2N N						

Board: 193	North:	South:	West	North	East	South
Dealer: W	♠ 10943	♠ AKJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 109	♥ Q62	3♦	Pass	3NT	Pass
North HCP: 6	♦ KJ104	♦ Q32	Pass	Pass		
South HCP: 20	♣ Q103	♣ AKJ8	1. Stayman			
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: E	♠ QJ54	♠ 972			AP2NT	Pass
Vul: Both	♥ KQ6	♥ 1094	Pass	Pass		
North HCP: 21	♦ AKQ	♦ 742				
South HCP: 4	♣ KJ4	♣ A987				
Contract: 2N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 190      ♠ 74  
Dealer: E        ♥ QJ843  
Vul: None       ♦ J874  
HCP: 4           ♣ 85

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
  
You bid first.

Board: 191      ♠ Q53  
Dealer: W        ♥ AK9  
Vul: EW         ♦ AK65  
HCP: 20          ♣ A73

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
West Bids 4♥ if possible.  
  
Partner bids first.

Board: 192      ♠ Q942  
Dealer: E        ♥ 7  
Vul: Both       ♦ J943  
HCP: 3           ♣ 5432

East Opens AP2NT.  
  
You bid first.

Board: 193      ♠ AKJ  
Dealer: W        ♥ Q62  
Vul: None       ♦ Q32  
HCP: 20          ♣ AKJ8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 194      ♠ 972  
Dealer: E        ♥ 1094  
Vul: Both       ♦ 742  
HCP: 4           ♣ A987

East Opens AP2NT.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 190	North:	South:	West	North	East	South
Dealer: E	♠ A92	♠ 74			AP2NT	Pass
Vul: None	♥ AK7	♥ QJ843	3♦	Pass	3♥	Pass
North HCP: 21	♦ K93	♦ J874	Pass	Pass		
South HCP: 4	♣ AQJ10	♣ 85				
Contract: 3♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: W	♠ J74	♠ Q53	AP2NT	Pass	3♦	Pass
Vul: EW	♥ Q7432	♥ AK9	3♥	Pass	3NT	Pass
North HCP: 8	♦ Q72	♦ AK65	4♥	Pass	Pass	Pass
South HCP: 20	♣ K10	♣ A73				
Contract: 4♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ Q942			AP2NT	Pass
Vul: Both	♥ AKQ6	♥ 7	Pass	Pass		
North HCP: 20	♦ K765	♦ J943				
South HCP: 3	♣ A7	♣ 5432				
Contract: 2N N						

Board: 193	North:	South:	West	North	East	South
Dealer: W	♠ 10943	♠ AKJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 109	♥ Q62	3♦	Pass	3NT	Pass
North HCP: 6	♦ KJ104	♦ Q32	Pass	Pass		
South HCP: 20	♣ Q103	♣ AKJ8	1. Stayman			
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: E	♠ QJ54	♠ 972			AP2NT	Pass
Vul: Both	♥ KQ6	♥ 1094	Pass	Pass		
North HCP: 21	♦ AKQ	♦ 742				
South HCP: 4	♣ KJ4	♣ A987				
Contract: 2N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 195	♠ 1093	West Opens AP2NT.
Dealer: W	♥ Q1074	East Bids 3♣ if possible.
Vul: NS	♦ Q9	West Bids 3♦ if possible.
HCP: 5	♣ J863	East Bids 3NT if possible.
		You bid first.
Board: 196	♠ K53	East Opens AP2NT.
Dealer: E	♥ K109	West Bids 3NT if possible.
Vul: EW	♦ AK	
HCP: 21	♣ AKJ94	Partner bids first.
Board: 197	♠ 92	West Opens AP2NT.
Dealer: W	♥ 97643	East Bids 3♦ if possible.
Vul: None	♦ 54	West Bids 3♥ if possible.
HCP: 1	♣ J1065	You bid first.
Board: 198	♠ AK	East Opens AP2NT.
Dealer: E	♥ AQ4	
Vul: NS	♦ QJ108	Partner bids first.
HCP: 21	♣ KQ94	
Board: 199	♠ QJ	West Opens AP2NT.
Dealer: W	♥ QJ5	East Bids 3NT if possible.
Vul: EW	♦ Q10842	
HCP: 9	♣ J43	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 195	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ A86	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q1074	♥ K83	3♦	Pass	3NT	Pass
North HCP: 5	♦ Q9	♦ AK4	Pass	Pass		
South HCP: 21	♣ J863	♣ AK107				
Contract: 3N S			1. Stayman			

Board: 196	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ 864			AP2NT	Pass
Vul: EW	♥ K109	♥ J53				
North HCP: 21	♦ AK	♦ QJ8	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKJ94	♣ Q852				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ Q863	AP2NT	Pass	3♦	Pass
Vul: None	♥ 97643	♥ AKJ	3♥	Pass	Pass	Pass
North HCP: 1	♦ 54	♦ AKQ2				
South HCP: 21	♣ J1065	♣ Q9				
Contract: 3♥ S						

Board: 198	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 10872			AP2NT	Pass
Vul: NS	♥ AQ4	♥ 9852				
North HCP: 21	♦ QJ108	♦ 73	Pass	Pass		
South HCP: 0	♣ KQ94	♣ 1062				
Contract: 2N N						

Board: 199	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ AK3	AP2NT	Pass	3NT	Pass
Vul: EW	♥ QJ5	♥ A642	Pass	Pass		
North HCP: 9	♦ Q10842	♦ A9				
South HCP: 20	♣ J43	♣ KQ62				
Contract: 3N S						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 195     ♠ A86  
Dealer: W       ♥ K83  
Vul: NS         ♦ AK4  
HCP: 21         ♣ AK107

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 196     ♠ 864  
Dealer: E       ♥ J53  
Vul: EW         ♦ QJ8  
HCP: 6          ♣ Q852

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 197     ♠ Q863  
Dealer: W       ♥ AKJ  
Vul: None       ♦ AKQ2  
HCP: 21         ♣ Q9

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 198     ♠ 10872  
Dealer: E       ♥ 9852  
Vul: NS         ♦ 73  
HCP: 0          ♣ 1062

East Opens AP2NT.

You bid first.

Board: 199     ♠ AK3  
Dealer: W       ♥ A642  
Vul: EW         ♦ A9  
HCP: 20         ♣ KQ62

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 195	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ A86	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q1074	♥ K83	3♦	Pass	3NT	Pass
North HCP: 5	♦ Q9	♦ AK4	Pass	Pass		
South HCP: 21	♣ J863	♣ AK107				
Contract: 3N S			1. Stayman			

Board: 196	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ 864			AP2NT	Pass
Vul: EW	♥ K109	♥ J53				
North HCP: 21	♦ AK	♦ QJ8	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKJ94	♣ Q852				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ Q863	AP2NT	Pass	3♦	Pass
Vul: None	♥ 97643	♥ AKJ	3♥	Pass	Pass	Pass
North HCP: 1	♦ 54	♦ AKQ2				
South HCP: 21	♣ J1065	♣ Q9				
Contract: 3♥ S						

Board: 198	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 10872			AP2NT	Pass
Vul: NS	♥ AQ4	♥ 9852				
North HCP: 21	♦ QJ108	♦ 73	Pass	Pass		
South HCP: 0	♣ KQ94	♣ 1062				
Contract: 2N N						

Board: 199	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ AK3	AP2NT	Pass	3NT	Pass
Vul: EW	♥ QJ5	♥ A642	Pass	Pass		
North HCP: 9	♦ Q10842	♦ A9				
South HCP: 20	♣ J43	♣ KQ62				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 200	♠ AQ76	East Opens AP2NT.
Dealer: E	♥ AQ6	West Bids 3♣ if possible.
Vul: Both	♦ A54	East Bids 3♠ if possible.
HCP: 21	♣ KQ2	West Bids 4♠ if possible.

Partner bids first.

Board: 201	♠ AKJ5	West Opens AP2NT.
Dealer: W	♥ 1075	East Bids 3♣ if possible.
Vul: NS	♦ 543	West Bids 3♦ if possible.
HCP: 11	♣ K106	East Bids 4NT if possible.

You bid first.

Board: 202	♠ AKQ	East Opens AP2NT.
Dealer: E	♥ Q1073	West Bids 3♣ if possible.
Vul: EW	♦ AKQ	East Bids 3♥ if possible.
HCP: 21	♣ J107	West Bids 3♠ if possible.
		East Bids 4♦ if possible.
		West Bids 4NT if possible.
		East Bids 5♠ if possible.
		West Bids 6♥ if possible.

Partner bids first.

Board: 203	♠ 43	West Opens AP2NT.
Dealer: W	♥ 1096	East Bids 3NT if possible.
Vul: Both	♦ 852	
HCP: 5	♣ AJ872	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 200	North:	South:	West	North	East	South
Dealer: E	♠ AQ76	♠ K953			AP2NT	Pass
Vul: Both	♥ AQ6	♥ J983	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ A54	♦ QJ102	4♠	Pass	Pass	Pass
South HCP: 7	♣ KQ2	♣ 4				
Contract: 4♠ N			1. Stayman			

Board: 201	North:	South:	West	North	East	South
Dealer: W	♠ AKJ5	♠ 102	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 1075	♥ AK8	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ 543	♦ AQJ	Pass	Pass		
South HCP: 21	♣ K106	♣ AQJ52				
Contract: 4N S			1. Stayman 2. Quantitative 4NT			

Board: 202	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 82			AP2NT	Pass
Vul: EW	♥ Q1073	♥ K542	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ	♦ J943	3♠ <sup>2</sup>	Pass	4♦ <sup>3</sup>	Pass
South HCP: 11	♣ J107	♣ AK5	4NT <sup>4</sup>	Pass	5♠ <sup>5</sup>	Pass
Contract: 6♥ X N			6♥	Pass	Pass	X
			Pass	Pass	Pass	
			1. Stayman 2. artificial 3. Cue bid, a ♦ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1			

Board: 203	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ AK107	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1096	♥ KQ7				
North HCP: 5	♦ 852	♦ KQ10	Pass	Pass		
South HCP: 20	♣ AJ872	♣ K53				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 200	♠ K953	East Opens AP2NT.
Dealer: E	♥ J983	West Bids 3♣ if possible.
Vul: Both	♦ QJ102	East Bids 3♠ if possible.
HCP: 7	♣ 4	West Bids 4♠ if possible.

You bid first.

Board: 201	♠ 102	West Opens AP2NT.
Dealer: W	♥ AK8	East Bids 3♣ if possible.
Vul: NS	♦ AQJ	West Bids 3♦ if possible.
HCP: 21	♣ AQJ52	East Bids 4NT if possible.

Partner bids first.

Board: 202	♠ 82	East Opens AP2NT.
Dealer: E	♥ K542	West Bids 3♣ if possible.
Vul: EW	♦ J943	East Bids 3♥ if possible.
HCP: 11	♣ AK5	West Bids 3♠ if possible.
		East Bids 4♦ if possible.
		West Bids 4NT if possible.
		East Bids 5♠ if possible.
		West Bids 6♥ if possible.

You bid first.

Board: 203	♠ AK107	West Opens AP2NT.
Dealer: W	♥ KQ7	East Bids 3NT if possible.
Vul: Both	♦ KQ10	
HCP: 20	♣ K53	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 200	North:	South:	West	North	East	South
Dealer: E	♠ AQ76	♠ K953			AP2NT	Pass
Vul: Both	♥ AQ6	♥ J983	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ A54	♦ QJ102	4♠	Pass	Pass	Pass
South HCP: 7	♣ KQ2	♣ 4				
Contract: 4♠ N			1. Stayman			

Board: 201	North:	South:	West	North	East	South
Dealer: W	♠ AKJ5	♠ 102	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 1075	♥ AK8	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ 543	♦ AQJ	Pass	Pass		
South HCP: 21	♣ K106	♣ AQJ52				
Contract: 4N S			1. Stayman 2. Quantitative 4NT			

Board: 202	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 82			AP2NT	Pass
Vul: EW	♥ Q1073	♥ K542	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ	♦ J943	3♠ <sup>2</sup>	Pass	4♦ <sup>3</sup>	Pass
South HCP: 11	♣ J107	♣ AK5	4NT <sup>4</sup>	Pass	5♠ <sup>5</sup>	Pass
Contract: 6♥ X N			6♥	Pass	Pass	X
			Pass	Pass	Pass	
			1. Stayman 2. artificial 3. Cue bid, a ♦ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1			

Board: 203	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ AK107	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1096	♥ KQ7				
North HCP: 5	♦ 852	♦ KQ10	Pass	Pass		
South HCP: 20	♣ AJ872	♣ K53				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 204	♠ A432	East Opens AP2NT.
Dealer: E	♥ A1098	West Bids 3♥ if possible.
Vul: EW	♦ KJ	East Bids 3NT if possible.
HCP: 21	♣ AKQ	West Bids 4♠ if possible.

Partner bids first.

Board: 205	♠ A5	West Opens AP2NT.
Dealer: W	♥ 98643	East Bids 3♦ if possible.
Vul: Both	♦ J972	West Bids 3♥ if possible.
HCP: 5	♣ 96	East Bids 3NT if possible.

You bid first.

Board: 206	♠ K765	East Opens AP2NT.
Dealer: E	♥ KJ9	West Bids 3NT if possible.
Vul: None	♦ AQJ	
HCP: 20	♣ AQ10	Partner bids first.

Board: 207	♠ 43	West Opens AP2NT.
Dealer: W	♥ 974	
Vul: NS	♦ 75432	You bid first.
HCP: 4	♣ KJ2	

Board: 208	♠ A105	East Opens AP2NT.
Dealer: E	♥ A3	West Bids 3♥ if possible.
Vul: Both	♦ AQJ95	East Bids 3♠ if possible.
HCP: 20	♣ KQ2	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: E	♠ A432	♠ QJ976			AP2NT	Pass
Vul: EW	♥ A1098	♥ K76	3♥	Pass	3NT <sup>1</sup>	Pass
North HCP: 21	♦ KJ	♦ 643	4♠	Pass	Pass	Pass
South HCP: 6	♣ AKQ	♣ 73	1. Extended acceptance after NT			
Contract: 4♠ S						

Board: 205	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ QJ2	AP2NT	Pass	3♦	Pass
Vul: Both	♥ 98643	♥ AK	3♥	Pass	3NT	Pass
North HCP: 5	♦ J972	♦ A643	Pass	Pass		
South HCP: 21	♣ 96	♣ AK32				
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: E	♠ K765	♠ A32			AP2NT	Pass
Vul: None	♥ KJ9	♥ 75	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQJ	♦ 653				
South HCP: 8	♣ AQ10	♣ KJ642				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ KJ65	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 974	♥ AK5				
North HCP: 4	♦ 75432	♦ K86				
South HCP: 20	♣ KJ2	♣ AQ9				
Contract: 2N S						

Board: 208	North:	South:	West	North	East	South
Dealer: E	♠ A105	♠ Q7632			AP2NT	Pass
Vul: Both	♥ A3	♥ KJ7	3♥	Pass	3♠	Pass
North HCP: 20	♦ AQJ95	♦ 83	Pass	Pass		
South HCP: 6	♣ KQ2	♣ 1093				
Contract: 3♠ N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 204	♠ QJ976	East Opens AP2NT.
Dealer: E	♥ K76	West Bids 3♥ if possible.
Vul: EW	♦ 643	East Bids 3NT if possible.
HCP: 6	♣ 73	West Bids 4♠ if possible.

You bid first.

Board: 205	♠ QJ2	West Opens AP2NT.
Dealer: W	♥ AK	East Bids 3♦ if possible.
Vul: Both	♦ A643	West Bids 3♥ if possible.
HCP: 21	♣ AK32	East Bids 3NT if possible.

Partner bids first.

Board: 206	♠ A32	East Opens AP2NT.
Dealer: E	♥ 75	West Bids 3NT if possible.
Vul: None	♦ 653	
HCP: 8	♣ KJ642	You bid first.

Board: 207	♠ KJ65	West Opens AP2NT.
Dealer: W	♥ AK5	
Vul: NS	♦ K86	Partner bids first.
HCP: 20	♣ AQ9	

Board: 208	♠ Q7632	East Opens AP2NT.
Dealer: E	♥ KJ7	West Bids 3♥ if possible.
Vul: Both	♦ 83	East Bids 3♠ if possible.
HCP: 6	♣ 1093	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: E	♠ A432	♠ QJ976			AP2NT	Pass
Vul: EW	♥ A1098	♥ K76	3♥	Pass	3NT <sup>1</sup>	Pass
North HCP: 21	♦ KJ	♦ 643	4♠	Pass	Pass	Pass
South HCP: 6	♣ AKQ	♣ 73	1. Extended acceptance after NT			
Contract: 4♠ S						

Board: 205	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ QJ2	AP2NT	Pass	3♦	Pass
Vul: Both	♥ 98643	♥ AK	3♥	Pass	3NT	Pass
North HCP: 5	♦ J972	♦ A643	Pass	Pass		
South HCP: 21	♣ 96	♣ AK32				
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: E	♠ K765	♠ A32			AP2NT	Pass
Vul: None	♥ KJ9	♥ 75	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQJ	♦ 653				
South HCP: 8	♣ AQ10	♣ KJ642				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ KJ65	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 974	♥ AK5				
North HCP: 4	♦ 75432	♦ K86				
South HCP: 20	♣ KJ2	♣ AQ9				
Contract: 2N S						

Board: 208	North:	South:	West	North	East	South
Dealer: E	♠ A105	♠ Q7632			AP2NT	Pass
Vul: Both	♥ A3	♥ KJ7	3♥	Pass	3♠	Pass
North HCP: 20	♦ AQJ95	♦ 83	Pass	Pass		
South HCP: 6	♣ KQ2	♣ 1093				
Contract: 3♠ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 209      ♠ 8743  
Dealer: W        ♥ 1098  
Vul: NS         ♦ KQ8  
HCP: 6          ♣ J32

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 210      ♠ K109  
Dealer: E        ♥ AQJ3  
Vul: EW         ♦ AQ5  
HCP: 20         ♣ A82

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 211      ♠ AK5  
Dealer: W        ♥ J3  
Vul: None       ♦ J10653  
HCP: 9          ♣ 964

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 212      ♠ KJ62  
Dealer: E        ♥ AQ  
Vul: NS         ♦ AQ4  
HCP: 20         ♣ A985

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 213      ♠ 842  
Dealer: W        ♥ AQ3  
Vul: EW         ♦ J9  
HCP: 7          ♣ 109432

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: W	♠ 8743	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 1098	♥ AKJ7	3♥	Pass	3NT	Pass
North HCP: 6	♦ KQ8	♦ A76	Pass	Pass		
South HCP: 21	♣ J32	♣ K64				
Contract: 3N S			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ K109	♠ QJ6			AP2NT	Pass
Vul: EW	♥ AQJ3	♥ 982				
North HCP: 20	♦ AQ5	♦ J43	3NT	Pass	Pass	Pass
South HCP: 5	♣ A82	♣ J1093				
Contract: 3N N						

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ AK5	♠ Q62	AP2NT	Pass	3NT	Pass
Vul: None	♥ J3	♥ A5	Pass	Pass		
North HCP: 9	♦ J10653	♦ AKQ92				
South HCP: 20	♣ 964	♣ AJ3				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ KJ62	♠ 854			AP2NT	Pass
Vul: NS	♥ AQ	♥ K853	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ4	♦ J987	3NT	Pass	Pass	Pass
South HCP: 6	♣ A985	♣ Q10				
Contract: 3N N			1. Stayman			

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ 842	♠ AK10	AP2NT	Pass	3NT	Pass
Vul: EW	♥ AQ3	♥ 108765	Pass	Pass		
North HCP: 7	♦ J9	♦ AK7				
South HCP: 20	♣ 109432	♣ AQ				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 209	♠ AQ2	West Opens AP2NT.
Dealer: W	♥ AKJ7	East Bids 3♣ if possible.
Vul: NS	♦ A76	West Bids 3♥ if possible.
HCP: 21	♣ K64	East Bids 3NT if possible.
		Partner bids first.
Board: 210	♠ QJ6	East Opens AP2NT.
Dealer: E	♥ 982	West Bids 3NT if possible.
Vul: EW	♦ J43	
HCP: 5	♣ J1093	You bid first.
Board: 211	♠ Q62	West Opens AP2NT.
Dealer: W	♥ A5	East Bids 3NT if possible.
Vul: None	♦ AKQ92	
HCP: 20	♣ AJ3	Partner bids first.
Board: 212	♠ 854	East Opens AP2NT.
Dealer: E	♥ K853	West Bids 3♣ if possible.
Vul: NS	♦ J987	East Bids 3♠ if possible.
HCP: 6	♣ Q10	West Bids 3NT if possible.
		You bid first.
Board: 213	♠ AK10	West Opens AP2NT.
Dealer: W	♥ 108765	East Bids 3NT if possible.
Vul: EW	♦ AK7	
HCP: 20	♣ AQ	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: W	♠ 8743	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 1098	♥ AKJ7	3♥	Pass	3NT	Pass
North HCP: 6	♦ KQ8	♦ A76	Pass	Pass		
South HCP: 21	♣ J32	♣ K64				
Contract: 3N S			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ K109	♠ QJ6			AP2NT	Pass
Vul: EW	♥ AQJ3	♥ 982				
North HCP: 20	♦ AQ5	♦ J43	3NT	Pass	Pass	Pass
South HCP: 5	♣ A82	♣ J1093				
Contract: 3N N						

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ AK5	♠ Q62	AP2NT	Pass	3NT	Pass
Vul: None	♥ J3	♥ A5	Pass	Pass		
North HCP: 9	♦ J10653	♦ AKQ92				
South HCP: 20	♣ 964	♣ AJ3				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ KJ62	♠ 854			AP2NT	Pass
Vul: NS	♥ AQ	♥ K853	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ4	♦ J987	3NT	Pass	Pass	Pass
South HCP: 6	♣ A985	♣ Q10				
Contract: 3N N			1. Stayman			

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ 842	♠ AK10	AP2NT	Pass	3NT	Pass
Vul: EW	♥ AQ3	♥ 108765	Pass	Pass		
North HCP: 7	♦ J9	♦ AK7				
South HCP: 20	♣ 109432	♣ AQ				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 214      ♠ AK6  
Dealer: E        ♥ K8  
Vul: Both       ♦ A96  
HCP: 21         ♣ AK974

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 215      ♠ K875  
Dealer: W        ♥ AJ4  
Vul: NS          ♦ 7643  
HCP: 11         ♣ QJ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♥ if possible.  
West Bids 6♠ if possible.

You bid first.

Board: 216      ♠ KQ86  
Dealer: E        ♥ AK6  
Vul: EW         ♦ AQ6  
HCP: 21         ♣ QJ3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 217      ♠ Q4  
Dealer: W        ♥ QJ5  
Vul: Both       ♦ 543  
HCP: 9          ♣ KJ853

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 218

Dealer: E

Vul: None

HCP: 20

♠ AQ

♥ 10962

♦ AKJ5

♣ AQ8

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

Partner bids first.



## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ AK6	♠ 4			AP2NT	Pass
Vul: Both	♥ K8	♥ AQ107	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ A96	♦ 754	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK974	♣ J8653	1. Stayman			
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: W	♠ K875	♠ QJ1094	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ AJ4	♥ K7	3♠	Pass	4♥ <sup>2</sup>	Pass
North HCP: 11	♦ 7643	♦ AKJ9	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>	Pass
South HCP: 21	♣ QJ	♣ AK	6♠	Pass	Pass	Pass
Contract: 6♠ S			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 216	North:	South:	West	North	East	South
Dealer: E	♠ KQ86	♠ AJ			AP2NT	Pass
Vul: EW	♥ AK6	♥ 10854	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AQ6	♦ J108	3NT	Pass	Pass	Pass
South HCP: 9	♣ QJ3	♣ K1082	1. Stayman			
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ AJ63	AP2NT	Pass	3NT	Pass
Vul: Both	♥ QJ5	♥ 103	Pass	Pass		
North HCP: 9	♦ 543	♦ AKQ				
South HCP: 20	♣ KJ853	♣ AQ76				
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 8743			AP2NT	Pass
Vul: None	♥ 10962	♥ KQ73	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKJ5	♦ 74	4♥	Pass	Pass	Pass
South HCP: 6	♣ AQ8	♣ J96	1. Stayman			
Contract: 4♥ N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 214      ♠ 4  
Dealer: E        ♥ AQ107  
Vul: Both       ♦ 754  
HCP: 7           ♣ J8653

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 215      ♠ QJ1094  
Dealer: W        ♥ K7  
Vul: NS          ♦ AKJ9  
HCP: 21          ♣ AK

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♥ if possible.  
West Bids 6♠ if possible.

Partner bids first.

Board: 216      ♠ AJ  
Dealer: E        ♥ 10854  
Vul: EW         ♦ J108  
HCP: 9           ♣ K1082

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
  
You bid first.

Board: 217      ♠ AJ63  
Dealer: W        ♥ 103  
Vul: Both       ♦ AKQ  
HCP: 20          ♣ AQ76

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 218

Dealer: E

Vul: None

HCP: 6

♠ 8743

♥ KQ73

♦ 74

♣ J96

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ AK6	♠ 4			AP2NT	Pass
Vul: Both	♥ K8	♥ AQ107	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ A96	♦ 754	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK974	♣ J8653				
Contract: 3N N			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: W	♠ K875	♠ QJ1094	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ AJ4	♥ K7	3♠	Pass	4♥ <sup>2</sup>	Pass
North HCP: 11	♦ 7643	♦ AKJ9	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>	Pass
South HCP: 21	♣ QJ	♣ AK	6♠	Pass	Pass	Pass
Contract: 6♠ S			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 216	North:	South:	West	North	East	South
Dealer: E	♠ KQ86	♠ AJ			AP2NT	Pass
Vul: EW	♥ AK6	♥ 10854	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AQ6	♦ J108	3NT	Pass	Pass	Pass
South HCP: 9	♣ QJ3	♣ K1082				
Contract: 3N N			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ AJ63	AP2NT	Pass	3NT	Pass
Vul: Both	♥ QJ5	♥ 103	Pass	Pass		
North HCP: 9	♦ 543	♦ AKQ				
South HCP: 20	♣ KJ853	♣ AQ76				
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 8743			AP2NT	Pass
Vul: None	♥ 10962	♥ KQ73	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKJ5	♦ 74	4♥	Pass	Pass	Pass
South HCP: 6	♣ AQ8	♣ J96				
Contract: 4♥ N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 219      ♠ 86  
Dealer: W        ♥ 653  
Vul: EW         ♦ Q10765  
HCP: 2           ♣ 954

West Opens AP2NT.

You bid first.

Board: 220      ♠ AKJ  
Dealer: E        ♥ K6  
Vul: None       ♦ AK9  
HCP: 21          ♣ K10654

East Opens AP2NT.

West Bids 4♣ if possible.

East Bids 4♠ if possible.

West Bids 4NT if possible.

Partner bids first.

Board: 221      ♠ 1093  
Dealer: W        ♥ Q52  
Vul: NS         ♦ 1095  
HCP: 2           ♣ 9854

West Opens AP2NT.

You bid first.

Board: 222      ♠ AK3  
Dealer: E        ♥ K9  
Vul: None       ♦ AK53  
HCP: 21          ♣ A1065

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 223      ♠ K85  
Dealer: W        ♥ KQ2  
Vul: EW         ♦ 10652  
HCP: 8           ♣ 1093

West Opens AP2NT.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 219

Dealer: W

Vul: EW

North HCP: 2

South HCP: 21

Contract: 2N S

North:

♠ 86

♥ 653

♦ Q10765

♣ 954

South:

♠ AK4

♥ AK2

♦ K94

♣ KJ102

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 220

Dealer: E

Vul: None

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ AKJ

♥ K6

♦ AK9

♣ K10654

South:

♠ Q74

♥ AJ2

♦ J10654

♣ QJ

West	North	East	South
		AP2NT	Pass
4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>	Pass
4NT	Pass	Pass	Pass

1. Gerber  
2. A=2 out of 4

Board: 221

Dealer: W

Vul: NS

North HCP: 2

South HCP: 21

Contract: 2N S

North:

♠ 1093

♥ Q52

♦ 1095

♣ 9854

South:

♠ KJ6

♥ AK6

♦ A743

♣ AQ7

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 222

Dealer: E

Vul: None

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AK3

♥ K9

♦ AK53

♣ A1065

South:

♠ 642

♥ A1087

♦ 1072

♣ Q97

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 223

Dealer: W

Vul: EW

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K85

♥ KQ2

♦ 10652

♣ 1093

South:

♠ Q976

♥ A983

♦ AKJ

♣ AK

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 219      ♠ AK4  
Dealer: W        ♥ AK2  
Vul: EW         ♦ K94  
HCP: 21         ♣ KJ102

West Opens AP2NT.

Partner bids first.

Board: 220      ♠ Q74  
Dealer: E        ♥ AJ2  
Vul: None       ♦ J10654  
HCP: 11         ♣ QJ

East Opens AP2NT.

West Bids 4♣ if possible.

East Bids 4♠ if possible.

West Bids 4NT if possible.

You bid first.

Board: 221      ♠ KJ6  
Dealer: W        ♥ AK6  
Vul: NS         ♦ A743  
HCP: 21         ♣ AQ7

West Opens AP2NT.

Partner bids first.

Board: 222      ♠ 642  
Dealer: E        ♥ A1087  
Vul: None       ♦ 1072  
HCP: 6          ♣ Q97

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 223      ♠ Q976  
Dealer: W        ♥ A983  
Vul: EW         ♦ AKJ  
HCP: 21         ♣ AK

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 219

Dealer: W

Vul: EW

North HCP: 2

South HCP: 21

Contract: 2N S

North:

♠ 86

♥ 653

♦ Q10765

♣ 954

South:

♠ AK4

♥ AK2

♦ K94

♣ KJ102

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 220

Dealer: E

Vul: None

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ AKJ

♥ K6

♦ AK9

♣ K10654

South:

♠ Q74

♥ AJ2

♦ J10654

♣ QJ

West	North	East	South
		AP2NT	Pass
4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>	Pass
4NT	Pass	Pass	Pass

1. Gerber  
2. A=2 out of 4

Board: 221

Dealer: W

Vul: NS

North HCP: 2

South HCP: 21

Contract: 2N S

North:

♠ 1093

♥ Q52

♦ 1095

♣ 9854

South:

♠ KJ6

♥ AK6

♦ A743

♣ AQ7

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 222

Dealer: E

Vul: None

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AK3

♥ K9

♦ AK53

♣ A1065

South:

♠ 642

♥ A1087

♦ 1072

♣ Q97

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 223

Dealer: W

Vul: EW

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K85

♥ KQ2

♦ 10652

♣ 1093

South:

♠ Q976

♥ A983

♦ AKJ

♣ AK

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 224      ♠ Q4  
Dealer: E        ♥ AK10  
Vul: None       ♦ KQ107  
HCP: 20         ♣ AQ105

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 225      ♠ J10  
Dealer: W        ♥ KJ865  
Vul: NS         ♦ J743  
HCP: 7          ♣ J10

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 226      ♠ Q65  
Dealer: E        ♥ AK8  
Vul: Both       ♦ AKQ94  
HCP: 21         ♣ K8

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 227      ♠ K104  
Dealer: W        ♥ J1094  
Vul: NS         ♦ 85  
HCP: 6          ♣ Q1076

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 228      ♠ AK94  
Dealer: E        ♥ KJ9  
Vul: EW         ♦ AQ5  
HCP: 20         ♣ K93

East Opens AP2NT.  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ KJ1052			AP2NT	Pass
Vul: None	♥ AK10	♥ J52	3♥	Pass	3♠	Pass
North HCP: 20	♦ KQ107	♦ 32	3NT	Pass	Pass	Pass
South HCP: 5	♣ AQ105	♣ 762				
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ AQ6	AP2NT	Pass	3♦	Pass
Vul: NS	♥ KJ865	♥ AQ	3♥	Pass	3NT	Pass
North HCP: 7	♦ J743	♦ AQ865	Pass	Pass		
South HCP: 21	♣ J10	♣ K98				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: E	♠ Q65	♠ J974			AP2NT	Pass
Vul: Both	♥ AK8	♥ J1052	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQ94	♦ —	3NT	Pass	Pass	Pass
South HCP: 8	♣ K8	♣ AQ654	1. Stayman			
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: W	♠ K104	♠ J87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J1094	♥ AK	3♦	Pass	3NT	Pass
North HCP: 6	♦ 85	♦ AJ43	Pass	Pass		
South HCP: 20	♣ Q1076	♣ AK94	1. Stayman			
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: E	♠ AK94	♠ 8532			AP2NT	Pass
Vul: EW	♥ KJ9	♥ A75	Pass	Pass		
North HCP: 20	♦ AQ5	♦ 742				
South HCP: 4	♣ K93	♣ 875				
Contract: 2N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 224      ♠ KJ1052  
Dealer: E        ♥ J52  
Vul: None       ♦ 32  
HCP: 5           ♣ 762

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 225      ♠ AQ6  
Dealer: W        ♥ AQ  
Vul: NS          ♦ AQ865  
HCP: 21          ♣ K98

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 226      ♠ J974  
Dealer: E        ♥ J1052  
Vul: Both       ♦ —  
HCP: 8           ♣ AQ654

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 227      ♠ J87  
Dealer: W        ♥ AK  
Vul: NS          ♦ AJ43  
HCP: 20          ♣ AK94

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 228      ♠ 8532  
Dealer: E        ♥ A75  
Vul: EW         ♦ 742  
HCP: 4           ♣ 875

East Opens AP2NT.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ KJ1052			AP2NT	Pass
Vul: None	♥ AK10	♥ J52	3♥	Pass	3♠	Pass
North HCP: 20	♦ KQ107	♦ 32	3NT	Pass	Pass	Pass
South HCP: 5	♣ AQ105	♣ 762				
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ AQ6	AP2NT	Pass	3♦	Pass
Vul: NS	♥ KJ865	♥ AQ	3♥	Pass	3NT	Pass
North HCP: 7	♦ J743	♦ AQ865	Pass	Pass		
South HCP: 21	♣ J10	♣ K98				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: E	♠ Q65	♠ J974			AP2NT	Pass
Vul: Both	♥ AK8	♥ J1052	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQ94	♦ —	3NT	Pass	Pass	Pass
South HCP: 8	♣ K8	♣ AQ654				
Contract: 3N N			1. Stayman			

Board: 227	North:	South:	West	North	East	South
Dealer: W	♠ K104	♠ J87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J1094	♥ AK	3♦	Pass	3NT	Pass
North HCP: 6	♦ 85	♦ AJ43	Pass	Pass		
South HCP: 20	♣ Q1076	♣ AK94				
Contract: 3N S			1. Stayman			

Board: 228	North:	South:	West	North	East	South
Dealer: E	♠ AK94	♠ 8532			AP2NT	Pass
Vul: EW	♥ KJ9	♥ A75	Pass	Pass		
North HCP: 20	♦ AQ5	♦ 742				
South HCP: 4	♣ K93	♣ 875				
Contract: 2N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 229      ♠ 98763  
Dealer: W        ♥ 95  
Vul: EW         ♦ Q73  
HCP: 2          ♣ 976

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.

You bid first.

Board: 230      ♠ AK  
Dealer: E        ♥ 874  
Vul: Both       ♦ K65  
HCP: 20        ♣ AKQJ3

East Opens AP2NT.

Partner bids first.

Board: 231      ♠ 95  
Dealer: W        ♥ 1082  
Vul: None       ♦ AQJ8  
HCP: 8          ♣ J654

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 232      ♠ AK8  
Dealer: E        ♥ A954  
Vul: NS         ♦ AQ42  
HCP: 21        ♣ A10

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 233      ♠ 10432  
Dealer: W        ♥ KQ763  
Vul: Both       ♦ 106  
HCP: 5          ♣ 95

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 229

Dealer: W

Vul: EW

North HCP: 2

South HCP: 20

Contract: 3♠ S

North:

♠ 98763

♥ 95

♦ Q73

♣ 976

South:

♠ A2

♥ AQJ86

♦ AKJ2

♣ J2

West North East South

AP2NT Pass 3♥ Pass

3♠ Pass Pass Pass

Board: 230

Dealer: E

Vul: Both

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AK

♥ 874

♦ K65

♣ AKQJ3

South:

♠ J743

♥ 1065

♦ Q982

♣ 105

West North East South

AP2NT Pass

Pass Pass

Board: 231

Dealer: W

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 95

♥ 1082

♦ AQJ8

♣ J654

South:

♠ KJ73

♥ AK5

♦ K93

♣ AK8

West North East South

AP2NT Pass 3NT Pass

Pass Pass

Board: 232

Dealer: E

Vul: NS

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AK8

♥ A954

♦ AQ42

♣ A10

South:

♠ QJ763

♥ QJ3

♦ 953

♣ J5

West North East South

AP2NT Pass

3♥ Pass 3♠ Pass

3NT Pass 4♠ Pass

Pass Pass

Board: 233

Dealer: W

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ 10432

♥ KQ763

♦ 106

♣ 95

South:

♠ A87

♥ A5

♦ AQ32

♣ AQJ8

West North East South

AP2NT Pass 3♣<sup>1</sup> Pass

3♦ Pass 3♠<sup>2</sup> Pass

3NT Pass Pass Pass

1. Stayman

2. SMOLEN

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 229      ♠ A2  
Dealer: W        ♥ AQJ86  
Vul: EW         ♦ AKJ2  
HCP: 20         ♣ J2

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.

Partner bids first.

Board: 230      ♠ J743  
Dealer: E        ♥ 1065  
Vul: Both       ♦ Q982  
HCP: 3          ♣ 105

East Opens AP2NT.

You bid first.

Board: 231      ♠ KJ73  
Dealer: W        ♥ AK5  
Vul: None       ♦ K93  
HCP: 21         ♣ AK8

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 232      ♠ QJ763  
Dealer: E        ♥ QJ3  
Vul: NS         ♦ 953  
HCP: 7          ♣ J5

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 233      ♠ A87  
Dealer: W        ♥ A5  
Vul: Both       ♦ AQ32  
HCP: 21         ♣ AQJ8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 229

Dealer: W

Vul: EW

North HCP: 2

South HCP: 20

Contract: 3♠ S

North:

♠ 98763

♥ 95

♦ Q73

♣ 976

South:

♠ A2

♥ AQJ86

♦ AKJ2

♣ J2

West North East South

AP2NT Pass 3♥ Pass

3♠ Pass Pass Pass

Board: 230

Dealer: E

Vul: Both

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AK

♥ 874

♦ K65

♣ AKQJ3

South:

♠ J743

♥ 1065

♦ Q982

♣ 105

West North East South

AP2NT Pass

Pass Pass

Board: 231

Dealer: W

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 95

♥ 1082

♦ AQJ8

♣ J654

South:

♠ KJ73

♥ AK5

♦ K93

♣ AK8

West North East South

AP2NT Pass 3NT Pass

Pass Pass

Board: 232

Dealer: E

Vul: NS

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AK8

♥ A954

♦ AQ42

♣ A10

South:

♠ QJ763

♥ QJ3

♦ 953

♣ J5

West North East South

AP2NT Pass

3♥ Pass 3♠ Pass

3NT Pass 4♠ Pass

Pass Pass

Board: 233

Dealer: W

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ 10432

♥ KQ763

♦ 106

♣ 95

South:

♠ A87

♥ A5

♦ AQ32

♣ AQJ8

West North East South

AP2NT Pass 3♣<sup>1</sup> Pass

3♦ Pass 3♠<sup>2</sup> Pass

3NT Pass Pass Pass

1. Stayman

2. SMOLEN



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 234      ♠ A3  
Dealer: E        ♥ J86  
Vul: None       ♦ AKQ65  
HCP: 20         ♣ AQ8

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 235      ♠ 973  
Dealer: W        ♥ 3  
Vul: NS         ♦ Q9742  
HCP: 5          ♣ K762

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 236      ♠ AQ53  
Dealer: E        ♥ K107  
Vul: EW         ♦ AK9  
HCP: 20         ♣ A32

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 237      ♠ 42  
Dealer: W        ♥ J1083  
Vul: None       ♦ K10642  
HCP: 4          ♣ 72

West Opens AP2NT.

You bid first.

Board: 238      ♠ A3  
Dealer: E        ♥ 102  
Vul: NS         ♦ AKQ63  
HCP: 21         ♣ AKJ5

East Opens AP2NT.  
West Bids 4♣ if possible.  
East Bids 4NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ J8765			AP2NT	Pass
Vul: None	♥ J86	♥ AK2	3♥	Pass	3♠	Pass
North HCP: 20	♦ AKQ65	♦ 104	3NT	Pass	Pass	Pass
South HCP: 8	♣ AQ8	♣ 974				
Contract: 3N N						

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 973	♠ AQ65	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 3	♥ AQ62	Pass	Pass		
North HCP: 5	♦ Q9742	♦ AK				
South HCP: 20	♣ K762	♣ J83				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ AQ53	♠ 4			AP2NT	Pass
Vul: EW	♥ K107	♥ AJ952	3♦	Pass	3♥	Pass
North HCP: 20	♦ AK9	♦ J82	3NT	Pass	4♥	Pass
South HCP: 7	♣ A32	♣ J985	Pass	Pass		
Contract: 4♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ QJ108	AP2NT	Pass	Pass	Pass
Vul: None	♥ J1083	♥ AK2				
North HCP: 4	♦ K10642	♦ J8				
South HCP: 20	♣ 72	♣ AKQ9				
Contract: 2N S						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ QJ4			AP2NT	Pass
Vul: NS	♥ 102	♥ KQ8	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>	Pass
North HCP: 21	♦ AKQ63	♦ J754	Pass	Pass		
South HCP: 11	♣ AKJ5	♣ Q73				
Contract: 4N N						

1. Gerber  
2. A=3 out of 4

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 234      ♠ J8765  
Dealer: E        ♥ AK2  
Vul: None        ♦ 104  
HCP: 8           ♣ 974

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 235      ♠ AQ65  
Dealer: W        ♥ AQ62  
Vul: NS          ♦ AK  
HCP: 20          ♣ J83

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 236      ♠ 4  
Dealer: E        ♥ AJ952  
Vul: EW        ♦ J82  
HCP: 7          ♣ J985

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 237      ♠ QJ108  
Dealer: W        ♥ AK2  
Vul: None        ♦ J8  
HCP: 20          ♣ AKQ9

West Opens AP2NT.

Partner bids first.

Board: 238      ♠ QJ4  
Dealer: E        ♥ KQ8  
Vul: NS          ♦ J754  
HCP: 11          ♣ Q73

East Opens AP2NT.  
West Bids 4♣ if possible.  
East Bids 4NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ J8765			AP2NT	Pass
Vul: None	♥ J86	♥ AK2	3♥	Pass	3♠	Pass
North HCP: 20	♦ AKQ65	♦ 104	3NT	Pass	Pass	Pass
South HCP: 8	♣ AQ8	♣ 974				
Contract: 3N N						

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 973	♠ AQ65	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 3	♥ AQ62	Pass	Pass		
North HCP: 5	♦ Q9742	♦ AK				
South HCP: 20	♣ K762	♣ J83				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ AQ53	♠ 4			AP2NT	Pass
Vul: EW	♥ K107	♥ AJ952	3♦	Pass	3♥	Pass
North HCP: 20	♦ AK9	♦ J82	3NT	Pass	4♥	Pass
South HCP: 7	♣ A32	♣ J985	Pass	Pass		
Contract: 4♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ QJ108	AP2NT	Pass	Pass	Pass
Vul: None	♥ J1083	♥ AK2				
North HCP: 4	♦ K10642	♦ J8				
South HCP: 20	♣ 72	♣ AKQ9				
Contract: 2N S						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ QJ4			AP2NT	Pass
Vul: NS	♥ 102	♥ KQ8	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>	Pass
North HCP: 21	♦ AKQ63	♦ J754	Pass	Pass		
South HCP: 11	♣ AKJ5	♣ Q73				
Contract: 4N N						

1. Gerber  
2. A=3 out of 4

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 239    ♠ KJ109  
Dealer: W     ♥ J102  
Vul: Both    ♦ 954  
HCP: 7        ♣ Q53

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 240    ♠ AKQ3  
Dealer: E     ♥ 75  
Vul: NS      ♦ AQJ4  
HCP: 21      ♣ KQ5

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 241    ♠ 8632  
Dealer: W     ♥ Q10652  
Vul: EW      ♦ Q2  
HCP: 8        ♣ A6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 242    ♠ AK1043  
Dealer: E     ♥ 109  
Vul: None    ♦ AK3  
HCP: 21      ♣ AK8

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 243    ♠ A108  
Dealer: W     ♥ Q8  
Vul: Both    ♦ J842  
HCP: 9        ♣ Q974

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ KJ109	♠ Q82	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J102	♥ AQ6	3♦	Pass	3NT	Pass
North HCP: 7	♦ 954	♦ AKQ10	Pass	Pass		
South HCP: 21	♣ Q53	♣ A92				
Contract: 3N S			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: E	♠ AKQ3	♠ J872			AP2NT	Pass
Vul: NS	♥ 75	♥ AK10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AQJ4	♦ 1096	4♠	Pass	Pass	Pass
South HCP: 8	♣ KQ5	♣ 876				
Contract: 4♠ N			1. Stayman			

Board: 241	North:	South:	West	North	East	South
Dealer: W	♠ 8632	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q10652	♥ AKJ9	3♥	Pass	4♥	Pass
North HCP: 8	♦ Q2	♦ 103	Pass	Pass		
South HCP: 20	♣ A6	♣ KQ84				
Contract: 4♥ S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: E	♠ AK1043	♠ Q5			AP2NT	Pass
Vul: None	♥ 109	♥ Q762	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK3	♦ Q542	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK8	♣ J75				
Contract: 3N N			1. Stayman			

Board: 243	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ QJ6	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q8	♥ AKJ	Pass	Pass		
North HCP: 9	♦ J842	♦ AK975				
South HCP: 21	♣ Q974	♣ K5				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 239    ♠ Q82  
Dealer: W     ♥ AQ6  
Vul: Both    ♦ AKQ10  
HCP: 21      ♣ A92

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 240    ♠ J872  
Dealer: E     ♥ AK10  
Vul: NS      ♦ 1096  
HCP: 8        ♣ 876

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 241    ♠ AK4  
Dealer: W     ♥ AKJ9  
Vul: EW      ♦ 103  
HCP: 20      ♣ KQ84

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 242    ♠ Q5  
Dealer: E     ♥ Q762  
Vul: None    ♦ Q542  
HCP: 7        ♣ J75

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 243    ♠ QJ6  
Dealer: W     ♥ AKJ  
Vul: Both    ♦ AK975  
HCP: 21      ♣ K5

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ KJ109	♠ Q82	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J102	♥ AQ6	3♦	Pass	3NT	Pass
North HCP: 7	♦ 954	♦ AKQ10	Pass	Pass		
South HCP: 21	♣ Q53	♣ A92				
Contract: 3N S			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: E	♠ AKQ3	♠ J872			AP2NT	Pass
Vul: NS	♥ 75	♥ AK10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AQJ4	♦ 1096	4♠	Pass	Pass	Pass
South HCP: 8	♣ KQ5	♣ 876				
Contract: 4♠ N			1. Stayman			

Board: 241	North:	South:	West	North	East	South
Dealer: W	♠ 8632	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q10652	♥ AKJ9	3♥	Pass	4♥	Pass
North HCP: 8	♦ Q2	♦ 103	Pass	Pass		
South HCP: 20	♣ A6	♣ KQ84				
Contract: 4♥ S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: E	♠ AK1043	♠ Q5			AP2NT	Pass
Vul: None	♥ 109	♥ Q762	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK3	♦ Q542	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK8	♣ J75				
Contract: 3N N			1. Stayman			

Board: 243	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ QJ6	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q8	♥ AKJ	Pass	Pass		
North HCP: 9	♦ J842	♦ AK975				
South HCP: 21	♣ Q974	♣ K5				
Contract: 3N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 244  
Dealer: E  
Vul: None  
HCP: 20

♠ K94  
♥ KQJ  
♦ AQJ5  
♣ A52

East Opens AP2NT.

Partner bids first.

Board: 245  
Dealer: W  
Vul: Both  
HCP: 8

♠ Q9765  
♥ A852  
♦ Q76  
♣ 10

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 246  
Dealer: E  
Vul: None  
HCP: 21

♠ A1052  
♥ AJ83  
♦ AK3  
♣ KQ

East Opens AP2NT.

West Bids 4♣ if possible.

East Bids 4NT if possible.

Partner bids first.

Board: 247  
Dealer: W  
Vul: EW  
HCP: 7

♠ 2  
♥ J95  
♦ KQJ109  
♣ 7652

West Opens AP2NT.

East Bids 3NT if possible.

You bid first.

Board: 248  
Dealer: E  
Vul: EW  
HCP: 21

♠ KQ8  
♥ AQ  
♦ KJ108  
♣ AQ74

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 244	North:	South:	West	North	East	South
Dealer: E	♠ K94	♠ Q753			AP2NT	Pass
Vul: None	♥ KQJ	♥ 53				
North HCP: 20	♦ AQJ5	♦ 732	Pass	Pass		
South HCP: 4	♣ A52	♣ Q643				
Contract: 2N N						

Board: 245	North:	South:	West	North	East	South
Dealer: W	♠ Q9765	♠ A32	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ A852	♥ KJ43	3♥	Pass	4♥	Pass
North HCP: 8	♦ Q76	♦ A4	Pass	Pass		
South HCP: 21	♣ 10	♣ AKQ6				
Contract: 4♥ S			1. Stayman			

Board: 246	North:	South:	West	North	East	South
Dealer: E	♠ A1052	♠ KQ6			AP2NT	Pass
Vul: None	♥ AJ83	♥ 1074	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>	Pass
North HCP: 21	♦ AK3	♦ J95	Pass	Pass		
South HCP: 11	♣ KQ	♣ AJ85				
Contract: 4N N			1. Gerber			
			2. A=3 out of 4			

Board: 247	North:	South:	West	North	East	South
Dealer: W	♠ 2	♠ AK6	AP2NT	Pass	3NT	Pass
Vul: EW	♥ J95	♥ AQ103	Pass	Pass		
North HCP: 7	♦ KQJ109	♦ A42				
South HCP: 21	♣ 7652	♣ KJ3				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ 9652			AP2NT	Pass
Vul: EW	♥ AQ	♥ KJ7	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KJ108	♦ 9762	3NT	Pass	Pass	Pass
South HCP: 7	♣ AQ74	♣ K10				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 244      ♠ Q753  
Dealer: E        ♥ 53  
Vul: None       ♦ 732  
HCP: 4           ♣ Q643

East Opens AP2NT.

You bid first.

Board: 245      ♠ A32  
Dealer: W        ♥ KJ43  
Vul: Both        ♦ A4  
HCP: 21          ♣ AKQ6

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 246      ♠ KQ6  
Dealer: E        ♥ 1074  
Vul: None       ♦ J95  
HCP: 11          ♣ AJ85

East Opens AP2NT.

West Bids 4♣ if possible.

East Bids 4NT if possible.

You bid first.

Board: 247      ♠ AK6  
Dealer: W        ♥ AQ103  
Vul: EW         ♦ A42  
HCP: 21          ♣ KJ3

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

Board: 248      ♠ 9652  
Dealer: E        ♥ KJ7  
Vul: EW         ♦ 9762  
HCP: 7           ♣ K10

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 244	North:	South:	West	North	East	South
Dealer: E	♠ K94	♠ Q753			AP2NT	Pass
Vul: None	♥ KQJ	♥ 53				
North HCP: 20	♦ AQJ5	♦ 732	Pass	Pass		
South HCP: 4	♣ A52	♣ Q643				
Contract: 2N N						

Board: 245	North:	South:	West	North	East	South
Dealer: W	♠ Q9765	♠ A32	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ A852	♥ KJ43	3♥	Pass	4♥	Pass
North HCP: 8	♦ Q76	♦ A4	Pass	Pass		
South HCP: 21	♣ 10	♣ AKQ6				
Contract: 4♥ S			1. Stayman			

Board: 246	North:	South:	West	North	East	South
Dealer: E	♠ A1052	♠ KQ6			AP2NT	Pass
Vul: None	♥ AJ83	♥ 1074	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>	Pass
North HCP: 21	♦ AK3	♦ J95	Pass	Pass		
South HCP: 11	♣ KQ	♣ AJ85				
Contract: 4N N			1. Gerber			
			2. A=3 out of 4			

Board: 247	North:	South:	West	North	East	South
Dealer: W	♠ 2	♠ AK6	AP2NT	Pass	3NT	Pass
Vul: EW	♥ J95	♥ AQ103	Pass	Pass		
North HCP: 7	♦ KQJ109	♦ A42				
South HCP: 21	♣ 7652	♣ KJ3				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ 9652			AP2NT	Pass
Vul: EW	♥ AQ	♥ KJ7	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KJ108	♦ 9762	3NT	Pass	Pass	Pass
South HCP: 7	♣ AQ74	♣ K10				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 249      ♠ 107652  
Dealer: W        ♥ K1098  
Vul: Both        ♦ —  
HCP: 6           ♣ K872

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♣ if possible.  
West Bids 4♦ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 250      ♠ KJ10  
Dealer: E        ♥ AK92  
Vul: NS         ♦ AJ107  
HCP: 20         ♣ A2

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 251      ♠ QJ5  
Dealer: W        ♥ 107  
Vul: EW         ♦ AJ5  
HCP: 10         ♣ Q10854

West Opens AP2NT.  
East Bids 3NT if possible.  
You bid first.

Board: 252      ♠ A3  
Dealer: E        ♥ KQ5  
Vul: Both        ♦ A9542  
HCP: 20         ♣ AK8

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 253

Dealer: W

Vul: None

HCP: 7

♠ 943

♥ QJ52

♦ K75

♣ J92

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 249

Dealer: W

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♠ S

North:

♠ 107652

♥ K1098

♦ —

♣ K872

South:

♠ AK4

♥ J62

♦ AK5

♣ AQ94

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3♥ <sup>2</sup>	Pass
3♠	Pass	4♣ <sup>3</sup>	Pass
4♦ <sup>4</sup>	Pass	4♠	Pass
Pass	Pass		

1. Stayman

2. SMOLEN

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 250

Dealer: E

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ KJ10

♥ AK92

♦ AJ107

♣ A2

South:

♠ Q92

♥ J1074

♦ 652

♣ K98

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
4♥	Pass	Pass	Pass

1. Stayman

Board: 251

Dealer: W

Vul: EW

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ QJ5

♥ 107

♦ AJ5

♣ Q10854

South:

♠ A3

♥ AQ652

♦ K74

♣ AKJ

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 252

Dealer: E

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ A3

♥ KQ5

♦ A9542

♣ AK8

South:

♠ 108652

♥ 1072

♦ KQ6

♣ 96

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
3NT	Pass	Pass	Pass

Board: 253

Dealer: W

Vul: None

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 943

♥ QJ52

♦ K75

♣ J92

South:

♠ A108

♥ A3

♦ AQ98

♣ AK65

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 249      ♠ AK4  
Dealer: W        ♥ J62  
Vul: Both        ♦ AK5  
HCP: 21         ♣ AQ94

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♣ if possible.  
West Bids 4♦ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 250      ♠ Q92  
Dealer: E        ♥ J1074  
Vul: NS         ♦ 652  
HCP: 6          ♣ K98

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 251      ♠ A3  
Dealer: W        ♥ AQ652  
Vul: EW         ♦ K74  
HCP: 21         ♣ AKJ

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 252      ♠ 108652  
Dealer: E        ♥ 1072  
Vul: Both        ♦ KQ6  
HCP: 5          ♣ 96

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.



Board: 253  
Dealer: W  
Vul: None  
HCP: 21

♠ A108  
♥ A3  
♦ AQ98  
♣ AK65

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 249			West	North	East	South
Dealer: W	North:	South:	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♠ 107652	♠ AK4	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 6	♥ K1098	♥ J62	3♠	Pass	4♣ <sup>3</sup>	Pass
South HCP: 21	♦ —	♦ AK5	4♦ <sup>4</sup>	Pass	4♠	Pass
Contract: 4♠ S	♣ K872	♣ AQ94	Pass	Pass		
			1. Stayman			
			2. SMOLEN			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			

Board: 250			West	North	East	South
Dealer: E	North:	South:			AP2NT	Pass
Vul: NS	♠ KJ10	♠ Q92	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♥ AK92	♥ J1074	4♥	Pass	Pass	Pass
South HCP: 6	♦ AJ107	♦ 652				
Contract: 4♥ N	♣ A2	♣ K98	1. Stayman			

Board: 251			West	North	East	South
Dealer: W	North:	South:	AP2NT	Pass	3NT	Pass
Vul: EW	♠ QJ5	♠ A3	Pass	Pass		
North HCP: 10	♥ 107	♥ AQ652				
South HCP: 21	♦ AJ5	♦ K74				
Contract: 3N S	♣ Q10854	♣ AKJ				

Board: 252			West	North	East	South
Dealer: E	North:	South:			AP2NT	Pass
Vul: Both	♠ A3	♠ 108652	3♥	Pass	3♠	Pass
North HCP: 20	♥ KQ5	♥ 1072	3NT	Pass	Pass	Pass
South HCP: 5	♦ A9542	♦ KQ6				
Contract: 3N N	♣ AK8	♣ 96				

Board: 253			West	North	East	South
Dealer: W	North:	South:	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♠ 943	♠ A108	3♦	Pass	3NT	Pass
North HCP: 7	♥ QJ52	♥ A3	Pass	Pass		
South HCP: 21	♦ K75	♦ AQ98				
Contract: 3N S	♣ J92	♣ AK65	1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 254	♠ AK1098	East Opens AP2NT.
Dealer: E	♥ AK7	West Bids 3NT if possible.
Vul: Both	♦ 86	
HCP: 21	♣ AQJ	Partner bids first.

Board: 255	♠ 98	West Opens AP2NT.
Dealer: W	♥ AJ42	East Bids 3♣ if possible.
Vul: None	♦ 96	West Bids 3♠ if possible.
HCP: 6	♣ J10983	East Bids 3NT if possible.
		You bid first.

Board: 256	♠ AJ95	East Opens AP2NT.
Dealer: E	♥ J75	West Bids 3NT if possible.
Vul: NS	♦ AK85	
HCP: 20	♣ AK	Partner bids first.

Board: 257	♠ Q9	West Opens AP2NT.
Dealer: W	♥ Q854	East Bids 3♣ if possible.
Vul: Both	♦ Q73	West Bids 3♥ if possible.
HCP: 8	♣ Q1097	East Bids 4♥ if possible.
		You bid first.

Board: 258	♠ AKJ5	East Opens AP2NT.
Dealer: E	♥ AQ2	West Bids 3♦ if possible.
Vul: None	♦ Q97	East Bids 3♥ if possible.
HCP: 20	♣ A84	West Bids 4♥ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 254	North:	South:	West	North	East	South
Dealer: E	♠ AK1098	♠ Q2			AP2NT	Pass
Vul: Both	♥ AK7	♥ 92				
North HCP: 21	♦ 86	♦ K9754	3NT	Pass	Pass	Pass
South HCP: 5	♣ AQJ	♣ 6532				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ AQJ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ AJ42	♥ Q106	3♠	Pass	3NT	Pass
North HCP: 6	♦ 96	♦ KJ8	Pass	Pass		
South HCP: 20	♣ J10983	♣ AK5				
Contract: 3N S			1. Stayman			

Board: 256	North:	South:	West	North	East	South
Dealer: E	♠ AJ95	♠ Q2			AP2NT	Pass
Vul: NS	♥ J75	♥ Q84				
North HCP: 20	♦ AK85	♦ J10943	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK	♣ Q105				
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ J10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q854	♥ AK1073	3♥	Pass	4♥	Pass
North HCP: 8	♦ Q73	♦ AJ8	Pass	Pass		
South HCP: 20	♣ Q1097	♣ AK8				
Contract: 4♥ S			1. Stayman			

Board: 258	North:	South:	West	North	East	South
Dealer: E	♠ AKJ5	♠ 1032			AP2NT	Pass
Vul: None	♥ AQ2	♥ KJ876	3♦	Pass	3♥	Pass
North HCP: 20	♦ Q97	♦ J	4♥	Pass	Pass	Pass
South HCP: 9	♣ A84	♣ KJ103				
Contract: 4♥ N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 254      ♠ Q2  
Dealer: E        ♥ 92  
Vul: Both       ♦ K9754  
HCP: 5          ♣ 6532

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 255      ♠ AQJ7  
Dealer: W        ♥ Q106  
Vul: None       ♦ KJ8  
HCP: 20         ♣ AK5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 256      ♠ Q2  
Dealer: E        ♥ Q84  
Vul: NS          ♦ J10943  
HCP: 7          ♣ Q105

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 257      ♠ J10  
Dealer: W        ♥ AK1073  
Vul: Both       ♦ AJ8  
HCP: 20         ♣ AK8

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

Board: 258      ♠ 1032  
Dealer: E        ♥ KJ876  
Vul: None       ♦ J  
HCP: 9          ♣ KJ103

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 254	North:	South:	West	North	East	South
Dealer: E	♠ AK1098	♠ Q2			AP2NT	Pass
Vul: Both	♥ AK7	♥ 92				
North HCP: 21	♦ 86	♦ K9754	3NT	Pass	Pass	Pass
South HCP: 5	♣ AQJ	♣ 6532				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ AQJ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ AJ42	♥ Q106	3♠	Pass	3NT	Pass
North HCP: 6	♦ 96	♦ KJ8	Pass	Pass		
South HCP: 20	♣ J10983	♣ AK5				
Contract: 3N S			1. Stayman			

Board: 256	North:	South:	West	North	East	South
Dealer: E	♠ AJ95	♠ Q2			AP2NT	Pass
Vul: NS	♥ J75	♥ Q84				
North HCP: 20	♦ AK85	♦ J10943	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK	♣ Q105				
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ J10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q854	♥ AK1073	3♥	Pass	4♥	Pass
North HCP: 8	♦ Q73	♦ AJ8	Pass	Pass		
South HCP: 20	♣ Q1097	♣ AK8				
Contract: 4♥ S			1. Stayman			

Board: 258	North:	South:	West	North	East	South
Dealer: E	♠ AKJ5	♠ 1032			AP2NT	Pass
Vul: None	♥ AQ2	♥ KJ876	3♦	Pass	3♥	Pass
North HCP: 20	♦ Q97	♦ J	4♥	Pass	Pass	Pass
South HCP: 9	♣ A84	♣ KJ103				
Contract: 4♥ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 259      ♠ 632  
Dealer: W        ♥ KQ52  
Vul: NS         ♦ KJ85  
HCP: 9          ♣ 104

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 260      ♠ KJ9  
Dealer: E        ♥ AQ7  
Vul: EW         ♦ AJ4  
HCP: 21        ♣ AQ72

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 261      ♠ AJ1097  
Dealer: W        ♥ 43  
Vul: None       ♦ 95  
HCP: 10        ♣ KQ96

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 262      ♠ AK7  
Dealer: E        ♥ AK72  
Vul: NS         ♦ AK2  
HCP: 21        ♣ 1092

East Opens AP2NT.  
Partner bids first.

Board: 263      ♠ 9732  
Dealer: W        ♥ 76  
Vul: NS         ♦ J543  
HCP: 4          ♣ K62

West Opens AP2NT.  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: W	♠ 632	♠ Q7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ KQ52	♥ A107	3♦	Pass	3NT	Pass
North HCP: 9	♦ KJ85	♦ AQ9	Pass	Pass		
South HCP: 20	♣ 104	♣ AKJ63	1. Stayman			
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ Q4			AP2NT	Pass
Vul: EW	♥ AQ7	♥ K10954	3♦	Pass	3♥	Pass
North HCP: 21	♦ AJ4	♦ Q92	3NT	Pass	4♥	Pass
South HCP: 8	♣ AQ72	♣ J64	Pass	Pass		
Contract: 4♥ N						

Board: 261	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ KQ6	AP2NT	Pass	3♥	Pass
Vul: None	♥ 43	♥ AJ8	3♠	Pass	3NT	Pass
North HCP: 10	♦ 95	♦ AK7	4♠	Pass	Pass	Pass
South HCP: 21	♣ KQ96	♣ A1072				
Contract: 4♠ S						

Board: 262	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ 96			AP2NT	Pass
Vul: NS	♥ AK72	♥ 1063	Pass	Pass		
North HCP: 21	♦ AK2	♦ Q863				
South HCP: 4	♣ 1092	♣ Q754				
Contract: 2N N						

Board: 263	North:	South:	West	North	East	South
Dealer: W	♠ 9732	♠ AQ	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 76	♥ AJ95				
North HCP: 4	♦ J543	♦ AQ				
South HCP: 20	♣ K62	♣ QJ1093				
Contract: 2N S						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 259      ♠ Q7  
Dealer: W        ♥ A107  
Vul: NS         ♦ AQ9  
HCP: 20         ♣ AKJ63

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 260      ♠ Q4  
Dealer: E        ♥ K10954  
Vul: EW         ♦ Q92  
HCP: 8           ♣ J64

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 261      ♠ KQ6  
Dealer: W        ♥ AJ8  
Vul: None       ♦ AK7  
HCP: 21         ♣ A1072

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 262      ♠ 96  
Dealer: E        ♥ 1063  
Vul: NS         ♦ Q863  
HCP: 4           ♣ Q754

East Opens AP2NT.  
You bid first.

Board: 263      ♠ AQ  
Dealer: W        ♥ AJ95  
Vul: NS         ♦ AQ  
HCP: 20         ♣ QJ1093

West Opens AP2NT.  
Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: W	♠ 632	♠ Q7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ KQ52	♥ A107	3♦	Pass	3NT	Pass
North HCP: 9	♦ KJ85	♦ AQ9	Pass	Pass		
South HCP: 20	♣ 104	♣ AKJ63	1. Stayman			
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ Q4			AP2NT	Pass
Vul: EW	♥ AQ7	♥ K10954	3♦	Pass	3♥	Pass
North HCP: 21	♦ AJ4	♦ Q92	3NT	Pass	4♥	Pass
South HCP: 8	♣ AQ72	♣ J64	Pass	Pass		
Contract: 4♥ N						

Board: 261	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ KQ6	AP2NT	Pass	3♥	Pass
Vul: None	♥ 43	♥ AJ8	3♠	Pass	3NT	Pass
North HCP: 10	♦ 95	♦ AK7	4♠	Pass	Pass	Pass
South HCP: 21	♣ KQ96	♣ A1072				
Contract: 4♠ S						

Board: 262	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ 96			AP2NT	Pass
Vul: NS	♥ AK72	♥ 1063	Pass	Pass		
North HCP: 21	♦ AK2	♦ Q863				
South HCP: 4	♣ 1092	♣ Q754				
Contract: 2N N						

Board: 263	North:	South:	West	North	East	South
Dealer: W	♠ 9732	♠ AQ	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 76	♥ AJ95				
North HCP: 4	♦ J543	♦ AQ				
South HCP: 20	♣ K62	♣ QJ1093				
Contract: 2N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 264      ♠ KJ  
Dealer: E        ♥ AQ98  
Vul: EW        ♦ K1052  
HCP: 21        ♣ AKJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 265      ♠ Q732  
Dealer: W        ♥ K854  
Vul: Both       ♦ 10  
HCP: 10        ♣ KQ62

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♥ if possible.

You bid first.

Board: 266      ♠ AKJ  
Dealer: E        ♥ AQ  
Vul: None       ♦ AQ874  
HCP: 20        ♣ 1042

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 267      ♠ 962  
Dealer: W        ♥ K1097  
Vul: EW        ♦ J97  
HCP: 5        ♣ J95

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 268

Dealer: E

Vul: Both

HCP: 20

♠ KQ7

♥ AK2

♦ A1082

♣ A95

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ 10982			AP2NT	Pass
Vul: EW	♥ AQ98	♥ K103	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ K1052	♦ J8	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKJ	♣ Q982	1. Stayman			
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: W	♠ Q732	♠ KJ6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K854	♥ AQJ6	3♥	Pass	3♠ <sup>2</sup>	Pass
North HCP: 10	♦ 10	♦ AQ93	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>	Pass
South HCP: 21	♣ KQ62	♣ A3	6♥	Pass	Pass	Pass
Contract: 6♥ S			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 266	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ 963			AP2NT	Pass
Vul: None	♥ AQ	♥ J96				
North HCP: 20	♦ AQ874	♦ K109	3NT	Pass	Pass	Pass
South HCP: 9	♣ 1042	♣ AJ97				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: W	♠ 962	♠ AJ53	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K1097	♥ A642	3♥	Pass	4♥	Pass
North HCP: 5	♦ J97	♦ AK2	Pass	Pass		
South HCP: 20	♣ J95	♣ A2	1. Stayman			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: E	♠ KQ7	♠ A862			AP2NT	Pass
Vul: Both	♥ AK2	♥ 107	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A1082	♦ 965	3NT	Pass	Pass	Pass
South HCP: 5	♣ A95	♣ J1083	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 264      ♠ 10982  
Dealer: E        ♥ K103  
Vul: EW        ♦ J8  
HCP: 6         ♣ Q982

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 265      ♠ KJ6  
Dealer: W        ♥ AQJ6  
Vul: Both       ♦ AQ93  
HCP: 21        ♣ A3

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♥ if possible.

Partner bids first.

Board: 266      ♠ 963  
Dealer: E        ♥ J96  
Vul: None       ♦ K109  
HCP: 9         ♣ AJ97

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 267      ♠ AJ53  
Dealer: W        ♥ A642  
Vul: EW        ♦ AK2  
HCP: 20        ♣ A2

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 268      ♠ A862  
Dealer: E        ♥ 107  
Vul: Both        ♦ 965  
HCP: 5           ♣ J1083

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ 10982			AP2NT	Pass
Vul: EW	♥ AQ98	♥ K103	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ K1052	♦ J8	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKJ	♣ Q982	1. Stayman			
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: W	♠ Q732	♠ KJ6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K854	♥ AQJ6	3♥	Pass	3♠ <sup>2</sup>	Pass
North HCP: 10	♦ 10	♦ AQ93	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>	Pass
South HCP: 21	♣ KQ62	♣ A3	6♥	Pass	Pass	Pass
Contract: 6♥ S			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 266	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ 963			AP2NT	Pass
Vul: None	♥ AQ	♥ J96				
North HCP: 20	♦ AQ874	♦ K109	3NT	Pass	Pass	Pass
South HCP: 9	♣ 1042	♣ AJ97				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: W	♠ 962	♠ AJ53	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K1097	♥ A642	3♥	Pass	4♥	Pass
North HCP: 5	♦ J97	♦ AK2	Pass	Pass		
South HCP: 20	♣ J95	♣ A2	1. Stayman			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: E	♠ KQ7	♠ A862			AP2NT	Pass
Vul: Both	♥ AK2	♥ 107	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A1082	♦ 965	3NT	Pass	Pass	Pass
South HCP: 5	♣ A95	♣ J1083	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 269    ♠ Q84  
Dealer: W     ♥ J875  
Vul: NS       ♦ Q53  
HCP: 7        ♣ Q108

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 270    ♠ KQJ  
Dealer: E     ♥ A104  
Vul: Both     ♦ K63  
HCP: 20       ♣ AK73

East Opens AP2NT.

Partner bids first.

Board: 271    ♠ 9632  
Dealer: W     ♥ Q3  
Vul: None     ♦ A43  
HCP: 7        ♣ J732

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 272    ♠ AK5  
Dealer: E     ♥ K543  
Vul: NS       ♦ AJ  
HCP: 21       ♣ KQJ4

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.

Partner bids first.

Board: 273    ♠ J962  
Dealer: W     ♥ A8632  
Vul: EW       ♦ Q  
HCP: 8        ♣ J72

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 269	North:	South:	West	North	East	South
Dealer: W	♠ Q84	♠ A76	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J875	♥ A103	3♦	Pass	3NT	Pass
North HCP: 7	♦ Q53	♦ AKJ6	Pass	Pass		
South HCP: 20	♣ Q108	♣ A75				
Contract: 3N S			1. Stayman			

Board: 270	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 762			AP2NT	Pass
Vul: Both	♥ A104	♥ 76				
North HCP: 20	♦ K63	♦ 97542	Pass	Pass		
South HCP: 1	♣ AK73	♣ J102				
Contract: 2N N						

Board: 271	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ AJ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q3	♥ K8752	3♥	Pass	3NT	Pass
North HCP: 7	♦ A43	♦ KQJ	Pass	Pass		
South HCP: 21	♣ J732	♣ AK				
Contract: 3N S			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 10987			AP2NT	Pass
Vul: NS	♥ K543	♥ Q	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AJ	♦ KQ108	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ KQJ4	♣ A987				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 273	North:	South:	West	North	East	South
Dealer: W	♠ J962	♠ AK54	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A8632	♥ KJ5	3♠	Pass	6♠	Pass
North HCP: 8	♦ Q	♦ A7	Pass	X	Pass	Pass
South HCP: 20	♣ J72	♣ KQ54	Pass			
Contract: 6♠X S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 269    ♠ A76  
Dealer: W     ♥ A103  
Vul: NS       ♦ AKJ6  
HCP: 20       ♣ A75

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 270    ♠ 762  
Dealer: E     ♥ 76  
Vul: Both     ♦ 97542  
HCP: 1       ♣ J102

East Opens AP2NT.

You bid first.

Board: 271    ♠ AJ10  
Dealer: W     ♥ K8752  
Vul: None     ♦ KQJ  
HCP: 21       ♣ AK

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 272    ♠ 10987  
Dealer: E     ♥ Q  
Vul: NS       ♦ KQ108  
HCP: 11       ♣ A987

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4NT if possible.

You bid first.

Board: 273    ♠ AK54  
Dealer: W     ♥ KJ5  
Vul: EW       ♦ A7  
HCP: 20       ♣ KQ54

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 269	North:	South:	West	North	East	South
Dealer: W	♠ Q84	♠ A76	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J875	♥ A103	3♦	Pass	3NT	Pass
North HCP: 7	♦ Q53	♦ AKJ6	Pass	Pass		
South HCP: 20	♣ Q108	♣ A75				
Contract: 3N S			1. Stayman			

Board: 270	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 762			AP2NT	Pass
Vul: Both	♥ A104	♥ 76				
North HCP: 20	♦ K63	♦ 97542	Pass	Pass		
South HCP: 1	♣ AK73	♣ J102				
Contract: 2N N						

Board: 271	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ AJ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q3	♥ K8752	3♥	Pass	3NT	Pass
North HCP: 7	♦ A43	♦ KQJ	Pass	Pass		
South HCP: 21	♣ J732	♣ AK				
Contract: 3N S			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 10987			AP2NT	Pass
Vul: NS	♥ K543	♥ Q	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AJ	♦ KQ108	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ KQJ4	♣ A987				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 273	North:	South:	West	North	East	South
Dealer: W	♠ J962	♠ AK54	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A8632	♥ KJ5	3♠	Pass	6♠	Pass
North HCP: 8	♦ Q	♦ A7	Pass	X	Pass	Pass
South HCP: 20	♣ J72	♣ KQ54	Pass			
Contract: 6♠X S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 274	♠ KJ74	East Opens AP2NT.
Dealer: E	♥ AKQ7	West Bids 3NT if possible.
Vul: NS	♦ K4	
HCP: 20	♣ A108	Partner bids first.

Board: 275	♠ K10743	West Opens AP2NT.
Dealer: W	♥ A94	East Bids 3♥ if possible.
Vul: EW	♦ 108	West Bids 3♠ if possible.
HCP: 8	♣ J92	East Bids 3NT if possible.
		You bid first.

Board: 276	♠ K104	East Opens AP2NT.
Dealer: E	♥ AK105	West Bids 3♣ if possible.
Vul: Both	♦ AQ	East Bids 3♥ if possible.
HCP: 21	♣ AJ109	West Bids 3NT if possible.
		Partner bids first.

Board: 277	♠ 54	West Opens AP2NT.
Dealer: W	♥ A97	East Bids 3NT if possible.
Vul: NS	♦ KJ107	
HCP: 8	♣ 9742	You bid first.

Board: 278	♠ KJ83	East Opens AP2NT.
Dealer: E	♥ K5	West Bids 3NT if possible.
Vul: EW	♦ AKQ83	
HCP: 20	♣ A9	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 274	North:	South:	West	North	East	South
Dealer: E	♠ KJ74	♠ A85			AP2NT	Pass
Vul: NS	♥ AKQ7	♥ 6				
North HCP: 20	♦ K4	♦ J982	3NT	Pass	Pass	Pass
South HCP: 6	♣ A108	♣ J9743				
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: W	♠ K10743	♠ A9	AP2NT	Pass	3♥	Pass
Vul: EW	♥ A94	♥ KJ63	3♠	Pass	3NT	Pass
North HCP: 8	♦ 108	♦ AK75	Pass	Pass		
South HCP: 20	♣ J92	♣ KQ3				
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: E	♠ K104	♠ Q872			AP2NT	Pass
Vul: Both	♥ AK105	♥ J3	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ	♦ J108	3NT	Pass	Pass	Pass
South HCP: 6	♣ AJ109	♣ Q753				
Contract: 3N N			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: W	♠ 54	♠ Q63	AP2NT	Pass	3NT	Pass
Vul: NS	♥ A97	♥ QJ8	Pass	Pass		
North HCP: 8	♦ KJ107	♦ AQ8				
South HCP: 20	♣ 9742	♣ AKQ3				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: E	♠ KJ83	♠ Q9			AP2NT	Pass
Vul: EW	♥ K5	♥ Q83	3NT	Pass	Pass	Pass
North HCP: 20	♦ AKQ83	♦ J1042				
South HCP: 8	♣ A9	♣ K874				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 274	♠ A85	East Opens AP2NT.
Dealer: E	♥ 6	West Bids 3NT if possible.
Vul: NS	♦ J982	
HCP: 6	♣ J9743	You bid first.

Board: 275	♠ A9	West Opens AP2NT.
Dealer: W	♥ KJ63	East Bids 3♥ if possible.
Vul: EW	♦ AK75	West Bids 3♠ if possible.
HCP: 20	♣ KQ3	East Bids 3NT if possible.
		Partner bids first.

Board: 276	♠ Q872	East Opens AP2NT.
Dealer: E	♥ J3	West Bids 3♣ if possible.
Vul: Both	♦ J108	East Bids 3♥ if possible.
HCP: 6	♣ Q753	West Bids 3NT if possible.
		You bid first.

Board: 277	♠ Q63	West Opens AP2NT.
Dealer: W	♥ QJ8	East Bids 3NT if possible.
Vul: NS	♦ AQ8	
HCP: 20	♣ AKQ3	Partner bids first.

Board: 278	♠ Q9	East Opens AP2NT.
Dealer: E	♥ Q83	West Bids 3NT if possible.
Vul: EW	♦ J1042	
HCP: 8	♣ K874	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 274	North:	South:	West	North	East	South
Dealer: E	♠ KJ74	♠ A85			AP2NT	Pass
Vul: NS	♥ AKQ7	♥ 6				
North HCP: 20	♦ K4	♦ J982	3NT	Pass	Pass	Pass
South HCP: 6	♣ A108	♣ J9743				
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: W	♠ K10743	♠ A9	AP2NT	Pass	3♥	Pass
Vul: EW	♥ A94	♥ KJ63	3♠	Pass	3NT	Pass
North HCP: 8	♦ 108	♦ AK75	Pass	Pass		
South HCP: 20	♣ J92	♣ KQ3				
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: E	♠ K104	♠ Q872			AP2NT	Pass
Vul: Both	♥ AK105	♥ J3	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ	♦ J108	3NT	Pass	Pass	Pass
South HCP: 6	♣ AJ109	♣ Q753				
Contract: 3N N			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: W	♠ 54	♠ Q63	AP2NT	Pass	3NT	Pass
Vul: NS	♥ A97	♥ QJ8	Pass	Pass		
North HCP: 8	♦ KJ107	♦ AQ8				
South HCP: 20	♣ 9742	♣ AKQ3				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: E	♠ KJ83	♠ Q9			AP2NT	Pass
Vul: EW	♥ K5	♥ Q83	3NT	Pass	Pass	Pass
North HCP: 20	♦ AKQ83	♦ J1042				
South HCP: 8	♣ A9	♣ K874				
Contract: 3N N						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 279	♠ 754	West Opens AP2NT.
Dealer: W	♥ 98	East Bids 3NT if possible.
Vul: Both	♦ 985	
HCP: 7	♣ AQJ92	You bid first.

Board: 280	♠ A953	East Opens AP2NT.
Dealer: E	♥ AK63	
Vul: None	♦ AK	Partner bids first.
HCP: 21	♣ K82	

Board: 281	♠ J103	West Opens AP2NT.
Dealer: W	♥ A102	East Bids 4♣ if possible.
Vul: EW	♦ KQJ98	West Bids 4NT if possible.
HCP: 11	♣ 64	East Bids 6NT if possible.
		You bid first.

Board: 282	♠ K5	East Opens AP2NT.
Dealer: E	♥ AK95	West Bids 3♥ if possible.
Vul: Both	♦ KQ4	East Bids 3♠ if possible.
HCP: 20	♣ AJ105	West Bids 4♠ if possible.
		Partner bids first.

Board: 283	♠ K8	West Opens AP2NT.
Dealer: W	♥ AJ75	East Bids 3♣ if possible.
Vul: None	♦ J654	West Bids 3♦ if possible.
HCP: 11	♣ Q102	East Bids 4NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 279

Dealer: W

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 754

♥ 98

♦ 985

♣ AQJ92

South:

♠ A10

♥ A1076

♦ AKQ10

♣ K87

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 280

Dealer: E

Vul: None

North HCP: 21

South HCP: 1

Contract: 2N N

North:

♠ A953

♥ AK63

♦ AK

♣ K82

South:

♠ J64

♥ 97

♦ 106432

♣ 754

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 281

Dealer: W

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ J103

♥ A102

♦ KQJ98

♣ 64

South:

♠ AK942

♥ K75

♦ A53

♣ AQ

West	North	East	South
AP2NT	Pass	4♣ <sup>1</sup>	Pass
4NT <sup>2</sup>	Pass	6NT	Pass
Pass	Pass		

1. Gerber

2. A=3 out of 4

Board: 282

Dealer: E

Vul: Both

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ K5

♥ AK95

♦ KQ4

♣ AJ105

South:

♠ Q10862

♥ Q

♦ A1062

♣ Q32

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
4♠	Pass	Pass	Pass

Board: 283

Dealer: W

Vul: None

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ K8

♥ AJ75

♦ J654

♣ Q102

South:

♠ A3

♥ Q63

♦ AQ83

♣ AKJ9

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 279	♠ A10	West Opens AP2NT.
Dealer: W	♥ A1076	East Bids 3NT if possible.
Vul: Both	♦ AKQ10	
HCP: 20	♣ K87	Partner bids first.

Board: 280	♠ J64	East Opens AP2NT.
Dealer: E	♥ 97	
Vul: None	♦ 106432	You bid first.
HCP: 1	♣ 754	

Board: 281	♠ AK942	West Opens AP2NT.
Dealer: W	♥ K75	East Bids 4♣ if possible.
Vul: EW	♦ A53	West Bids 4NT if possible.
HCP: 20	♣ AQ	East Bids 6NT if possible.
		Partner bids first.

Board: 282	♠ Q10862	East Opens AP2NT.
Dealer: E	♥ Q	West Bids 3♥ if possible.
Vul: Both	♦ A1062	East Bids 3♠ if possible.
HCP: 10	♣ Q32	West Bids 4♠ if possible.
		You bid first.

Board: 283	♠ A3	West Opens AP2NT.
Dealer: W	♥ Q63	East Bids 3♣ if possible.
Vul: None	♦ AQ83	West Bids 3♦ if possible.
HCP: 20	♣ AKJ9	East Bids 4NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 279

Dealer: W

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 754

♥ 98

♦ 985

♣ AQJ92

South:

♠ A10

♥ A1076

♦ AKQ10

♣ K87

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 280

Dealer: E

Vul: None

North HCP: 21

South HCP: 1

Contract: 2N N

North:

♠ A953

♥ AK63

♦ AK

♣ K82

South:

♠ J64

♥ 97

♦ 106432

♣ 754

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 281

Dealer: W

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ J103

♥ A102

♦ KQJ98

♣ 64

South:

♠ AK942

♥ K75

♦ A53

♣ AQ

West	North	East	South
AP2NT	Pass	4♣ <sup>1</sup>	Pass
4NT <sup>2</sup>	Pass	6NT	Pass
Pass	Pass		

1. Gerber

2. A=3 out of 4

Board: 282

Dealer: E

Vul: Both

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ K5

♥ AK95

♦ KQ4

♣ AJ105

South:

♠ Q10862

♥ Q

♦ A1062

♣ Q32

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
4♠	Pass	Pass	Pass

Board: 283

Dealer: W

Vul: None

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ K8

♥ AJ75

♦ J654

♣ Q102

South:

♠ A3

♥ Q63

♦ AQ83

♣ AKJ9

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman

2. Quantitative 4NT

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 284      ♠ AK86  
Dealer: E        ♥ A1063  
Vul: NS         ♦ AK3  
HCP: 21         ♣ K4

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♠ if possible.

Partner bids first.

Board: 285      ♠ A7654  
Dealer: W        ♥ A98  
Vul: Both       ♦ Q  
HCP: 10         ♣ 9872

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♦ if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 5♦ if possible.  
West Bids 5♥ if possible.  
East Bids 6♠ if possible.

You bid first.

Board: 286      ♠ A10982  
Dealer: E        ♥ AJ8  
Vul: None       ♦ AQ10  
HCP: 20         ♣ AJ

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 287

Dealer: W

Vul: NS

HCP: 10

♠ K108

♥ AQ75

♦ 97

♣ J963

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 284

Dealer: E

Vul: NS

North HCP: 21

South HCP: 5

Contract: 6♠ N

North:

♠ AK86

♥ A1063

♦ AK3

♣ K4

South:

♠ Q975

♥ 7

♦ QJ5

♣ 109865

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

		AP2NT	Pass
--	--	-------	------

3♣ <sup>1</sup>	Pass	3♥	Pass
-----------------	------	----	------

3NT	Pass	4NT <sup>2</sup>	Pass
-----	------	------------------	------

5♣ <sup>3</sup>	Pass	6♠	Pass
-----------------	------	----	------

Pass	Pass		
------	------	--	--

1. Stayman

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 285

Dealer: W

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ N

North:

♠ A7654

♥ A98

♦ Q

♣ 9872

South:

♠ KQ102

♥ KQ

♦ A8432

♣ AQ

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

AP2NT	Pass	3♥	Pass
-------	------	----	------

3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>	Pass
------------------	------	-----------------	------

4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>	Pass
-----------------	------	------------------	------

5♣ <sup>5</sup>	Pass	5♦	Pass
-----------------	------	----	------

5♥ <sup>6</sup>	Pass	6♠	Pass
-----------------	------	----	------

Pass	Pass		
------	------	--	--

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

6. ♠ queen and ♥ king

Board: 286

Dealer: E

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ A10982

♥ AJ8

♦ AQ10

♣ AJ

South:

♠ K3

♥ Q54

♦ 9862

♣ K862

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

		AP2NT	Pass
--	--	-------	------

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

Board: 287

Dealer: W

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ K108

♥ AQ75

♦ 97

♣ J963

South:

♠ QJ43

♥ 106

♦ AKQJ8

♣ AK

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

AP2NT	Pass	3♣ <sup>1</sup>	Pass
-------	------	-----------------	------

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

Pass	Pass		
------	------	--	--

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 284      ♠ Q975  
Dealer: E        ♥ 7  
Vul: NS         ♦ QJ5  
HCP: 5          ♣ 109865

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♠ if possible.

You bid first.

Board: 285      ♠ KQ102  
Dealer: W        ♥ KQ  
Vul: Both       ♦ A8432  
HCP: 20         ♣ AQ

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♦ if possible.  
West Bids 4♥ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 5♦ if possible.  
West Bids 5♥ if possible.  
East Bids 6♠ if possible.

Partner bids first.

Board: 286      ♠ K3  
Dealer: E        ♥ Q54  
Vul: None       ♦ 9862  
HCP: 8          ♣ K862

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.



Board: 287

Dealer: W

Vul: NS

HCP: 20

♠ QJ43

♥ 106

♦ AKQJ8

♣ AK

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 284

Dealer: E

Vul: NS

North HCP: 21

South HCP: 5

Contract: 6♠ N

North:

♠ AK86

♥ A1063

♦ AK3

♣ K4

South:

♠ Q975

♥ 7

♦ QJ5

♣ 109865

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

		AP2NT	Pass
--	--	-------	------

3♣ <sup>1</sup>	Pass	3♥	Pass
-----------------	------	----	------

3NT	Pass	4NT <sup>2</sup>	Pass
-----	------	------------------	------

5♣ <sup>3</sup>	Pass	6♠	Pass
-----------------	------	----	------

Pass	Pass		
------	------	--	--

1. Stayman

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 285

Dealer: W

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ N

North:

♠ A7654

♥ A98

♦ Q

♣ 9872

South:

♠ KQ102

♥ KQ

♦ A8432

♣ AQ

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

AP2NT	Pass	3♥	Pass
-------	------	----	------

3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>	Pass
------------------	------	-----------------	------

4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>	Pass
-----------------	------	------------------	------

5♣ <sup>5</sup>	Pass	5♦	Pass
-----------------	------	----	------

5♥ <sup>6</sup>	Pass	6♠	Pass
-----------------	------	----	------

Pass	Pass		
------	------	--	--

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

6. ♠ queen and ♥ king

Board: 286

Dealer: E

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ A10982

♥ AJ8

♦ AQ10

♣ AJ

South:

♠ K3

♥ Q54

♦ 9862

♣ K862

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

		AP2NT	Pass
--	--	-------	------

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

Board: 287

Dealer: W

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ K108

♥ AQ75

♦ 97

♣ J963

South:

♠ QJ43

♥ 106

♦ AKQJ8

♣ AK

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

AP2NT	Pass	3♣ <sup>1</sup>	Pass
-------	------	-----------------	------

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

Pass	Pass		
------	------	--	--

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 288      ♠ A107  
Dealer: E        ♥ AK10  
Vul: EW        ♦ A72  
HCP: 20        ♣ KQ85

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 289      ♠ 432  
Dealer: W        ♥ KQ63  
Vul: None       ♦ K32  
HCP: 10        ♣ Q63

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♥ if possible.

You bid first.

Board: 290      ♠ A106  
Dealer: E        ♥ AQ5  
Vul: NS        ♦ AK86  
HCP: 20        ♣ QJ10

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 291      ♠ A643  
Dealer: W        ♥ 43  
Vul: EW        ♦ J108  
HCP: 6        ♣ J976

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 292

Dealer: E

Vul: Both

HCP: 20

♠ AK1065

♥ AK4

♦ K107

♣ K9

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 288	North:	South:	West	North	East	South
Dealer: E	♠ A107	♠ Q954			AP2NT	Pass
Vul: EW	♥ AK10	♥ 963	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A72	♦ K543	3NT	Pass	Pass	Pass
South HCP: 5	♣ KQ85	♣ 102	1. Stayman			
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: W	♠ 432	♠ KQ6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ KQ63	♥ A1084	3♥	Pass	3♠ <sup>2</sup>	Pass
North HCP: 10	♦ K32	♦ A654	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>	Pass
South HCP: 20	♣ Q63	♣ AK	6♥	Pass	Pass	Pass
Contract: 6♥ S			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 290	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ K732			AP2NT	Pass
Vul: NS	♥ AQ5	♥ KJ2	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK86	♦ J9	3NT	Pass	Pass	Pass
South HCP: 8	♣ QJ10	♣ 9432	1. Stayman			
Contract: 3N N						

Board: 291	North:	South:	West	North	East	South
Dealer: W	♠ A643	♠ KQ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 43	♥ AK102	3♥	Pass	3NT	Pass
North HCP: 6	♦ J108	♦ AK	Pass	Pass		
South HCP: 21	♣ J976	♣ Q432	1. Stayman			
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: E	♠ AK1065	♠ QJ74			AP2NT	Pass
Vul: Both	♥ AK4	♥ QJ2	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K107	♦ 532	4♠	Pass	Pass	Pass
South HCP: 8	♣ K9	♣ Q52	1. Stayman			
Contract: 4♠ N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 288    ♠ Q954  
Dealer: E     ♥ 963  
Vul: EW     ♦ K543  
HCP: 5       ♣ 102

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 289    ♠ KQ6  
Dealer: W     ♥ A1084  
Vul: None    ♦ A654  
HCP: 20       ♣ AK

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♥ if possible.

Partner bids first.

Board: 290    ♠ K732  
Dealer: E     ♥ KJ2  
Vul: NS     ♦ J9  
HCP: 8       ♣ 9432

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 291    ♠ KQ9  
Dealer: W     ♥ AK102  
Vul: EW     ♦ AK  
HCP: 21       ♣ Q432

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 292      ♠ QJ74  
Dealer: E        ♥ QJ2  
Vul: Both       ♦ 532  
HCP: 8           ♣ Q52

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 288  
Dealer: E  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 3N N

North:  
♠ A107  
♥ AK10  
♦ A72  
♣ KQ85

South:  
♠ Q954  
♥ 963  
♦ K543  
♣ 102

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 289  
Dealer: W  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 432  
♥ KQ63  
♦ K32  
♣ Q63

South:  
♠ KQ6  
♥ A1084  
♦ A654  
♣ AK

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3♠ <sup>2</sup>	Pass
4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>	Pass
6♥	Pass	Pass	Pass

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

Board: 290  
Dealer: E  
Vul: NS  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ A106  
♥ AQ5  
♦ AK86  
♣ QJ10

South:  
♠ K732  
♥ KJ2  
♦ J9  
♣ 9432

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 291  
Dealer: W  
Vul: EW  
North HCP: 6  
South HCP: 21  
Contract: 3N S

North:  
♠ A643  
♥ 43  
♦ J108  
♣ J976

South:  
♠ KQ9  
♥ AK102  
♦ AK  
♣ Q432

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 292  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♠ N

North:  
♠ AK1065  
♥ AK4  
♦ K107  
♣ K9

South:  
♠ QJ74  
♥ QJ2  
♦ 532  
♣ Q52

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
4♠	Pass	Pass	Pass

1. Stayman



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 293	♠ K7	West Opens AP2NT.
Dealer: W	♥ 1042	East Bids 3NT if possible.
Vul: NS	♦ QJ876	
HCP: 9	♣ K82	You bid first.

Board: 294	♠ AKJ	East Opens AP2NT.
Dealer: E	♥ A32	
Vul: EW	♦ AQ97	Partner bids first.
HCP: 20	♣ Q75	

Board: 295	♠ AJ65	West Opens AP2NT.
Dealer: W	♥ J643	East Bids 3♣ if possible.
Vul: Both	♦ 763	West Bids 3♦ if possible.
HCP: 9	♣ K6	East Bids 3NT if possible.
		You bid first.

Board: 296	♠ AKQ	East Opens AP2NT.
Dealer: E	♥ AK86	West Bids 3NT if possible.
Vul: None	♦ A85	
HCP: 20	♣ 752	Partner bids first.

Board: 297	♠ A103	West Opens AP2NT.
Dealer: W	♥ KQ105	East Bids 3♣ if possible.
Vul: EW	♦ 54	West Bids 3♠ if possible.
HCP: 11	♣ Q872	East Bids 4NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 293

Dealer: W

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ K7

♥ 1042

♦ QJ876

♣ K82

South:

♠ Q1032

♥ AK9

♦ AK

♣ AJ75

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 294

Dealer: E

Vul: EW

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AKJ

♥ A32

♦ AQ97

♣ Q75

South:

♠ Q54

♥ 10874

♦ 1042

♣ J103

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 295

Dealer: W

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ AJ65

♥ J643

♦ 763

♣ K6

South:

♠ K7

♥ AQ7

♦ AKQ102

♣ Q103

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 296

Dealer: E

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ

♥ AK86

♦ A85

♣ 752

South:

♠ 742

♥ 1074

♦ K743

♣ A63

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 297

Dealer: W

Vul: EW

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ A103

♥ KQ105

♦ 54

♣ Q872

South:

♠ Q742

♥ AJ3

♦ AKQ9

♣ A6

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman  
2. Quantitative 4NT

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 293	♠ Q1032	West Opens AP2NT.
Dealer: W	♥ AK9	East Bids 3NT if possible.
Vul: NS	♦ AK	
HCP: 21	♣ AJ75	Partner bids first.

Board: 294	♠ Q54	East Opens AP2NT.
Dealer: E	♥ 10874	
Vul: EW	♦ 1042	You bid first.
HCP: 3	♣ J103	

Board: 295	♠ K7	West Opens AP2NT.
Dealer: W	♥ AQ7	East Bids 3♣ if possible.
Vul: Both	♦ AKQ102	West Bids 3♦ if possible.
HCP: 20	♣ Q103	East Bids 3NT if possible.
		Partner bids first.

Board: 296	♠ 742	East Opens AP2NT.
Dealer: E	♥ 1074	West Bids 3NT if possible.
Vul: None	♦ K743	
HCP: 7	♣ A63	You bid first.

Board: 297	♠ Q742	West Opens AP2NT.
Dealer: W	♥ AJ3	East Bids 3♣ if possible.
Vul: EW	♦ AKQ9	West Bids 3♠ if possible.
HCP: 20	♣ A6	East Bids 4NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 293

Dealer: W

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ K7

♥ 1042

♦ QJ876

♣ K82

South:

♠ Q1032

♥ AK9

♦ AK

♣ AJ75

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 294

Dealer: E

Vul: EW

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AKJ

♥ A32

♦ AQ97

♣ Q75

South:

♠ Q54

♥ 10874

♦ 1042

♣ J103

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 295

Dealer: W

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ AJ65

♥ J643

♦ 763

♣ K6

South:

♠ K7

♥ AQ7

♦ AKQ102

♣ Q103

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 296

Dealer: E

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ

♥ AK86

♦ A85

♣ 752

South:

♠ 742

♥ 1074

♦ K743

♣ A63

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 297

Dealer: W

Vul: EW

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ A103

♥ KQ105

♦ 54

♣ Q872

South:

♠ Q742

♥ AJ3

♦ AKQ9

♣ A6

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	4NT <sup>2</sup>	Pass
Pass	Pass		

1. Stayman  
2. Quantitative 4NT

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 298      ♠ KQ953  
Dealer: E        ♥ A103  
Vul: Both        ♦ A3  
HCP: 21         ♣ AKJ

East Opens AP2NT.

Partner bids first.

Board: 299      ♠ Q872  
Dealer: W        ♥ 6  
Vul: None        ♦ 10765  
HCP: 2         ♣ 5432

West Opens AP2NT.

You bid first.

Board: 300      ♠ AK5  
Dealer: E        ♥ K1032  
Vul: Both        ♦ K9  
HCP: 20        ♣ AK76

East Opens AP2NT.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 301      ♠ 109875  
Dealer: W        ♥ J95  
Vul: None        ♦ A63  
HCP: 9         ♣ A4

West Opens AP2NT.

East Bids 3♥ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

You bid first.

Board: 302      ♠ K87  
Dealer: E        ♥ KQ108  
Vul: NS         ♦ AKJ9  
HCP: 20        ♣ A2

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 298	North:	South:	West	North	East	South
Dealer: E	♠ KQ953	♠ J104			AP2NT	Pass
Vul: Both	♥ A103	♥ 9864				
North HCP: 21	♦ A3	♦ Q42	Pass	Pass		
South HCP: 3	♣ AKJ	♣ 652				
Contract: 2N N						

Board: 299	North:	South:	West	North	East	South
Dealer: W	♠ Q872	♠ AJ104				
Vul: None	♥ 6	♥ AK10	AP2NT	Pass	Pass	Pass
North HCP: 2	♦ 10765	♦ AJ32				
South HCP: 21	♣ 5432	♣ A6				
Contract: 2N S						

Board: 300	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 108432			AP2NT	Pass
Vul: Both	♥ K1032	♥ J8	3♥	Pass	3♠	Pass
North HCP: 20	♦ K9	♦ AJ8	3NT	Pass	4♠	Pass
South HCP: 7	♣ AK76	♣ J85	Pass	Pass		
Contract: 4♠ N						

Board: 301	North:	South:	West	North	East	South
Dealer: W	♠ 109875	♠ AKJ4	AP2NT	Pass	3♥	Pass
Vul: None	♥ J95	♥ A108	3♠	Pass	3NT	Pass
North HCP: 9	♦ A63	♦ KQ5	4♠	Pass	Pass	Pass
South HCP: 20	♣ A4	♣ K102				
Contract: 4♠ S						

Board: 302	North:	South:	West	North	East	South
Dealer: E	♠ K87	♠ 64			AP2NT	Pass
Vul: NS	♥ KQ108	♥ J743	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKJ9	♦ Q103	4♥	Pass	Pass	Pass
South HCP: 8	♣ A2	♣ KQ87				
Contract: 4♥ N			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 298      ♠ J104  
Dealer: E        ♥ 9864  
Vul: Both        ♦ Q42  
HCP: 3           ♣ 652

East Opens AP2NT.

You bid first.

Board: 299      ♠ AJ104  
Dealer: W        ♥ AK10  
Vul: None        ♦ AJ32  
HCP: 21          ♣ A6

West Opens AP2NT.

Partner bids first.

Board: 300      ♠ 108432  
Dealer: E        ♥ J8  
Vul: Both        ♦ AJ8  
HCP: 7           ♣ J85

East Opens AP2NT.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

East Bids 4♠ if possible.

You bid first.

Board: 301      ♠ AKJ4  
Dealer: W        ♥ A108  
Vul: None        ♦ KQ5  
HCP: 20          ♣ K102

West Opens AP2NT.

East Bids 3♥ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 302      ♠ 64  
Dealer: E        ♥ J743  
Vul: NS          ♦ Q103  
HCP: 8           ♣ KQ87

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 298	North:	South:	West	North	East	South
Dealer: E	♠ KQ953	♠ J104			AP2NT	Pass
Vul: Both	♥ A103	♥ 9864				
North HCP: 21	♦ A3	♦ Q42	Pass	Pass		
South HCP: 3	♣ AKJ	♣ 652				
Contract: 2N N						

Board: 299	North:	South:	West	North	East	South
Dealer: W	♠ Q872	♠ AJ104	AP2NT	Pass	Pass	Pass
Vul: None	♥ 6	♥ AK10				
North HCP: 2	♦ 10765	♦ AJ32				
South HCP: 21	♣ 5432	♣ A6				
Contract: 2N S						

Board: 300	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 108432			AP2NT	Pass
Vul: Both	♥ K1032	♥ J8	3♥	Pass	3♠	Pass
North HCP: 20	♦ K9	♦ AJ8	3NT	Pass	4♠	Pass
South HCP: 7	♣ AK76	♣ J85	Pass	Pass		
Contract: 4♠ N						

Board: 301	North:	South:	West	North	East	South
Dealer: W	♠ 109875	♠ AKJ4	AP2NT	Pass	3♥	Pass
Vul: None	♥ J95	♥ A108	3♠	Pass	3NT	Pass
North HCP: 9	♦ A63	♦ KQ5	4♠	Pass	Pass	Pass
South HCP: 20	♣ A4	♣ K102				
Contract: 4♠ S						

Board: 302	North:	South:	West	North	East	South
Dealer: E	♠ K87	♠ 64			AP2NT	Pass
Vul: NS	♥ KQ108	♥ J743	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKJ9	♦ Q103	4♥	Pass	Pass	Pass
South HCP: 8	♣ A2	♣ KQ87				
Contract: 4♥ N			1. Stayman			



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 303      ♠ 86  
Dealer: W        ♥ Q832  
Vul: EW         ♦ Q93  
HCP: 5           ♣ J1065

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 304      ♠ J98  
Dealer: E        ♥ AKQ7  
Vul: None       ♦ AK86  
HCP: 20         ♣ K5

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

Board: 305      ♠ K865  
Dealer: W        ♥ J876  
Vul: NS         ♦ J43  
HCP: 5           ♣ 103

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

Board: 306      ♠ AQ87  
Dealer: E        ♥ KJ6  
Vul: Both       ♦ K9  
HCP: 21         ♣ AKJ6

East Opens AP2NT.  
  
Partner bids first.

Board: 307      ♠ J4  
Dealer: W        ♥ Q743  
Vul: NS         ♦ KJ3  
HCP: 8           ♣ J632

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 303	North:	South:	West	North	East	South
Dealer: W	♠ 86	♠ KQ93	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q832	♥ A5	3♠	Pass	3NT	Pass
North HCP: 5	♦ Q93	♦ AK2	Pass	Pass		
South HCP: 20	♣ J1065	♣ A932				
Contract: 3N S			1. Stayman			

Board: 304	North:	South:	West	North	East	South
Dealer: E	♠ J98	♠ K2			AP2NT	Pass
Vul: None	♥ AKQ7	♥ 10432	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK86	♦ QJ5	3♠ <sup>2</sup>	Pass	4♥	Pass
South HCP: 10	♣ K5	♣ A1083	Pass	Pass		
Contract: 4♥ N			1. Stayman			
			2. artificial			

Board: 305	North:	South:	West	North	East	South
Dealer: W	♠ K865	♠ AQJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J876	♥ A3	3♠	Pass	4♠	Pass
North HCP: 5	♦ J43	♦ AQ75	Pass	Pass		
South HCP: 21	♣ 103	♣ A52				
Contract: 4♠ S			1. Stayman			

Board: 306	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ 10965			AP2NT	Pass
Vul: Both	♥ KJ6	♥ A9	Pass	Pass		
North HCP: 21	♦ K9	♦ 107642				
South HCP: 4	♣ AKJ6	♣ 87				
Contract: 2N N						

Board: 307	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ A3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q743	♥ AJ	3♦	Pass	3NT	Pass
North HCP: 8	♦ KJ3	♦ Q982	Pass	Pass		
South HCP: 20	♣ J632	♣ AKQ98				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 303      ♠ KQ93  
Dealer: W        ♥ A5  
Vul: EW         ♦ AK2  
HCP: 20         ♣ A932

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 304      ♠ K2  
Dealer: E        ♥ 10432  
Vul: None       ♦ QJ5  
HCP: 10         ♣ A1083

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 305      ♠ AQJ4  
Dealer: W        ♥ A3  
Vul: NS         ♦ AQ75  
HCP: 21         ♣ A52

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 306      ♠ 10965  
Dealer: E        ♥ A9  
Vul: Both       ♦ 107642  
HCP: 4         ♣ 87

East Opens AP2NT.

You bid first.

Board: 307      ♠ A3  
Dealer: W        ♥ AJ  
Vul: NS         ♦ Q982  
HCP: 20         ♣ AKQ98

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 303	North:	South:	West	North	East	South
Dealer: W	♠ 86	♠ KQ93	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q832	♥ A5	3♠	Pass	3NT	Pass
North HCP: 5	♦ Q93	♦ AK2	Pass	Pass		
South HCP: 20	♣ J1065	♣ A932				
Contract: 3N S			1. Stayman			

Board: 304	North:	South:	West	North	East	South
Dealer: E	♠ J98	♠ K2			AP2NT	Pass
Vul: None	♥ AKQ7	♥ 10432	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK86	♦ QJ5	3♠ <sup>2</sup>	Pass	4♥	Pass
South HCP: 10	♣ K5	♣ A1083	Pass	Pass		
Contract: 4♥ N			1. Stayman			
			2. artificial			

Board: 305	North:	South:	West	North	East	South
Dealer: W	♠ K865	♠ AQJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J876	♥ A3	3♠	Pass	4♠	Pass
North HCP: 5	♦ J43	♦ AQ75	Pass	Pass		
South HCP: 21	♣ 103	♣ A52				
Contract: 4♠ S			1. Stayman			

Board: 306	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ 10965			AP2NT	Pass
Vul: Both	♥ KJ6	♥ A9				
North HCP: 21	♦ K9	♦ 107642	Pass	Pass		
South HCP: 4	♣ AKJ6	♣ 87				
Contract: 2N N						

Board: 307	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ A3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q743	♥ AJ	3♦	Pass	3NT	Pass
North HCP: 8	♦ KJ3	♦ Q982	Pass	Pass		
South HCP: 20	♣ J632	♣ AKQ98				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 308     ♠ A9743  
Dealer: E       ♥ 106  
Vul: EW        ♦ AKQ8  
HCP: 20        ♣ AK

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 309     ♠ 854  
Dealer: W       ♥ A63  
Vul: Both      ♦ KJ1053  
HCP: 8         ♣ 82

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 310     ♠ Q108  
Dealer: E       ♥ KQJ  
Vul: EW        ♦ KQ1052  
HCP: 20        ♣ AK

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 311     ♠ 984  
Dealer: W       ♥ A5  
Vul: Both      ♦ J654  
HCP: 5         ♣ 10763

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 312     ♠ AKJ5  
Dealer: E       ♥ QJ7  
Vul: None      ♦ K10  
HCP: 21        ♣ AK65

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 308	North:	South:	West	North	East	South
Dealer: E	♠ A9743	♠ —			AP2NT	Pass
Vul: EW	♥ 106	♥ K985	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AKQ8	♦ J9752	3NT	Pass	Pass	Pass
South HCP: 5	♣ AK	♣ J632	1. Stayman			
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ 854	♠ AJ62	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A63	♥ KQ84	Pass	Pass		
North HCP: 8	♦ KJ1053	♦ A64				
South HCP: 21	♣ 82	♣ AK				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ Q108	♠ 53	3NT	Pass	AP2NT	Pass
Vul: EW	♥ KQJ	♥ A85			Pass	Pass
North HCP: 20	♦ KQ1052	♦ A43				
South HCP: 10	♣ AK	♣ Q9863				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ 984	♠ AK	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A5	♥ J964	Pass	Pass		
North HCP: 5	♦ J654	♦ AK3				
South HCP: 21	♣ 10763	♣ AQ95				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ AKJ5	♠ Q872			AP2NT	Pass
Vul: None	♥ QJ7	♥ A108	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ K10	♦ J874	4♠	Pass	Pass	Pass
South HCP: 7	♣ AK65	♣ 109	1. Stayman			
Contract: 4♠ N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 308	♠ —	East Opens AP2NT.
Dealer: E	♥ K985	West Bids 3♣ if possible.
Vul: EW	♦ J9752	East Bids 3♠ if possible.
HCP: 5	♣ J632	West Bids 3NT if possible.
		You bid first.
Board: 309	♠ AJ62	West Opens AP2NT.
Dealer: W	♥ KQ84	East Bids 3NT if possible.
Vul: Both	♦ A64	
HCP: 21	♣ AK	Partner bids first.
Board: 310	♠ 53	East Opens AP2NT.
Dealer: E	♥ A85	West Bids 3NT if possible.
Vul: EW	♦ A43	
HCP: 10	♣ Q9863	You bid first.
Board: 311	♠ AK	West Opens AP2NT.
Dealer: W	♥ J964	East Bids 3NT if possible.
Vul: Both	♦ AK3	
HCP: 21	♣ AQ95	Partner bids first.
Board: 312	♠ Q872	East Opens AP2NT.
Dealer: E	♥ A108	West Bids 3♣ if possible.
Vul: None	♦ J874	East Bids 3♠ if possible.
HCP: 7	♣ 109	West Bids 4♠ if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 308	North:	South:	West	North	East	South
Dealer: E	♠ A9743	♠ —			AP2NT	Pass
Vul: EW	♥ 106	♥ K985	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AKQ8	♦ J9752	3NT	Pass	Pass	Pass
South HCP: 5	♣ AK	♣ J632	1. Stayman			
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ 854	♠ AJ62	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A63	♥ KQ84	Pass	Pass		
North HCP: 8	♦ KJ1053	♦ A64				
South HCP: 21	♣ 82	♣ AK				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ Q108	♠ 53	3NT	Pass	AP2NT	Pass
Vul: EW	♥ KQJ	♥ A85			Pass	Pass
North HCP: 20	♦ KQ1052	♦ A43				
South HCP: 10	♣ AK	♣ Q9863				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ 984	♠ AK	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A5	♥ J964	Pass	Pass		
North HCP: 5	♦ J654	♦ AK3				
South HCP: 21	♣ 10763	♣ AQ95				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ AKJ5	♠ Q872			AP2NT	Pass
Vul: None	♥ QJ7	♥ A108	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ K10	♦ J874	4♠	Pass	Pass	Pass
South HCP: 7	♣ AK65	♣ 109	1. Stayman			
Contract: 4♠ N						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 313  
Dealer: W  
Vul: NS  
HCP: 7

♠ AJ7  
♥ 74  
♦ Q53  
♣ 107542

West Opens AP2NT.  
East Bids 3NT if possible.  
You bid first.

Board: 314  
Dealer: E  
Vul: Both  
HCP: 20

♠ AK  
♥ AJ  
♦ Q1062  
♣ KQJ96

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
Partner bids first.

Board: 315  
Dealer: W  
Vul: NS  
HCP: 3

♠ 876  
♥ 54  
♦ K983  
♣ 10962

West Opens AP2NT.  
You bid first.

Board: 316  
Dealer: E  
Vul: None  
HCP: 20

♠ Q5  
♥ AK107  
♦ AQJ3  
♣ A104

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
Partner bids first.

Board: 317  
Dealer: W  
Vul: NS  
HCP: 6

♠ 10964  
♥ Q65  
♦ Q32  
♣ Q32

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ AJ7	♠ KQ109	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 74	♥ AK10	Pass	Pass		
North HCP: 7	♦ Q53	♦ 97				
South HCP: 21	♣ 107542	♣ AKQ6				
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ Q9852			AP2NT	Pass
Vul: Both	♥ AJ	♥ 82	3♥	Pass	3♠	Pass
North HCP: 20	♦ Q1062	♦ AJ9	3NT	Pass	Pass	Pass
South HCP: 7	♣ KQJ96	♣ 874				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: W	♠ 876	♠ AK5	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 54	♥ AKQJ				
North HCP: 3	♦ K983	♦ 106				
South HCP: 21	♣ 10962	♣ KJ87				
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ A1032			AP2NT	Pass
Vul: None	♥ AK107	♥ Q53	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQJ3	♦ K86	3NT	Pass	Pass	Pass
South HCP: 9	♣ A104	♣ 976	1. Stayman			
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: W	♠ 10964	♠ AQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q65	♥ AJ2	3♦	Pass	3NT	Pass
North HCP: 6	♦ Q32	♦ A76	Pass	Pass		
South HCP: 21	♣ Q32	♣ AJ104	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 313	♠ KQ109	West Opens AP2NT.
Dealer: W	♥ AK10	East Bids 3NT if possible.
Vul: NS	♦ 97	
HCP: 21	♣ AKQ6	Partner bids first.

Board: 314	♠ Q9852	East Opens AP2NT.
Dealer: E	♥ 82	West Bids 3♥ if possible.
Vul: Both	♦ AJ9	East Bids 3♠ if possible.
HCP: 7	♣ 874	West Bids 3NT if possible.

You bid first.

Board: 315	♠ AK5	West Opens AP2NT.
Dealer: W	♥ AKQJ	
Vul: NS	♦ 106	Partner bids first.
HCP: 21	♣ KJ87	

Board: 316	♠ A1032	East Opens AP2NT.
Dealer: E	♥ Q53	West Bids 3♣ if possible.
Vul: None	♦ K86	East Bids 3♥ if possible.
HCP: 9	♣ 976	West Bids 3NT if possible.

You bid first.

Board: 317	♠ AQJ	West Opens AP2NT.
Dealer: W	♥ AJ2	East Bids 3♣ if possible.
Vul: NS	♦ A76	West Bids 3♦ if possible.
HCP: 21	♣ AJ104	East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ AJ7	♠ KQ109	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 74	♥ AK10	Pass	Pass		
North HCP: 7	♦ Q53	♦ 97				
South HCP: 21	♣ 107542	♣ AKQ6				
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ Q9852			AP2NT	Pass
Vul: Both	♥ AJ	♥ 82	3♥	Pass	3♠	Pass
North HCP: 20	♦ Q1062	♦ AJ9	3NT	Pass	Pass	Pass
South HCP: 7	♣ KQJ96	♣ 874				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: W	♠ 876	♠ AK5	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 54	♥ AKQJ				
North HCP: 3	♦ K983	♦ 106				
South HCP: 21	♣ 10962	♣ KJ87				
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ A1032			AP2NT	Pass
Vul: None	♥ AK107	♥ Q53	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQJ3	♦ K86	3NT	Pass	Pass	Pass
South HCP: 9	♣ A104	♣ 976	1. Stayman			
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: W	♠ 10964	♠ AQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q65	♥ AJ2	3♦	Pass	3NT	Pass
North HCP: 6	♦ Q32	♦ A76	Pass	Pass		
South HCP: 21	♣ Q32	♣ AJ104	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 318	♠ A107	East Opens AP2NT.
Dealer: E	♥ AKQ3	West Bids 3NT if possible.
Vul: EW	♦ A7	
HCP: 20	♣ K532	Partner bids first.

Board: 319	♠ A106	West Opens AP2NT.
Dealer: W	♥ J95	East Bids 3NT if possible.
Vul: Both	♦ J8	
HCP: 10	♣ A10876	You bid first.

Board: 320	♠ A85	East Opens AP2NT.
Dealer: E	♥ AK9	West Bids 3♦ if possible.
Vul: NS	♦ A73	East Bids 3♥ if possible.
HCP: 21	♣ KQJ7	West Bids 4♥ if possible.
		Partner bids first.

Board: 321	♠ QJ3	West Opens AP2NT.
Dealer: W	♥ J4	East Bids 3NT if possible.
Vul: EW	♦ K1072	
HCP: 8	♣ J852	You bid first.

Board: 322	♠ AK3	East Opens AP2NT.
Dealer: E	♥ A8	West Bids 3NT if possible.
Vul: Both	♦ A1084	
HCP: 20	♣ KQ84	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 318	North:	South:	West	North	East	South
Dealer: E	♠ A107	♠ J93			AP2NT	Pass
Vul: EW	♥ AKQ3	♥ 82				
North HCP: 20	♦ A7	♦ K9832	3NT	Pass	Pass	Pass
South HCP: 8	♣ K532	♣ A106				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ KQJ4	AP2NT	Pass	3NT	Pass
Vul: Both	♥ J95	♥ AK32	Pass	Pass		
North HCP: 10	♦ J8	♦ AK10				
South HCP: 20	♣ A10876	♣ 43				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: E	♠ A85	♠ Q63			AP2NT	Pass
Vul: NS	♥ AK9	♥ Q10874	3♦	Pass	3♥	Pass
North HCP: 21	♦ A73	♦ J2	4♥	Pass	Pass	Pass
South HCP: 9	♣ KQJ7	♣ A62				
Contract: 4♥ N						

Board: 321	North:	South:	West	North	East	South
Dealer: W	♠ QJ3	♠ A105	AP2NT	Pass	3NT	Pass
Vul: EW	♥ J4	♥ AKQ7	Pass	Pass		
North HCP: 8	♦ K1072	♦ 8543				
South HCP: 20	♣ J852	♣ AK				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 865			AP2NT	Pass
Vul: Both	♥ A8	♥ QJ5				
North HCP: 20	♦ A1084	♦ K7	3NT	Pass	Pass	Pass
South HCP: 10	♣ KQ84	♣ A7652				
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 318	♠ J93	East Opens AP2NT.
Dealer: E	♥ 82	West Bids 3NT if possible.
Vul: EW	♦ K9832	
HCP: 8	♣ A106	You bid first.
Board: 319	♠ KQJ4	West Opens AP2NT.
Dealer: W	♥ AK32	East Bids 3NT if possible.
Vul: Both	♦ AK10	
HCP: 20	♣ 43	Partner bids first.
Board: 320	♠ Q63	East Opens AP2NT.
Dealer: E	♥ Q10874	West Bids 3♦ if possible.
Vul: NS	♦ J2	East Bids 3♥ if possible.
HCP: 9	♣ A62	West Bids 4♥ if possible.
		You bid first.
Board: 321	♠ A105	West Opens AP2NT.
Dealer: W	♥ AKQ7	East Bids 3NT if possible.
Vul: EW	♦ 8543	
HCP: 20	♣ AK	Partner bids first.
Board: 322	♠ 865	East Opens AP2NT.
Dealer: E	♥ QJ5	West Bids 3NT if possible.
Vul: Both	♦ K7	
HCP: 10	♣ A7652	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 318	North:	South:	West	North	East	South
Dealer: E	♠ A107	♠ J93			AP2NT	Pass
Vul: EW	♥ AKQ3	♥ 82				
North HCP: 20	♦ A7	♦ K9832	3NT	Pass	Pass	Pass
South HCP: 8	♣ K532	♣ A106				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ KQJ4	AP2NT	Pass	3NT	Pass
Vul: Both	♥ J95	♥ AK32	Pass	Pass		
North HCP: 10	♦ J8	♦ AK10				
South HCP: 20	♣ A10876	♣ 43				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: E	♠ A85	♠ Q63			AP2NT	Pass
Vul: NS	♥ AK9	♥ Q10874	3♦	Pass	3♥	Pass
North HCP: 21	♦ A73	♦ J2	4♥	Pass	Pass	Pass
South HCP: 9	♣ KQJ7	♣ A62				
Contract: 4♥ N						

Board: 321	North:	South:	West	North	East	South
Dealer: W	♠ QJ3	♠ A105	AP2NT	Pass	3NT	Pass
Vul: EW	♥ J4	♥ AKQ7	Pass	Pass		
North HCP: 8	♦ K1072	♦ 8543				
South HCP: 20	♣ J852	♣ AK				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 865			AP2NT	Pass
Vul: Both	♥ A8	♥ QJ5				
North HCP: 20	♦ A1084	♦ K7	3NT	Pass	Pass	Pass
South HCP: 10	♣ KQ84	♣ A7652				
Contract: 3N N						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 323	♠ QJ10	West Opens AP2NT.
Dealer: W	♥ Q62	East Bids 3NT if possible.
Vul: None	♦ 9842	
HCP: 9	♣ A105	You bid first.

Board: 324	♠ AQ9	East Opens AP2NT.
Dealer: E	♥ KJ543	
Vul: EW	♦ AK	Partner bids first.
HCP: 21	♣ A86	

Board: 325	♠ K1096	West Opens AP2NT.
Dealer: W	♥ 1063	East Bids 3♣ if possible.
Vul: Both	♦ 72	West Bids 3♥ if possible.
HCP: 8	♣ KQ73	East Bids 4♥ if possible.
		You bid first.

Board: 326	♠ AQJ	East Opens AP2NT.
Dealer: E	♥ KQ86	
Vul: None	♦ KQ6	Partner bids first.
HCP: 20	♣ K63	

Board: 327	♠ J842	West Opens AP2NT.
Dealer: W	♥ 432	
Vul: Both	♦ 973	You bid first.
HCP: 2	♣ J84	

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 323	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ K9652	AP2NT	Pass	3NT	Pass
Vul: None	♥ Q62	♥ A4	Pass	Pass		
North HCP: 9	♦ 9842	♦ AK				
South HCP: 20	♣ A105	♣ KQJ3				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ 10743			AP2NT	Pass
Vul: EW	♥ KJ543	♥ Q8	Pass	Pass		
North HCP: 21	♦ AK	♦ J863				
South HCP: 4	♣ A86	♣ J42				
Contract: 2N N						

Board: 325	North:	South:	West	North	East	South
Dealer: W	♠ K1096	♠ Q74	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 1063	♥ AKQ9	3♥	Pass	4♥	Pass
North HCP: 8	♦ 72	♦ AJ10	Pass	Pass		
South HCP: 20	♣ KQ73	♣ A96				
Contract: 4♥ S			1. Stayman			

Board: 326	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 10952			AP2NT	Pass
Vul: None	♥ KQ86	♥ A94	Pass	Pass		
North HCP: 20	♦ KQ6	♦ 95				
South HCP: 4	♣ K63	♣ 10987				
Contract: 2N N						

Board: 327	North:	South:	West	North	East	South
Dealer: W	♠ J842	♠ A1063	AP2NT	Pass	Pass	Pass
Vul: Both	♥ 432	♥ AJ7				
North HCP: 2	♦ 973	♦ AK5				
South HCP: 21	♣ J84	♣ KQ9				
Contract: 2N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 323	♠ K9652	West Opens AP2NT.
Dealer: W	♥ A4	East Bids 3NT if possible.
Vul: None	♦ AK	
HCP: 20	♣ KQJ3	Partner bids first.

Board: 324	♠ 10743	East Opens AP2NT.
Dealer: E	♥ Q8	
Vul: EW	♦ J863	You bid first.
HCP: 4	♣ J42	

Board: 325	♠ Q74	West Opens AP2NT.
Dealer: W	♥ AKQ9	East Bids 3♣ if possible.
Vul: Both	♦ AJ10	West Bids 3♥ if possible.
HCP: 20	♣ A96	East Bids 4♥ if possible.
		Partner bids first.

Board: 326	♠ 10952	East Opens AP2NT.
Dealer: E	♥ A94	
Vul: None	♦ 95	You bid first.
HCP: 4	♣ 10987	

Board: 327	♠ A1063	West Opens AP2NT.
Dealer: W	♥ AJ7	
Vul: Both	♦ AK5	Partner bids first.
HCP: 21	♣ KQ9	

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 323	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ K9652	AP2NT	Pass	3NT	Pass
Vul: None	♥ Q62	♥ A4	Pass	Pass		
North HCP: 9	♦ 9842	♦ AK				
South HCP: 20	♣ A105	♣ KQJ3				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ 10743			AP2NT	Pass
Vul: EW	♥ KJ543	♥ Q8	Pass	Pass		
North HCP: 21	♦ AK	♦ J863				
South HCP: 4	♣ A86	♣ J42				
Contract: 2N N						

Board: 325	North:	South:	West	North	East	South
Dealer: W	♠ K1096	♠ Q74	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 1063	♥ AKQ9	3♥	Pass	4♥	Pass
North HCP: 8	♦ 72	♦ AJ10	Pass	Pass		
South HCP: 20	♣ KQ73	♣ A96				
Contract: 4♥ S			1. Stayman			

Board: 326	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 10952			AP2NT	Pass
Vul: None	♥ KQ86	♥ A94	Pass	Pass		
North HCP: 20	♦ KQ6	♦ 95				
South HCP: 4	♣ K63	♣ 10987				
Contract: 2N N						

Board: 327	North:	South:	West	North	East	South
Dealer: W	♠ J842	♠ A1063	AP2NT	Pass	Pass	Pass
Vul: Both	♥ 432	♥ AJ7				
North HCP: 2	♦ 973	♦ AK5				
South HCP: 21	♣ J84	♣ KQ9				
Contract: 2N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 328	♠ K7	East Opens AP2NT.
Dealer: E	♥ AQJ76	West Bids 3♣ if possible.
Vul: None	♦ AJ3	East Bids 3♥ if possible.
HCP: 20	♣ KQ5	West Bids 3NT if possible.
		Partner bids first.

Board: 329	♠ 10872	West Opens AP2NT.
Dealer: W	♥ Q72	
Vul: EW	♦ J62	You bid first.
HCP: 4	♣ J43	

Board: 330	♠ KQ6	East Opens AP2NT.
Dealer: E	♥ AKQ	West Bids 3♦ if possible.
Vul: EW	♦ A852	East Bids 3♥ if possible.
HCP: 21	♣ K92	West Bids 3NT if possible.
		East Bids 4♥ if possible.
		West Bids 4NT if possible.
		East Bids 5♣ if possible.
		West Bids 6♥ if possible.
		Partner bids first.

Board: 331	♠ K9	West Opens AP2NT.
Dealer: W	♥ A104	East Bids 3NT if possible.
Vul: Both	♦ J9842	
HCP: 8	♣ 642	You bid first.

Board: 332

Dealer: E

Vul: NS

HCP: 20

♠ 853

♥ KQ10

♦ AKJ10

♣ AK9

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 328	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ QJ86			AP2NT	Pass
Vul: None	♥ AQJ76	♥ K4	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AJ3	♦ Q10942	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQ5	♣ 87	1. Stayman			
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: W	♠ 10872	♠ J9	AP2NT	Pass	Pass	Pass
Vul: EW	♥ Q72	♥ AK3				
North HCP: 4	♦ J62	♦ AKQ7				
South HCP: 21	♣ J43	♣ A1095				
Contract: 2N S						

Board: 330	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ J			AP2NT	Pass
Vul: EW	♥ AKQ	♥ 109764	3♦	Pass	3♥	Pass
North HCP: 21	♦ A852	♦ KQ64	3NT	Pass	4♥	Pass
South HCP: 10	♣ K92	♣ A85	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>	Pass
Contract: 6♥ N			6♥	Pass	Pass	Pass
			1. Blackwood 0314, for ♥			
			2. A=0/5 or 3/5			

Board: 331	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQ6	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A104	♥ KJ92	Pass	Pass		
North HCP: 8	♦ J9842	♦ K6				
South HCP: 20	♣ 642	♣ AK105				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ QJ92			AP2NT	Pass
Vul: NS	♥ KQ10	♥ J32	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKJ10	♦ Q5	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK9	♣ QJ102	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 328	♠ QJ86	East Opens AP2NT.
Dealer: E	♥ K4	West Bids 3♣ if possible.
Vul: None	♦ Q10942	East Bids 3♥ if possible.
HCP: 8	♣ 87	West Bids 3NT if possible.
		You bid first.

Board: 329	♠ J9	West Opens AP2NT.
Dealer: W	♥ AK3	
Vul: EW	♦ AKQ7	Partner bids first.
HCP: 21	♣ A1095	

Board: 330	♠ J	East Opens AP2NT.
Dealer: E	♥ 109764	West Bids 3♦ if possible.
Vul: EW	♦ KQ64	East Bids 3♥ if possible.
HCP: 10	♣ A85	West Bids 3NT if possible.
		East Bids 4♥ if possible.
		West Bids 4NT if possible.
		East Bids 5♣ if possible.
		West Bids 6♥ if possible.
		You bid first.

Board: 331	♠ AQ6	West Opens AP2NT.
Dealer: W	♥ KJ92	East Bids 3NT if possible.
Vul: Both	♦ K6	
HCP: 20	♣ AK105	Partner bids first.



Board: 332

Dealer: E

Vul: NS

HCP: 9

♠ QJ92

♥ J32

♦ Q5

♣ QJ102

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 328	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ QJ86			AP2NT	Pass
Vul: None	♥ AQJ76	♥ K4	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AJ3	♦ Q10942	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQ5	♣ 87	1. Stayman			
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: W	♠ 10872	♠ J9	AP2NT	Pass	Pass	Pass
Vul: EW	♥ Q72	♥ AK3				
North HCP: 4	♦ J62	♦ AKQ7				
South HCP: 21	♣ J43	♣ A1095				
Contract: 2N S						

Board: 330	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ J			AP2NT	Pass
Vul: EW	♥ AKQ	♥ 109764	3♦	Pass	3♥	Pass
North HCP: 21	♦ A852	♦ KQ64	3NT	Pass	4♥	Pass
South HCP: 10	♣ K92	♣ A85	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>	Pass
Contract: 6♥ N			6♥	Pass	Pass	Pass
			1. Blackwood 0314, for ♥			
			2. A=0/5 or 3/5			

Board: 331	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQ6	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A104	♥ KJ92	Pass	Pass		
North HCP: 8	♦ J9842	♦ K6				
South HCP: 20	♣ 642	♣ AK105				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ QJ92			AP2NT	Pass
Vul: NS	♥ KQ10	♥ J32	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKJ10	♦ Q5	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK9	♣ QJ102	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 333	♠ J	West Opens AP2NT.
Dealer: W	♥ KQ3	East Bids 3NT if possible.
Vul: EW	♦ Q10853	
HCP: 10	♣ Q842	You bid first.

Board: 334	♠ AJ8	East Opens AP2NT.
Dealer: E	♥ AKQ	West Bids 3♣ if possible.
Vul: Both	♦ K10874	East Bids 3♦ if possible.
HCP: 20	♣ K4	West Bids 3NT if possible.
		Partner bids first.

Board: 335	♠ A106	West Opens AP2NT.
Dealer: W	♥ J87	East Bids 3NT if possible.
Vul: None	♦ 874	
HCP: 7	♣ Q1073	You bid first.

Board: 336	♠ AK3	East Opens AP2NT.
Dealer: E	♥ 98	West Bids 3NT if possible.
Vul: EW	♦ KQJ7	
HCP: 20	♣ AK87	Partner bids first.

Board: 337	♠ Q8532	West Opens AP2NT.
Dealer: W	♥ 103	East Bids 3♥ if possible.
Vul: Both	♦ Q963	West Bids 3♠ if possible.
HCP: 4	♣ 54	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 333	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ AQ92	AP2NT	Pass	3NT	Pass
Vul: EW	♥ KQ3	♥ J75	Pass	Pass		
North HCP: 10	♦ Q10853	♦ AK				
South HCP: 21	♣ Q842	♣ AK97				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ 10964			AP2NT	Pass
Vul: Both	♥ AKQ	♥ 96	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K10874	♦ AJ3	3NT	Pass	Pass	Pass
South HCP: 7	♣ K4	♣ Q963	1. Stayman			
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ KQ74	AP2NT	Pass	3NT	Pass
Vul: None	♥ J87	♥ AQ2	Pass	Pass		
North HCP: 7	♦ 874	♦ AJ3				
South HCP: 20	♣ Q1073	♣ A65				
Contract: 3N S						

Board: 336	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ J105			AP2NT	Pass
Vul: EW	♥ 98	♥ QJ10	3NT	Pass	Pass	Pass
North HCP: 20	♦ KQJ7	♦ 32				
South HCP: 7	♣ AK87	♣ QJ543				
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: W	♠ Q8532	♠ J106	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 103	♥ AK87	3♠	Pass	Pass	Pass
North HCP: 4	♦ Q963	♦ AJ				
South HCP: 20	♣ 54	♣ AQJ8				
Contract: 3♠ S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 333	♠ AQ92	West Opens AP2NT.
Dealer: W	♥ J75	East Bids 3NT if possible.
Vul: EW	♦ AK	
HCP: 21	♣ AK97	Partner bids first.

Board: 334	♠ 10964	East Opens AP2NT.
Dealer: E	♥ 96	West Bids 3♣ if possible.
Vul: Both	♦ AJ3	East Bids 3♦ if possible.
HCP: 7	♣ Q963	West Bids 3NT if possible.
		You bid first.

Board: 335	♠ KQ74	West Opens AP2NT.
Dealer: W	♥ AQ2	East Bids 3NT if possible.
Vul: None	♦ AJ3	
HCP: 20	♣ A65	Partner bids first.

Board: 336	♠ J105	East Opens AP2NT.
Dealer: E	♥ QJ10	West Bids 3NT if possible.
Vul: EW	♦ 32	
HCP: 7	♣ QJ543	You bid first.

Board: 337	♠ J106	West Opens AP2NT.
Dealer: W	♥ AK87	East Bids 3♥ if possible.
Vul: Both	♦ AJ	West Bids 3♠ if possible.
HCP: 20	♣ AQJ8	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 333	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ AQ92	AP2NT	Pass	3NT	Pass
Vul: EW	♥ KQ3	♥ J75	Pass	Pass		
North HCP: 10	♦ Q10853	♦ AK				
South HCP: 21	♣ Q842	♣ AK97				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ 10964			AP2NT	Pass
Vul: Both	♥ AKQ	♥ 96	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K10874	♦ AJ3	3NT	Pass	Pass	Pass
South HCP: 7	♣ K4	♣ Q963				
Contract: 3N N			1. Stayman			

Board: 335	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ KQ74	AP2NT	Pass	3NT	Pass
Vul: None	♥ J87	♥ AQ2	Pass	Pass		
North HCP: 7	♦ 874	♦ AJ3				
South HCP: 20	♣ Q1073	♣ A65				
Contract: 3N S						

Board: 336	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ J105			AP2NT	Pass
Vul: EW	♥ 98	♥ QJ10	3NT	Pass	Pass	Pass
North HCP: 20	♦ KQJ7	♦ 32				
South HCP: 7	♣ AK87	♣ QJ543				
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: W	♠ Q8532	♠ J106	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 103	♥ AK87	3♠	Pass	Pass	Pass
North HCP: 4	♦ Q963	♦ AJ				
South HCP: 20	♣ 54	♣ AQJ8				
Contract: 3♠ S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 338	♠ QJ63	East Opens AP2NT.
Dealer: E	♥ AK	
Vul: None	♦ AQ96	Partner bids first.
HCP: 21	♣ KQ9	

Board: 339	♠ K1064	West Opens AP2NT.
Dealer: W	♥ K643	East Bids 3♣ if possible.
Vul: NS	♦ Q8	West Bids 3♦ if possible.
HCP: 8	♣ 1086	East Bids 3NT if possible.

You bid first.

Board: 340	♠ 962	East Opens AP2NT.
Dealer: E	♥ AK	West Bids 3♦ if possible.
Vul: None	♦ AK63	East Bids 3♥ if possible.
HCP: 21	♣ AK73	Partner bids first.

Board: 341	♠ 742	West Opens AP2NT.
Dealer: W	♥ A1065	
Vul: NS	♦ 1083	You bid first.
HCP: 4	♣ 1073	

Board: 342	♠ K76	East Opens AP2NT.
Dealer: E	♥ AJ105	West Bids 3♣ if possible.
Vul: EW	♦ AK3	East Bids 3♥ if possible.
HCP: 20	♣ AJ3	West Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 338	North:	South:	West	North	East	South
Dealer: E	♠ QJ63	♠ K1042			AP2NT	Pass
Vul: None	♥ AK	♥ 432				
North HCP: 21	♦ AQ96	♦ 53	Pass	Pass		
South HCP: 3	♣ KQ9	♣ 8764				
Contract: 2N N						

Board: 339	North:	South:	West	North	East	South
Dealer: W	♠ K1064	♠ 83	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K643	♥ AQ10	3♦	Pass	3NT	Pass
North HCP: 8	♦ Q8	♦ A52	Pass	Pass		
South HCP: 20	♣ 1086	♣ AKQJ4				
Contract: 3N S			1. Stayman			

Board: 340	North:	South:	West	North	East	South
Dealer: E	♠ 962	♠ Q53			AP2NT	Pass
Vul: None	♥ AK	♥ 107532	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK63	♦ 52	Pass	Pass		
South HCP: 2	♣ AK73	♣ 1094				
Contract: 3♥ N						

Board: 341	North:	South:	West	North	East	South
Dealer: W	♠ 742	♠ K63	AP2NT	Pass	Pass	Pass
Vul: NS	♥ A1065	♥ KQ8				
North HCP: 4	♦ 1083	♦ KJ7				
South HCP: 21	♣ 1073	♣ AKQ8				
Contract: 2N S						

Board: 342	North:	South:	West	North	East	South
Dealer: E	♠ K76	♠ Q982			AP2NT	Pass
Vul: EW	♥ AJ105	♥ K6432	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK3	♦ J2	4♥	Pass	Pass	Pass
South HCP: 6	♣ AJ3	♣ 64				
Contract: 4♥ N			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 338      ♠ K1042  
Dealer: E        ♥ 432  
Vul: None        ♦ 53  
HCP: 3           ♣ 8764

East Opens AP2NT.

You bid first.

Board: 339      ♠ 83  
Dealer: W        ♥ AQ10  
Vul: NS          ♦ A52  
HCP: 20          ♣ AKQJ4

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 340      ♠ Q53  
Dealer: E        ♥ 107532  
Vul: None        ♦ 52  
HCP: 2           ♣ 1094

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 341      ♠ K63  
Dealer: W        ♥ KQ8  
Vul: NS          ♦ KJ7  
HCP: 21          ♣ AKQ8

West Opens AP2NT.

Partner bids first.

Board: 342      ♠ Q982  
Dealer: E        ♥ K6432  
Vul: EW          ♦ J2  
HCP: 6           ♣ 64

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 338	North:	South:	West	North	East	South
Dealer: E	♠ QJ63	♠ K1042			AP2NT	Pass
Vul: None	♥ AK	♥ 432				
North HCP: 21	♦ AQ96	♦ 53	Pass	Pass		
South HCP: 3	♣ KQ9	♣ 8764				
Contract: 2N N						

Board: 339	North:	South:	West	North	East	South
Dealer: W	♠ K1064	♠ 83	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K643	♥ AQ10	3♦	Pass	3NT	Pass
North HCP: 8	♦ Q8	♦ A52	Pass	Pass		
South HCP: 20	♣ 1086	♣ AKQJ4				
Contract: 3N S			1. Stayman			

Board: 340	North:	South:	West	North	East	South
Dealer: E	♠ 962	♠ Q53			AP2NT	Pass
Vul: None	♥ AK	♥ 107532	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK63	♦ 52	Pass	Pass		
South HCP: 2	♣ AK73	♣ 1094				
Contract: 3♥ N						

Board: 341	North:	South:	West	North	East	South
Dealer: W	♠ 742	♠ K63	AP2NT	Pass	Pass	Pass
Vul: NS	♥ A1065	♥ KQ8				
North HCP: 4	♦ 1083	♦ KJ7				
South HCP: 21	♣ 1073	♣ AKQ8				
Contract: 2N S						

Board: 342	North:	South:	West	North	East	South
Dealer: E	♠ K76	♠ Q982			AP2NT	Pass
Vul: EW	♥ AJ105	♥ K6432	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK3	♦ J2	4♥	Pass	Pass	Pass
South HCP: 6	♣ AJ3	♣ 64				
Contract: 4♥ N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 343      ♠ Q1062  
Dealer: W        ♥ 93  
Vul: Both        ♦ J10543  
HCP: 4           ♣ J3

West Opens AP2NT.

You bid first.

Board: 344      ♠ A65  
Dealer: E        ♥ AJ76  
Vul: EW         ♦ AK9  
HCP: 20          ♣ A63

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 345      ♠ A98  
Dealer: W        ♥ J53  
Vul: Both        ♦ 85  
HCP: 8           ♣ K10865

West Opens AP2NT.

East Bids 3NT if possible.

You bid first.

Board: 346      ♠ A64  
Dealer: E        ♥ KJ105  
Vul: EW         ♦ K4  
HCP: 20          ♣ AKQ10

East Opens AP2NT.

West Bids 4♣ if possible.

East Bids 4♠ if possible.

West Bids 4NT if possible.

Partner bids first.

Board: 347      ♠ J543  
Dealer: W        ♥ 932  
Vul: Both        ♦ KQJ  
HCP: 8           ♣ J102

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 343

Dealer: W

Vul: Both

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ Q1062

♥ 93

♦ J10543

♣ J3

South:

♠ AKJ

♥ A87

♦ A2

♣ A9864

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 344

Dealer: E

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ A65

♥ AJ76

♦ AK9

♣ A63

South:

♠ K832

♥ Q102

♦ Q8742

♣ 8

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 345

Dealer: W

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ A98

♥ J53

♦ 85

♣ K10865

South:

♠ KQ7

♥ AK

♦ AK73

♣ Q743

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 346

Dealer: E

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A64

♥ KJ105

♦ K4

♣ AKQ10

South:

♠ KJ2

♥ A6

♦ Q9532

♣ J98

West	North	East	South
		AP2NT	Pass
4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>	Pass
4NT	Pass	Pass	Pass

1. Gerber  
2. A=2 out of 4

Board: 347

Dealer: W

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ J543

♥ 932

♦ KQJ

♣ J102

South:

♠ AK8

♥ A4

♦ 852

♣ AKQ93

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 343  
Dealer: W  
Vul: Both  
HCP: 20

♠ AKJ  
♥ A87  
♦ A2  
♣ A9864

West Opens AP2NT.

Partner bids first.

Board: 344  
Dealer: E  
Vul: EW  
HCP: 7

♠ K832  
♥ Q102  
♦ Q8742  
♣ 8

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

You bid first.

Board: 345  
Dealer: W  
Vul: Both  
HCP: 21

♠ KQ7  
♥ AK  
♦ AK73  
♣ Q743

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

Board: 346  
Dealer: E  
Vul: EW  
HCP: 11

♠ KJ2  
♥ A6  
♦ Q9532  
♣ J98

East Opens AP2NT.

West Bids 4♣ if possible.

East Bids 4♠ if possible.

West Bids 4NT if possible.

You bid first.

Board: 347  
Dealer: W  
Vul: Both  
HCP: 20

♠ AK8  
♥ A4  
♦ 852  
♣ AKQ93

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 343

Dealer: W

Vul: Both

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ Q1062

♥ 93

♦ J10543

♣ J3

South:

♠ AKJ

♥ A87

♦ A2

♣ A9864

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 344

Dealer: E

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ A65

♥ AJ76

♦ AK9

♣ A63

South:

♠ K832

♥ Q102

♦ Q8742

♣ 8

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♥	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 345

Dealer: W

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ A98

♥ J53

♦ 85

♣ K10865

South:

♠ KQ7

♥ AK

♦ AK73

♣ Q743

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 346

Dealer: E

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A64

♥ KJ105

♦ K4

♣ AKQ10

South:

♠ KJ2

♥ A6

♦ Q9532

♣ J98

West	North	East	South
		AP2NT	Pass
4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>	Pass
4NT	Pass	Pass	Pass

1. Gerber  
2. A=2 out of 4

Board: 347

Dealer: W

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ J543

♥ 932

♦ KQJ

♣ J102

South:

♠ AK8

♥ A4

♦ 852

♣ AKQ93

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 348	♠ AKQ	East Opens AP2NT.
Dealer: E	♥ Q2	West Bids 3NT if possible.
Vul: None	♦ K104	
HCP: 20	♣ KQJ73	Partner bids first.

Board: 349	♠ A652	West Opens AP2NT.
Dealer: W	♥ K	East Bids 3♣ if possible.
Vul: NS	♦ 10653	West Bids 3♥ if possible.
HCP: 8	♣ J875	East Bids 3NT if possible.
		You bid first.

Board: 350	♠ KJ2	East Opens AP2NT.
Dealer: E	♥ A2	West Bids 3NT if possible.
Vul: Both	♦ AQJ	
HCP: 20	♣ AJ1073	Partner bids first.

Board: 351	♠ 74	West Opens AP2NT.
Dealer: W	♥ 986	
Vul: None	♦ 962	You bid first.
HCP: 3	♣ QJ974	

Board: 352	♠ A4	East Opens AP2NT.
Dealer: E	♥ AKQJ	West Bids 3♣ if possible.
Vul: NS	♦ AJ652	East Bids 3♥ if possible.
HCP: 21	♣ Q5	West Bids 6♥ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 348	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J95			AP2NT	Pass
Vul: None	♥ Q2	♥ A3				
North HCP: 20	♦ K104	♦ A973	3NT	Pass	Pass	Pass
South HCP: 9	♣ KQJ73	♣ 10642				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: W	♠ A652	♠ KQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K	♥ AQ73	3♥	Pass	3NT	Pass
North HCP: 8	♦ 10653	♦ KQ8	Pass	Pass		
South HCP: 20	♣ J875	♣ A92				
Contract: 3N S			1. Stayman			

Board: 350	North:	South:	West	North	East	South
Dealer: E	♠ KJ2	♠ 874			AP2NT	Pass
Vul: Both	♥ A2	♥ KJ6				
North HCP: 20	♦ AQJ	♦ K762	3NT	Pass	Pass	Pass
South HCP: 9	♣ AJ1073	♣ Q84				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AK10	AP2NT	Pass	Pass	Pass
Vul: None	♥ 986	♥ A53				
North HCP: 3	♦ 962	♦ AKQ108				
South HCP: 20	♣ QJ974	♣ 102				
Contract: 2N S						

Board: 352	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ 653			AP2NT	Pass
Vul: NS	♥ AKQJ	♥ 10542	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AJ652	♦ K	6♥	Pass	Pass	Pass
South HCP: 7	♣ Q5	♣ A7632				
Contract: 6♥ N			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 348	♠ J95	East Opens AP2NT.
Dealer: E	♥ A3	West Bids 3NT if possible.
Vul: None	♦ A973	
HCP: 9	♣ 10642	You bid first.

Board: 349	♠ KQ3	West Opens AP2NT.
Dealer: W	♥ AQ73	East Bids 3♣ if possible.
Vul: NS	♦ KQ8	West Bids 3♥ if possible.
HCP: 20	♣ A92	East Bids 3NT if possible.
		Partner bids first.

Board: 350	♠ 874	East Opens AP2NT.
Dealer: E	♥ KJ6	West Bids 3NT if possible.
Vul: Both	♦ K762	
HCP: 9	♣ Q84	You bid first.

Board: 351	♠ AK10	West Opens AP2NT.
Dealer: W	♥ A53	
Vul: None	♦ AKQ108	Partner bids first.
HCP: 20	♣ 102	

Board: 352	♠ 653	East Opens AP2NT.
Dealer: E	♥ 10542	West Bids 3♣ if possible.
Vul: NS	♦ K	East Bids 3♥ if possible.
HCP: 7	♣ A7632	West Bids 6♥ if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 348	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J95			AP2NT	Pass
Vul: None	♥ Q2	♥ A3				
North HCP: 20	♦ K104	♦ A973	3NT	Pass	Pass	Pass
South HCP: 9	♣ KQJ73	♣ 10642				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: W	♠ A652	♠ KQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K	♥ AQ73	3♥	Pass	3NT	Pass
North HCP: 8	♦ 10653	♦ KQ8	Pass	Pass		
South HCP: 20	♣ J875	♣ A92				
Contract: 3N S			1. Stayman			

Board: 350	North:	South:	West	North	East	South
Dealer: E	♠ KJ2	♠ 874			AP2NT	Pass
Vul: Both	♥ A2	♥ KJ6				
North HCP: 20	♦ AQJ	♦ K762	3NT	Pass	Pass	Pass
South HCP: 9	♣ AJ1073	♣ Q84				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AK10	AP2NT	Pass	Pass	Pass
Vul: None	♥ 986	♥ A53				
North HCP: 3	♦ 962	♦ AKQ108				
South HCP: 20	♣ QJ974	♣ 102				
Contract: 2N S						

Board: 352	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ 653			AP2NT	Pass
Vul: NS	♥ AKQJ	♥ 10542	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AJ652	♦ K	6♥	Pass	Pass	Pass
South HCP: 7	♣ Q5	♣ A7632				
Contract: 6♥ N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 353      ♠ 32  
Dealer: W        ♥ A7  
Vul: EW         ♦ J863  
HCP: 8           ♣ QJ1052

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 354      ♠ AK3  
Dealer: E        ♥ KJ984  
Vul: None       ♦ AQ8  
HCP: 21          ♣ A4

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 355      ♠ K32  
Dealer: W        ♥ 986  
Vul: NS          ♦ Q1084  
HCP: 8           ♣ QJ4

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 356      ♠ 92  
Dealer: E        ♥ AJ  
Vul: EW         ♦ AJ54  
HCP: 20          ♣ AKQJ3

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 357      ♠ Q3  
Dealer: W        ♥ J1093  
Vul: Both       ♦ A73  
HCP: 10          ♣ QJ82

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ AQ10	AP2NT	Pass	3NT	Pass
Vul: EW	♥ A7	♥ KQJ53	Pass	Pass		
North HCP: 8	♦ J863	♦ KQ				
South HCP: 21	♣ QJ1052	♣ A84				
Contract: 3N S						

Board: 354	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 109874			AP2NT	Pass
Vul: None	♥ KJ984	♥ Q107	3♥	Pass	3♠	Pass
North HCP: 21	♦ AQ8	♦ J10	3NT	Pass	4♠	Pass
South HCP: 8	♣ A4	♣ KQ3	Pass	Pass		
Contract: 4♠ N						

Board: 355	North:	South:	West	North	East	South
Dealer: W	♠ K32	♠ A10	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 986	♥ AKQ	Pass	Pass		
North HCP: 8	♦ Q1084	♦ AJ652				
South HCP: 21	♣ QJ4	♣ K98				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ J54			AP2NT	Pass
Vul: EW	♥ AJ	♥ K10965	3♦	Pass	3♥	Pass
North HCP: 20	♦ AJ54	♦ K6	3NT	Pass	Pass	Pass
South HCP: 7	♣ AKQJ3	♣ 1054				
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ AK	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J1093	♥ K42	3♦	Pass	3NT	Pass
North HCP: 10	♦ A73	♦ QJ964	Pass	Pass		
South HCP: 20	♣ QJ82	♣ AK4				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 353  
Dealer: W  
Vul: EW  
HCP: 21

♠ AQ10  
♥ KQJ53  
♦ KQ  
♣ A84

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 354  
Dealer: E  
Vul: None  
HCP: 8

♠ 109874  
♥ Q107  
♦ J10  
♣ KQ3

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 355  
Dealer: W  
Vul: NS  
HCP: 21

♠ A10  
♥ AKQ  
♦ AJ652  
♣ K98

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 356  
Dealer: E  
Vul: EW  
HCP: 7

♠ J54  
♥ K10965  
♦ K6  
♣ 1054

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 357  
Dealer: W  
Vul: Both  
HCP: 20

♠ AK  
♥ K42  
♦ QJ964  
♣ AK4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ AQ10	AP2NT	Pass	3NT	Pass
Vul: EW	♥ A7	♥ KQJ53	Pass	Pass		
North HCP: 8	♦ J863	♦ KQ				
South HCP: 21	♣ QJ1052	♣ A84				
Contract: 3N S						

Board: 354	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 109874			AP2NT	Pass
Vul: None	♥ KJ984	♥ Q107	3♥	Pass	3♠	Pass
North HCP: 21	♦ AQ8	♦ J10	3NT	Pass	4♠	Pass
South HCP: 8	♣ A4	♣ KQ3	Pass	Pass		
Contract: 4♠ N						

Board: 355	North:	South:	West	North	East	South
Dealer: W	♠ K32	♠ A10	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 986	♥ AKQ	Pass	Pass		
North HCP: 8	♦ Q1084	♦ AJ652				
South HCP: 21	♣ QJ4	♣ K98				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ J54			AP2NT	Pass
Vul: EW	♥ AJ	♥ K10965	3♦	Pass	3♥	Pass
North HCP: 20	♦ AJ54	♦ K6	3NT	Pass	Pass	Pass
South HCP: 7	♣ AKQJ3	♣ 1054				
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ AK	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J1093	♥ K42	3♦	Pass	3NT	Pass
North HCP: 10	♦ A73	♦ QJ964	Pass	Pass		
South HCP: 20	♣ QJ82	♣ AK4				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 358      ♠ A64  
Dealer: E        ♥ A7  
Vul: EW        ♦ AKJ72  
HCP: 20        ♣ A94

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 359      ♠ Q63  
Dealer: W        ♥ Q752  
Vul: Both       ♦ 103  
HCP: 8        ♣ KJ94

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 360      ♠ K7  
Dealer: E        ♥ AK104  
Vul: None       ♦ KJ43  
HCP: 20        ♣ AQ7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 361      ♠ Q73  
Dealer: W        ♥ 865  
Vul: EW        ♦ J10  
HCP: 3        ♣ 109864

West Opens AP2NT.  
You bid first.

Board: 362      ♠ AK  
Dealer: E        ♥ AJ932  
Vul: Both       ♦ Q52  
HCP: 20        ♣ AQ7

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 6♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 358	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ Q5			AP2NT	Pass
Vul: EW	♥ A7	♥ Q964	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKJ72	♦ 1085	3NT	Pass	Pass	Pass
South HCP: 9	♣ A94	♣ KQ103	1. Stayman			
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: W	♠ Q63	♠ AJ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q752	♥ A83	3♦	Pass	3NT	Pass
North HCP: 8	♦ 103	♦ AK87	Pass	Pass		
South HCP: 20	♣ KJ94	♣ A108	1. Stayman			
Contract: 3N S						

Board: 360	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ 10532			AP2NT	Pass
Vul: None	♥ AK104	♥ 986	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ43	♦ AQ72	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQ7	♣ 82	1. Stayman			
Contract: 3N N						

Board: 361	North:	South:	West	North	East	South
Dealer: W	♠ Q73	♠ A1092	AP2NT	Pass	Pass	Pass
Vul: EW	♥ 865	♥ K3				
North HCP: 3	♦ J10	♦ AQ954				
South HCP: 20	♣ 109864	♣ AK				
Contract: 2N S						

Board: 362	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 8652			AP2NT	Pass
Vul: Both	♥ AJ932	♥ KQ106	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ Q52	♦ 10984	6♥	Pass	Pass	Pass
South HCP: 8	♣ AQ7	♣ K	1. Stayman			
Contract: 6♥ N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 358      ♠ Q5  
Dealer: E        ♥ Q964  
Vul: EW         ♦ 1085  
HCP: 9           ♣ KQ103

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 359      ♠ AJ7  
Dealer: W        ♥ A83  
Vul: Both       ♦ AK87  
HCP: 20          ♣ A108

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 360      ♠ 10532  
Dealer: E        ♥ 986  
Vul: None       ♦ AQ72  
HCP: 6           ♣ 82

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 361      ♠ A1092  
Dealer: W        ♥ K3  
Vul: EW         ♦ AQ954  
HCP: 20          ♣ AK

West Opens AP2NT.

Partner bids first.

Board: 362      ♠ 8652  
Dealer: E        ♥ KQ106  
Vul: Both       ♦ 10984  
HCP: 8           ♣ K

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 6♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 358	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ Q5			AP2NT	Pass
Vul: EW	♥ A7	♥ Q964	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKJ72	♦ 1085	3NT	Pass	Pass	Pass
South HCP: 9	♣ A94	♣ KQ103	1. Stayman			
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: W	♠ Q63	♠ AJ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q752	♥ A83	3♦	Pass	3NT	Pass
North HCP: 8	♦ 103	♦ AK87	Pass	Pass		
South HCP: 20	♣ KJ94	♣ A108	1. Stayman			
Contract: 3N S						

Board: 360	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ 10532			AP2NT	Pass
Vul: None	♥ AK104	♥ 986	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ KJ43	♦ AQ72	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQ7	♣ 82	1. Stayman			
Contract: 3N N						

Board: 361	North:	South:	West	North	East	South
Dealer: W	♠ Q73	♠ A1092	AP2NT	Pass	Pass	Pass
Vul: EW	♥ 865	♥ K3				
North HCP: 3	♦ J10	♦ AQ954				
South HCP: 20	♣ 109864	♣ AK				
Contract: 2N S						

Board: 362	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 8652			AP2NT	Pass
Vul: Both	♥ AJ932	♥ KQ106	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ Q52	♦ 10984	6♥	Pass	Pass	Pass
South HCP: 8	♣ AQ7	♣ K	1. Stayman			
Contract: 6♥ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 363  
Dealer: W  
Vul: None  
HCP: 2

♠ 932  
♥ J9874  
♦ 53  
♣ J109

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.

You bid first.

Board: 364  
Dealer: E  
Vul: NS  
HCP: 20

♠ AK83  
♥ KJ2  
♦ KQ76  
♣ KJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 365  
Dealer: W  
Vul: Both  
HCP: 7

♠ K754  
♥ Q109  
♦ Q1093  
♣ 73

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 366  
Dealer: E  
Vul: NS  
HCP: 21

♠ K63  
♥ AQ65  
♦ AK7  
♣ AJ4

East Opens AP2NT.

Partner bids first.

Board: 367  
Dealer: W  
Vul: EW  
HCP: 8

♠ J952  
♥ KQJ  
♦ J1096  
♣ 73

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 363	North:	South:	West	North	East	South
Dealer: W	♠ 932	♠ Q104	AP2NT	Pass	3♦	Pass
Vul: None	♥ J9874	♥ AK5	3♥	Pass	Pass	Pass
North HCP: 2	♦ 53	♦ AJ4				
South HCP: 21	♣ J109	♣ AK74				
Contract: 3♥ S						

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ AK83	♠ 97			AP2NT	Pass
Vul: NS	♥ KJ2	♥ 10973	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ KQ76	♦ A108	3NT	Pass	Pass	Pass
South HCP: 8	♣ KJ	♣ A743				
Contract: 3N N			1. Stayman			

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ K754	♠ AQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q109	♥ A3	3♦	Pass	3NT	Pass
North HCP: 7	♦ Q1093	♦ A76	Pass	Pass		
South HCP: 20	♣ 73	♣ AQ954				
Contract: 3N S			1. Stayman			

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ K63	♠ J95				
Vul: NS	♥ AQ65	♥ J98			AP2NT	Pass
North HCP: 21	♦ AK7	♦ J1052	Pass	Pass		
South HCP: 3	♣ AJ4	♣ 653				
Contract: 2N N						

Board: 367	North:	South:	West	North	East	South
Dealer: W	♠ J952	♠ KQ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQJ	♥ A10	3♦	Pass	3NT	Pass
North HCP: 8	♦ J1096	♦ AQ875	Pass	Pass		
South HCP: 20	♣ 73	♣ AJ4				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 363  
Dealer: W  
Vul: None  
HCP: 21

♠ Q104  
♥ AK5  
♦ AJ4  
♣ AK74

West Opens AP2NT.  
East Bids 3♦ if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 364  
Dealer: E  
Vul: NS  
HCP: 8

♠ 97  
♥ 10973  
♦ A108  
♣ A743

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 365  
Dealer: W  
Vul: Both  
HCP: 20

♠ AQ8  
♥ A3  
♦ A76  
♣ AQ954

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 366  
Dealer: E  
Vul: NS  
HCP: 3

♠ J95  
♥ J98  
♦ J1052  
♣ 653

East Opens AP2NT.

You bid first.

Board: 367  
Dealer: W  
Vul: EW  
HCP: 20

♠ KQ10  
♥ A10  
♦ AQ875  
♣ AJ4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 363	North:	South:	West	North	East	South
Dealer: W	♠ 932	♠ Q104	AP2NT	Pass	3♦	Pass
Vul: None	♥ J9874	♥ AK5	3♥	Pass	Pass	Pass
North HCP: 2	♦ 53	♦ AJ4				
South HCP: 21	♣ J109	♣ AK74				
Contract: 3♥ S						

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ AK83	♠ 97			AP2NT	Pass
Vul: NS	♥ KJ2	♥ 10973	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ KQ76	♦ A108	3NT	Pass	Pass	Pass
South HCP: 8	♣ KJ	♣ A743				
Contract: 3N N			1. Stayman			

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ K754	♠ AQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q109	♥ A3	3♦	Pass	3NT	Pass
North HCP: 7	♦ Q1093	♦ A76	Pass	Pass		
South HCP: 20	♣ 73	♣ AQ954				
Contract: 3N S			1. Stayman			

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ K63	♠ J95				
Vul: NS	♥ AQ65	♥ J98			AP2NT	Pass
North HCP: 21	♦ AK7	♦ J1052	Pass	Pass		
South HCP: 3	♣ AJ4	♣ 653				
Contract: 2N N						

Board: 367	North:	South:	West	North	East	South
Dealer: W	♠ J952	♠ KQ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQJ	♥ A10	3♦	Pass	3NT	Pass
North HCP: 8	♦ J1096	♦ AQ875	Pass	Pass		
South HCP: 20	♣ 73	♣ AJ4				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 368      ♠ KJ  
Dealer: E        ♥ AKQJ  
Vul: None        ♦ K653  
HCP: 20         ♣ K75

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 369      ♠ AQ10  
Dealer: W        ♥ J1063  
Vul: NS         ♦ J10642  
HCP: 8         ♣ 5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 370      ♠ KJ85  
Dealer: E        ♥ A75  
Vul: EW         ♦ AQ8  
HCP: 20         ♣ AQ5

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 371      ♠ 1087  
Dealer: W        ♥ K532  
Vul: Both       ♦ 94  
HCP: 8         ♣ KQ103

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 372      ♠ AKJ  
Dealer: E        ♥ A3  
Vul: NS         ♦ AJ32  
HCP: 20         ♣ K1082

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 368	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ Q105			AP2NT	Pass
Vul: None	♥ AKQJ	♥ 9872	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ K653	♦ A1072	4♥	Pass	Pass	Pass
South HCP: 7	♣ K75	♣ J2	1. Stayman			
Contract: 4♥ N						

Board: 369	North:	South:	West	North	East	South
Dealer: W	♠ AQ10	♠ 9852	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J1063	♥ AK	3♠	Pass	4♠	Pass
North HCP: 8	♦ J10642	♦ AQ95	Pass	Pass		
South HCP: 20	♣ 5	♣ AK2	1. Stayman			
Contract: 4♠ S						

Board: 370	North:	South:	West	North	East	South
Dealer: E	♠ KJ85	♠ 963			AP2NT	Pass
Vul: EW	♥ A75	♥ KJ3	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQ8	♦ J7652				
South HCP: 5	♣ AQ5	♣ 82				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: W	♠ 1087	♠ AK963	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K532	♥ AJ	3♠	Pass	4♠	Pass
North HCP: 8	♦ 94	♦ A6	Pass	Pass		
South HCP: 21	♣ KQ103	♣ AJ64	1. Stayman			
Contract: 4♠ S						

Board: 372	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ 94			AP2NT	Pass
Vul: NS	♥ A3	♥ K652	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ32	♦ Q94	3NT	Pass	Pass	Pass
South HCP: 7	♣ K1082	♣ Q653	1. Stayman			
Contract: 3N N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 368	♠ Q105	East Opens AP2NT.
Dealer: E	♥ 9872	West Bids 3♣ if possible.
Vul: None	♦ A1072	East Bids 3♥ if possible.
HCP: 7	♣ J2	West Bids 4♥ if possible.

You bid first.

Board: 369	♠ 9852	West Opens AP2NT.
Dealer: W	♥ AK	East Bids 3♣ if possible.
Vul: NS	♦ AQ95	West Bids 3♠ if possible.
HCP: 20	♣ AK2	East Bids 4♠ if possible.

Partner bids first.

Board: 370	♠ 963	East Opens AP2NT.
Dealer: E	♥ KJ3	West Bids 3NT if possible.
Vul: EW	♦ J7652	
HCP: 5	♣ 82	You bid first.

Board: 371	♠ AK963	West Opens AP2NT.
Dealer: W	♥ AJ	East Bids 3♣ if possible.
Vul: Both	♦ A6	West Bids 3♠ if possible.
HCP: 21	♣ AJ64	East Bids 4♠ if possible.

Partner bids first.

Board: 372	♠ 94	East Opens AP2NT.
Dealer: E	♥ K652	West Bids 3♣ if possible.
Vul: NS	♦ Q94	East Bids 3♦ if possible.
HCP: 7	♣ Q653	West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 368	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ Q105			AP2NT	Pass
Vul: None	♥ AKQJ	♥ 9872	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ K653	♦ A1072	4♥	Pass	Pass	Pass
South HCP: 7	♣ K75	♣ J2	1. Stayman			
Contract: 4♥ N						

Board: 369	North:	South:	West	North	East	South
Dealer: W	♠ AQ10	♠ 9852	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J1063	♥ AK	3♠	Pass	4♠	Pass
North HCP: 8	♦ J10642	♦ AQ95	Pass	Pass		
South HCP: 20	♣ 5	♣ AK2	1. Stayman			
Contract: 4♠ S						

Board: 370	North:	South:	West	North	East	South
Dealer: E	♠ KJ85	♠ 963			AP2NT	Pass
Vul: EW	♥ A75	♥ KJ3	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQ8	♦ J7652				
South HCP: 5	♣ AQ5	♣ 82				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: W	♠ 1087	♠ AK963	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K532	♥ AJ	3♠	Pass	4♠	Pass
North HCP: 8	♦ 94	♦ A6	Pass	Pass		
South HCP: 21	♣ KQ103	♣ AJ64	1. Stayman			
Contract: 4♠ S						

Board: 372	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ 94			AP2NT	Pass
Vul: NS	♥ A3	♥ K652	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ32	♦ Q94	3NT	Pass	Pass	Pass
South HCP: 7	♣ K1082	♣ Q653	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 373	♠ 62	West Opens AP2NT.
Dealer: W	♥ Q9	East Bids 3NT if possible.
Vul: EW	♦ A985	
HCP: 9	♣ QJ1063	You bid first.

Board: 374	♠ Q3	East Opens AP2NT.
Dealer: E	♥ AK72	West Bids 3NT if possible.
Vul: Both	♦ KJ2	
HCP: 21	♣ AKJ9	Partner bids first.

Board: 375	♠ 98752	West Opens AP2NT.
Dealer: W	♥ J1073	East Bids 3♥ if possible.
Vul: None	♦ —	West Bids 3♠ if possible.
HCP: 3	♣ Q643	You bid first.

Board: 376	♠ 10986	East Opens AP2NT.
Dealer: E	♥ AK4	West Bids 3NT if possible.
Vul: Both	♦ AKJ5	
HCP: 20	♣ KQ	Partner bids first.

Board: 377	♠ AJ52	West Opens AP2NT.
Dealer: W	♥ 9	East Bids 3♣ if possible.
Vul: None	♦ K54	West Bids 3♦ if possible.
HCP: 9	♣ J10985	East Bids 3NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AK984	AP2NT	Pass	3NT	Pass
Vul: EW	♥ Q9	♥ J4	Pass	Pass		
North HCP: 9	♦ A985	♦ KQ10				
South HCP: 20	♣ QJ1063	♣ AK2				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ A105			AP2NT	Pass
Vul: Both	♥ AK72	♥ 654				
North HCP: 21	♦ KJ2	♦ A983	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ9	♣ 1032				
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: W	♠ 98752	♠ K43	AP2NT	Pass	3♥	Pass
Vul: None	♥ J1073	♥ Q8	3♠	Pass	Pass	Pass
North HCP: 3	♦ —	♦ AKJ104				
South HCP: 21	♣ Q643	♣ AKJ				
Contract: 3♠ S						

Board: 376	North:	South:	West	North	East	South
Dealer: E	♠ 10986	♠ 543			AP2NT	Pass
Vul: Both	♥ AK4	♥ 107	3NT	Pass	Pass	Pass
North HCP: 20	♦ AKJ5	♦ Q104				
South HCP: 7	♣ KQ	♣ AJ762				
Contract: 3N N						

Board: 377	North:	South:	West	North	East	South
Dealer: W	♠ AJ52	♠ Q76	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 9	♥ KQ3	3♦	Pass	3NT	Pass
North HCP: 9	♦ K54	♦ AQ108	Pass	Pass		
South HCP: 20	♣ J10985	♣ AK7				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 373	♠ AK984	West Opens AP2NT.
Dealer: W	♥ J4	East Bids 3NT if possible.
Vul: EW	♦ KQ10	
HCP: 20	♣ AK2	Partner bids first.
Board: 374	♠ A105	East Opens AP2NT.
Dealer: E	♥ 654	West Bids 3NT if possible.
Vul: Both	♦ A983	
HCP: 8	♣ 1032	You bid first.
Board: 375	♠ K43	West Opens AP2NT.
Dealer: W	♥ Q8	East Bids 3♥ if possible.
Vul: None	♦ AKJ104	West Bids 3♠ if possible.
HCP: 21	♣ AKJ	Partner bids first.
Board: 376	♠ 543	East Opens AP2NT.
Dealer: E	♥ 107	West Bids 3NT if possible.
Vul: Both	♦ Q104	
HCP: 7	♣ AJ762	You bid first.
Board: 377	♠ Q76	West Opens AP2NT.
Dealer: W	♥ KQ3	East Bids 3♣ if possible.
Vul: None	♦ AQ108	West Bids 3♦ if possible.
HCP: 20	♣ AK7	East Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AK984	AP2NT	Pass	3NT	Pass
Vul: EW	♥ Q9	♥ J4	Pass	Pass		
North HCP: 9	♦ A985	♦ KQ10				
South HCP: 20	♣ QJ1063	♣ AK2				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ A105			AP2NT	Pass
Vul: Both	♥ AK72	♥ 654				
North HCP: 21	♦ KJ2	♦ A983	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ9	♣ 1032				
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: W	♠ 98752	♠ K43	AP2NT	Pass	3♥	Pass
Vul: None	♥ J1073	♥ Q8	3♠	Pass	Pass	Pass
North HCP: 3	♦ —	♦ AKJ104				
South HCP: 21	♣ Q643	♣ AKJ				
Contract: 3♠ S						

Board: 376	North:	South:	West	North	East	South
Dealer: E	♠ 10986	♠ 543			AP2NT	Pass
Vul: Both	♥ AK4	♥ 107				
North HCP: 20	♦ AKJ5	♦ Q104	3NT	Pass	Pass	Pass
South HCP: 7	♣ KQ	♣ AJ762				
Contract: 3N N						

Board: 377	North:	South:	West	North	East	South
Dealer: W	♠ AJ52	♠ Q76	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 9	♥ KQ3	3♦	Pass	3NT	Pass
North HCP: 9	♦ K54	♦ AQ108	Pass	Pass		
South HCP: 20	♣ J10985	♣ AK7				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 378	♠ K105	East Opens AP2NT.
Dealer: E	♥ AK5	West Bids 3NT if possible.
Vul: NS	♦ J63	
HCP: 20	♣ AKQ10	Partner bids first.

Board: 379	♠ 86	West Opens AP2NT.
Dealer: W	♥ KQ9	East Bids 3NT if possible.
Vul: Both	♦ 843	
HCP: 10	♣ KQ1082	You bid first.

Board: 380	♠ K76	East Opens AP2NT.
Dealer: E	♥ A7	West Bids 3♣ if possible.
Vul: None	♦ AQJ63	East Bids 3♦ if possible.
HCP: 20	♣ AQ7	West Bids 3NT if possible.
		Partner bids first.

Board: 381	♠ Q1084	West Opens AP2NT.
Dealer: W	♥ Q32	East Bids 3♣ if possible.
Vul: EW	♦ A7	West Bids 3♥ if possible.
HCP: 8	♣ 10973	East Bids 3NT if possible.
		West Bids 4♠ if possible.
		You bid first.

Board: 382	♠ AJ10	East Opens AP2NT.
Dealer: E	♥ AQ92	West Bids 3♣ if possible.
Vul: NS	♦ K53	East Bids 3♥ if possible.
HCP: 21	♣ AK3	West Bids 4♥ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 378	North:	South:	West	North	East	South
Dealer: E	♠ K105	♠ Q43			AP2NT	Pass
Vul: NS	♥ AK5	♥ Q8				
North HCP: 20	♦ J63	♦ KQ952	3NT	Pass	Pass	Pass
South HCP: 10	♣ AKQ10	♣ J43				
Contract: 3N N						

Board: 379	North:	South:	West	North	East	South
Dealer: W	♠ 86	♠ AK9				
Vul: Both	♥ KQ9	♥ 863	AP2NT	Pass	3NT	Pass
North HCP: 10	♦ 843	♦ AKQJ	Pass	Pass		
South HCP: 21	♣ KQ1082	♣ A95				
Contract: 3N S						

Board: 380	North:	South:	West	North	East	South
Dealer: E	♠ K76	♠ QJ52			AP2NT	Pass
Vul: None	♥ A7	♥ K983	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ63	♦ 102	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQ7	♣ KJ8				
Contract: 3N N			1. Stayman			

Board: 381	North:	South:	West	North	East	South
Dealer: W	♠ Q1084	♠ AKJ5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q32	♥ AJ86	3♥	Pass	3NT	Pass
North HCP: 8	♦ A7	♦ Q5	4♠	Pass	Pass	Pass
South HCP: 21	♣ 10973	♣ AQ4				
Contract: 4♠ S			1. Stayman			

Board: 382	North:	South:	West	North	East	South
Dealer: E	♠ AJ10	♠ K4			AP2NT	Pass
Vul: NS	♥ AQ92	♥ K543	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ K53	♦ J10874	4♥	Pass	Pass	Pass
South HCP: 8	♣ AK3	♣ J10				
Contract: 4♥ N			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 378	♠ Q43	East Opens AP2NT.
Dealer: E	♥ Q8	West Bids 3NT if possible.
Vul: NS	♦ KQ952	
HCP: 10	♣ J43	You bid first.

Board: 379	♠ AK9	West Opens AP2NT.
Dealer: W	♥ 863	East Bids 3NT if possible.
Vul: Both	♦ AKQJ	
HCP: 21	♣ A95	Partner bids first.

Board: 380	♠ QJ52	East Opens AP2NT.
Dealer: E	♥ K983	West Bids 3♣ if possible.
Vul: None	♦ 102	East Bids 3♦ if possible.
HCP: 10	♣ KJ8	West Bids 3NT if possible.
		You bid first.

Board: 381	♠ AKJ5	West Opens AP2NT.
Dealer: W	♥ AJ86	East Bids 3♣ if possible.
Vul: EW	♦ Q5	West Bids 3♥ if possible.
HCP: 21	♣ AQ4	East Bids 3NT if possible.
		West Bids 4♠ if possible.
		Partner bids first.

Board: 382	♠ K4	East Opens AP2NT.
Dealer: E	♥ K543	West Bids 3♣ if possible.
Vul: NS	♦ J10874	East Bids 3♥ if possible.
HCP: 8	♣ J10	West Bids 4♥ if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 378	North:	South:	West	North	East	South
Dealer: E	♠ K105	♠ Q43			AP2NT	Pass
Vul: NS	♥ AK5	♥ Q8				
North HCP: 20	♦ J63	♦ KQ952	3NT	Pass	Pass	Pass
South HCP: 10	♣ AKQ10	♣ J43				
Contract: 3N N						

Board: 379	North:	South:	West	North	East	South
Dealer: W	♠ 86	♠ AK9				
Vul: Both	♥ KQ9	♥ 863	AP2NT	Pass	3NT	Pass
North HCP: 10	♦ 843	♦ AKQJ	Pass	Pass		
South HCP: 21	♣ KQ1082	♣ A95				
Contract: 3N S						

Board: 380	North:	South:	West	North	East	South
Dealer: E	♠ K76	♠ QJ52			AP2NT	Pass
Vul: None	♥ A7	♥ K983	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ63	♦ 102	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQ7	♣ KJ8				
Contract: 3N N			1. Stayman			

Board: 381	North:	South:	West	North	East	South
Dealer: W	♠ Q1084	♠ AKJ5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q32	♥ AJ86	3♥	Pass	3NT	Pass
North HCP: 8	♦ A7	♦ Q5	4♠	Pass	Pass	Pass
South HCP: 21	♣ 10973	♣ AQ4				
Contract: 4♠ S			1. Stayman			

Board: 382	North:	South:	West	North	East	South
Dealer: E	♠ AJ10	♠ K4			AP2NT	Pass
Vul: NS	♥ AQ92	♥ K543	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ K53	♦ J10874	4♥	Pass	Pass	Pass
South HCP: 8	♣ AK3	♣ J10				
Contract: 4♥ N			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 383      ♠ K  
Dealer: W        ♥ QJ85  
Vul: EW         ♦ J432  
HCP: 10         ♣ QJ64

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♣ if possible.  
East Bids 6♥ if possible.

You bid first.

Board: 384      ♠ A75  
Dealer: E        ♥ KQ7  
Vul: Both       ♦ A3  
HCP: 20         ♣ AK832

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 385      ♠ J106  
Dealer: W        ♥ Q5  
Vul: NS         ♦ AJ106  
HCP: 10         ♣ Q862

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 386      ♠ 762  
Dealer: E        ♥ AKJ  
Vul: EW         ♦ AKQ9  
HCP: 20         ♣ QJ5

East Opens AP2NT.

Partner bids first.

Board: 387      ♠ J1094  
Dealer: W        ♥ Q2  
Vul: None       ♦ 754  
HCP: 4         ♣ J965

West Opens AP2NT.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 383  
 Dealer: W  
 Vul: EW  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♥ S

North:  
 ♠ K  
 ♥ QJ85  
 ♦ J432  
 ♣ QJ64

South:  
 ♠ AJ4  
 ♥ AK63  
 ♦ AQ6  
 ♣ K32

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3♠ <sup>2</sup>	Pass
4♣ <sup>3</sup>	Pass	6♥	Pass
Pass	Pass		
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			

Board: 384  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ A75  
 ♥ KQ7  
 ♦ A3  
 ♣ AK832

South:  
 ♠ 108642  
 ♥ 93  
 ♦ KQ107  
 ♣ J10

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
3NT	Pass	4♠	Pass
Pass	Pass		

Board: 385  
 Dealer: W  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J106  
 ♥ Q5  
 ♦ AJ106  
 ♣ Q862

South:  
 ♠ AK5  
 ♥ A1072  
 ♦ Q97  
 ♣ AK4

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 386  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 4  
 Contract: 2N N

North:  
 ♠ 762  
 ♥ AKJ  
 ♦ AKQ9  
 ♣ QJ5

South:  
 ♠ J53  
 ♥ 8642  
 ♦ 83  
 ♣ K1084

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 387  
 Dealer: W  
 Vul: None  
 North HCP: 4  
 South HCP: 20  
 Contract: 2N S

North:  
 ♠ J1094  
 ♥ Q2  
 ♦ 754  
 ♣ J965

South:  
 ♠ AQ  
 ♥ A854  
 ♦ AKJ10  
 ♣ Q82

West	North	East	South
AP2NT	Pass	Pass	Pass

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 383      ♠ AJ4  
Dealer: W        ♥ AK63  
Vul: EW         ♦ AQ6  
HCP: 21         ♣ K32

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♣ if possible.  
East Bids 6♥ if possible.

Partner bids first.

Board: 384      ♠ 108642  
Dealer: E        ♥ 93  
Vul: Both       ♦ KQ107  
HCP: 6          ♣ J10

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 385      ♠ AK5  
Dealer: W        ♥ A1072  
Vul: NS         ♦ Q97  
HCP: 20         ♣ AK4

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 386      ♠ J53  
Dealer: E        ♥ 8642  
Vul: EW         ♦ 83  
HCP: 4          ♣ K1084

East Opens AP2NT.

You bid first.

Board: 387      ♠ AQ  
Dealer: W        ♥ A854  
Vul: None       ♦ AKJ10  
HCP: 20         ♣ Q82

West Opens AP2NT.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 383  
Dealer: W  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 6♥ S

North:  
♠ K  
♥ QJ85  
♦ J432  
♣ QJ64

South:  
♠ AJ4  
♥ AK63  
♦ AQ6  
♣ K32

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♥	Pass	3♠ <sup>2</sup>	Pass
4♣ <sup>3</sup>	Pass	6♥	Pass
Pass	Pass		
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			

Board: 384  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 6  
Contract: 4♠ N

North:  
♠ A75  
♥ KQ7  
♦ A3  
♣ AK832

South:  
♠ 108642  
♥ 93  
♦ KQ107  
♣ J10

West	North	East	South
		AP2NT	Pass
3♥	Pass	3♠	Pass
3NT	Pass	4♠	Pass
Pass	Pass		

Board: 385  
Dealer: W  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ J106  
♥ Q5  
♦ AJ106  
♣ Q862

South:  
♠ AK5  
♥ A1072  
♦ Q97  
♣ AK4

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 386  
Dealer: E  
Vul: EW  
North HCP: 20  
South HCP: 4  
Contract: 2N N

North:  
♠ 762  
♥ AKJ  
♦ AKQ9  
♣ QJ5

South:  
♠ J53  
♥ 8642  
♦ 83  
♣ K1084

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 387  
Dealer: W  
Vul: None  
North HCP: 4  
South HCP: 20  
Contract: 2N S

North:  
♠ J1094  
♥ Q2  
♦ 754  
♣ J965

South:  
♠ AQ  
♥ A854  
♦ AKJ10  
♣ Q82

West	North	East	South
AP2NT	Pass	Pass	Pass

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 388     ♠ AKQ2  
Dealer: E       ♥ 842  
Vul: EW        ♦ AJ9  
HCP: 20        ♣ AQ9

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 389     ♠ 62  
Dealer: W       ♥ KQ52  
Vul: None      ♦ K86  
HCP: 8         ♣ 10953

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 390     ♠ AK975  
Dealer: E       ♥ Q97  
Vul: NS        ♦ AK  
HCP: 20        ♣ KJ10

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 391     ♠ AQ762  
Dealer: W       ♥ K83  
Vul: Both      ♦ J4  
HCP: 11        ♣ J65

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4NT if possible.  
West Bids 6♠ if possible.

You bid first.

Board: 392

Dealer: E

Vul: None

HCP: 21

♠ AK74

♥ A2

♦ AK8

♣ K1098

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

Partner bids first.



## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ AKQ2	♠ J63			AP2NT	Pass
Vul: EW	♥ 842	♥ KJ103	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AJ9	♦ 63	4♠	Pass	Pass	Pass
South HCP: 8	♣ AQ9	♣ K1085	1. Stayman			
Contract: 4♠ N						

Board: 389	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AQJ54	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ KQ52	♥ AJ	3♠	Pass	3NT	Pass
North HCP: 8	♦ K86	♦ A1053	Pass	Pass		
South HCP: 21	♣ 10953	♣ KQ	1. Stayman			
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: E	♠ AK975	♠ 863			AP2NT	Pass
Vul: NS	♥ Q97	♥ K843	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AK	♦ 987	3NT	Pass	Pass	Pass
South HCP: 9	♣ KJ10	♣ AQ8	1. Stayman			
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: W	♠ AQ762	♠ 843	AP2NT	Pass	3♥	Pass
Vul: Both	♥ K83	♥ A2	3♠	Pass	4NT <sup>1</sup>	Pass
North HCP: 11	♦ J4	♦ AKQ	6♠	Pass	Pass	Pass
South HCP: 20	♣ J65	♣ AK1087	1. Quantitative 4NT			
Contract: 6♠ S						

Board: 392	North:	South:	West	North	East	South
Dealer: E	♠ AK74	♠ QJ			AP2NT	Pass
Vul: None	♥ A2	♥ KJ63	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK8	♦ 932	3NT	Pass	Pass	Pass
South HCP: 7	♣ K1098	♣ 6543	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 388     ♠ J63  
Dealer: E       ♥ KJ103  
Vul: EW        ♦ 63  
HCP: 8         ♣ K1085

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 389     ♠ AQJ54  
Dealer: W       ♥ AJ  
Vul: None      ♦ A1053  
HCP: 21        ♣ KQ

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 390     ♠ 863  
Dealer: E       ♥ K843  
Vul: NS        ♦ 987  
HCP: 9         ♣ AQ8

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 391     ♠ 843  
Dealer: W       ♥ A2  
Vul: Both      ♦ AKQ  
HCP: 20        ♣ AK1087

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4NT if possible.  
West Bids 6♠ if possible.

Partner bids first.

Board: 392

Dealer: E

Vul: None

HCP: 7

♠ QJ

♥ KJ63

♦ 932

♣ 6543

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ AKQ2	♠ J63			AP2NT	Pass
Vul: EW	♥ 842	♥ KJ103	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AJ9	♦ 63	4♠	Pass	Pass	Pass
South HCP: 8	♣ AQ9	♣ K1085	1. Stayman			
Contract: 4♠ N						

Board: 389	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AQJ54	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ KQ52	♥ AJ	3♠	Pass	3NT	Pass
North HCP: 8	♦ K86	♦ A1053	Pass	Pass		
South HCP: 21	♣ 10953	♣ KQ	1. Stayman			
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: E	♠ AK975	♠ 863			AP2NT	Pass
Vul: NS	♥ Q97	♥ K843	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AK	♦ 987	3NT	Pass	Pass	Pass
South HCP: 9	♣ KJ10	♣ AQ8	1. Stayman			
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: W	♠ AQ762	♠ 843	AP2NT	Pass	3♥	Pass
Vul: Both	♥ K83	♥ A2	3♠	Pass	4NT <sup>1</sup>	Pass
North HCP: 11	♦ J4	♦ AKQ	6♠	Pass	Pass	Pass
South HCP: 20	♣ J65	♣ AK1087	1. Quantitative 4NT			
Contract: 6♠ S						

Board: 392	North:	South:	West	North	East	South
Dealer: E	♠ AK74	♠ QJ			AP2NT	Pass
Vul: None	♥ A2	♥ KJ63	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK8	♦ 932	3NT	Pass	Pass	Pass
South HCP: 7	♣ K1098	♣ 6543	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 393      ♠ K972  
Dealer: W        ♥ 432  
Vul: NS         ♦ QJ76  
HCP: 6          ♣ 104

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 394      ♠ KQJ  
Dealer: E        ♥ AJ10  
Vul: None       ♦ AJ93  
HCP: 20        ♣ A108

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 395      ♠ QJ2  
Dealer: W        ♥ K42  
Vul: NS         ♦ K95  
HCP: 10        ♣ J954

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 396      ♠ AK6  
Dealer: E        ♥ AJ862  
Vul: EW         ♦ A8  
HCP: 21        ♣ KQ4

East Opens AP2NT.

Partner bids first.

Board: 397      ♠ KJ732  
Dealer: W        ♥ 3  
Vul: Both       ♦ QJ6  
HCP: 7          ♣ 8732

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 393	North:	South:	West	North	East	South
Dealer: W	♠ K972	♠ 105	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 432	♥ AKJ5	3♥	Pass	3NT	Pass
North HCP: 6	♦ QJ76	♦ K3	Pass	Pass		
South HCP: 20	♣ 104	♣ AKQ76				
Contract: 3N S			1. Stayman			

Board: 394	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ A543			AP2NT	Pass
Vul: None	♥ AJ10	♥ K53	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ93	♦ Q1075	3NT	Pass	Pass	Pass
South HCP: 9	♣ A108	♣ 74				
Contract: 3N N			1. Stayman			

Board: 395	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ K743	AP2NT	Pass	3NT	Pass
Vul: NS	♥ K42	♥ AJ8	Pass	Pass		
North HCP: 10	♦ K95	♦ AQ76				
South HCP: 20	♣ J954	♣ AQ				
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: E	♠ AK6	♠ 85			AP2NT	Pass
Vul: EW	♥ AJ862	♥ 10974	Pass	Pass		
North HCP: 21	♦ A8	♦ 643				
South HCP: 4	♣ KQ4	♣ A1096				
Contract: 2N N						

Board: 397	North:	South:	West	North	East	South
Dealer: W	♠ KJ732	♠ Q9	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 3	♥ KQ102	3♠	Pass	3NT	Pass
North HCP: 7	♦ QJ6	♦ AK95	Pass	Pass		
South HCP: 21	♣ 8732	♣ AK5				
Contract: 3N S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 393      ♠ 105  
Dealer: W        ♥ AKJ5  
Vul: NS         ♦ K3  
HCP: 20        ♣ AKQ76

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 394      ♠ A543  
Dealer: E        ♥ K53  
Vul: None       ♦ Q1075  
HCP: 9         ♣ 74

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 395      ♠ K743  
Dealer: W        ♥ AJ8  
Vul: NS         ♦ AQ76  
HCP: 20        ♣ AQ

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 396      ♠ 85  
Dealer: E        ♥ 10974  
Vul: EW         ♦ 643  
HCP: 4         ♣ A1096

East Opens AP2NT.

You bid first.

Board: 397      ♠ Q9  
Dealer: W        ♥ KQ102  
Vul: Both       ♦ AK95  
HCP: 21        ♣ AK5

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 393	North:	South:	West	North	East	South
Dealer: W	♠ K972	♠ 105	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 432	♥ AKJ5	3♥	Pass	3NT	Pass
North HCP: 6	♦ QJ76	♦ K3	Pass	Pass		
South HCP: 20	♣ 104	♣ AKQ76				
Contract: 3N S			1. Stayman			

Board: 394	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ A543			AP2NT	Pass
Vul: None	♥ AJ10	♥ K53	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ93	♦ Q1075	3NT	Pass	Pass	Pass
South HCP: 9	♣ A108	♣ 74				
Contract: 3N N			1. Stayman			

Board: 395	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ K743	AP2NT	Pass	3NT	Pass
Vul: NS	♥ K42	♥ AJ8	Pass	Pass		
North HCP: 10	♦ K95	♦ AQ76				
South HCP: 20	♣ J954	♣ AQ				
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: E	♠ AK6	♠ 85			AP2NT	Pass
Vul: EW	♥ AJ862	♥ 10974	Pass	Pass		
North HCP: 21	♦ A8	♦ 643				
South HCP: 4	♣ KQ4	♣ A1096				
Contract: 2N N						

Board: 397	North:	South:	West	North	East	South
Dealer: W	♠ KJ732	♠ Q9	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 3	♥ KQ102	3♠	Pass	3NT	Pass
North HCP: 7	♦ QJ6	♦ AK95	Pass	Pass		
South HCP: 21	♣ 8732	♣ AK5				
Contract: 3N S						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 398	♠ AKQ	East Opens AP2NT.
Dealer: E	♥ AJ32	West Bids 3NT if possible.
Vul: EW	♦ 7532	
HCP: 21	♣ AK	Partner bids first.

Board: 399	♠ 982	West Opens AP2NT.
Dealer: W	♥ KJ4	East Bids 3NT if possible.
Vul: None	♦ J5432	
HCP: 5	♣ 74	You bid first.

Board: 400	♠ AK8	East Opens AP2NT.
Dealer: E	♥ K964	West Bids 3♦ if possible.
Vul: EW	♦ AKJ2	East Bids 3NT if possible.
HCP: 21	♣ QJ	West Bids 4♥ if possible.
		Partner bids first.

Board: 401	♠ Q82	West Opens AP2NT.
Dealer: W	♥ 1092	East Bids 3NT if possible.
Vul: Both	♦ AJ1043	
HCP: 7	♣ 86	You bid first.

Board: 402	♠ AQ8	East Opens AP2NT.
Dealer: E	♥ AK2	West Bids 3♣ if possible.
Vul: None	♦ QJ862	East Bids 3♦ if possible.
HCP: 20	♣ A6	West Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 398	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J5			AP2NT	Pass
Vul: EW	♥ AJ32	♥ 965				
North HCP: 21	♦ 7532	♦ QJ1064	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK	♣ Q82				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: W	♠ 982	♠ AK103	AP2NT	Pass	3NT	Pass
Vul: None	♥ KJ4	♥ 73	Pass	Pass		
North HCP: 5	♦ J5432	♦ A7				
South HCP: 20	♣ 74	♣ AKQ95				
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ J			AP2NT	Pass
Vul: EW	♥ K964	♥ J7532	3♦	Pass	3NT <sup>1</sup>	Pass
North HCP: 21	♦ AKJ2	♦ Q987	4♥	Pass	Pass	Pass
South HCP: 4	♣ QJ	♣ 1074				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 401	North:	South:	West	North	East	South
Dealer: W	♠ Q82	♠ AJ75	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1092	♥ AKJ	Pass	Pass		
North HCP: 7	♦ AJ1043	♦ K62				
South HCP: 20	♣ 86	♣ A72				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: E	♠ AQ8	♠ K954			AP2NT	Pass
Vul: None	♥ AK2	♥ QJ9	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ QJ862	♦ A97	3NT	Pass	Pass	Pass
South HCP: 10	♣ A6	♣ 1093				
Contract: 3N N						

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 398	♠ J5	East Opens AP2NT.
Dealer: E	♥ 965	West Bids 3NT if possible.
Vul: EW	♦ QJ1064	
HCP: 6	♣ Q82	You bid first.

Board: 399	♠ AK103	West Opens AP2NT.
Dealer: W	♥ 73	East Bids 3NT if possible.
Vul: None	♦ A7	
HCP: 20	♣ AKQ95	Partner bids first.

Board: 400	♠ J	East Opens AP2NT.
Dealer: E	♥ J7532	West Bids 3♦ if possible.
Vul: EW	♦ Q987	East Bids 3NT if possible.
HCP: 4	♣ 1074	West Bids 4♥ if possible.
		You bid first.

Board: 401	♠ AJ75	West Opens AP2NT.
Dealer: W	♥ AKJ	East Bids 3NT if possible.
Vul: Both	♦ K62	
HCP: 20	♣ A72	Partner bids first.

Board: 402	♠ K954	East Opens AP2NT.
Dealer: E	♥ QJ9	West Bids 3♣ if possible.
Vul: None	♦ A97	East Bids 3♦ if possible.
HCP: 10	♣ 1093	West Bids 3NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 398	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J5			AP2NT	Pass
Vul: EW	♥ AJ32	♥ 965				
North HCP: 21	♦ 7532	♦ QJ1064	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK	♣ Q82				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: W	♠ 982	♠ AK103	AP2NT	Pass	3NT	Pass
Vul: None	♥ KJ4	♥ 73	Pass	Pass		
North HCP: 5	♦ J5432	♦ A7				
South HCP: 20	♣ 74	♣ AKQ95				
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ J			AP2NT	Pass
Vul: EW	♥ K964	♥ J7532	3♦	Pass	3NT <sup>1</sup>	Pass
North HCP: 21	♦ AKJ2	♦ Q987	4♥	Pass	Pass	Pass
South HCP: 4	♣ QJ	♣ 1074				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 401	North:	South:	West	North	East	South
Dealer: W	♠ Q82	♠ AJ75	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1092	♥ AKJ	Pass	Pass		
North HCP: 7	♦ AJ1043	♦ K62				
South HCP: 20	♣ 86	♣ A72				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: E	♠ AQ8	♠ K954			AP2NT	Pass
Vul: None	♥ AK2	♥ QJ9	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ QJ862	♦ A97	3NT	Pass	Pass	Pass
South HCP: 10	♣ A6	♣ 1093				
Contract: 3N N						

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 403      ♠ Q95  
Dealer: W        ♥ 97  
Vul: NS         ♦ A765  
HCP: 10        ♣ KJ63

West Opens AP2NT.  
East Bids 3NT if possible.  
  
You bid first.

Board: 404      ♠ AQ7  
Dealer: E        ♥ AQJ2  
Vul: Both       ♦ K832  
HCP: 20        ♣ KJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
  
Partner bids first.

Board: 405      ♠ 10954  
Dealer: W        ♥ Q932  
Vul: NS         ♦ A  
HCP: 9         ♣ K1085

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.  
West Bids 4♠ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♠ if possible.

You bid first.

Board: 406      ♠ K62  
Dealer: E        ♥ QJ8  
Vul: EW         ♦ AK63  
HCP: 21        ♣ AKJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 407

Dealer: W

Vul: None

HCP: 9

♠ QJ6

♥ A97

♦ 10985

♣ Q92

West Opens AP2NT.

East Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 403

Dealer: W

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q95

♥ 97

♦ A765

♣ KJ63

South:

♠ AKJ

♥ KJ86

♦ KJ32

♣ A9

West	North	East	South
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AP2NT	Pass	3NT	Pass
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Pass	Pass		
------	------	--	--

Board: 404

Dealer: E

Vul: Both

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ AQ7

♥ AQJ2

♦ K832

♣ KJ

South:

♠ KJ653

♥ K974

♦ J9

♣ Q5

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

		AP2NT	Pass
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3♣ <sup>1</sup>	Pass	3♥	Pass
-----------------	------	----	------

4♥	Pass	Pass	Pass
----	------	------	------

1. Stayman

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

AP2NT	Pass	3♠ <sup>1</sup>	Pass
-------	------	-----------------	------

3♠	Pass	4♥ <sup>2</sup>	Pass
----	------	-----------------	------

4♠	Pass	4NT <sup>3</sup>	Pass
----	------	------------------	------

5♣ <sup>4</sup>	Pass	6♠	Pass
-----------------	------	----	------

Pass	Pass		
------	------	--	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 405

Dealer: W

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ 10954

♥ Q932

♦ A

♣ K1085

South:

♠ AKQ8

♥ 105

♦ KQ76

♣ AQ6

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

		AP2NT	Pass
--	--	-------	------

3♣ <sup>1</sup>	Pass	3♦	Pass
-----------------	------	----	------

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

1. Stayman

Board: 406

Dealer: E

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ K62

♥ QJ8

♦ AK63

♣ AKJ

South:

♠ Q943

♥ A96

♦ Q98

♣ 765

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

AP2NT	Pass	3NT	Pass
-------	------	-----	------

Pass	Pass		
------	------	--	--

Board: 407

Dealer: W

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ QJ6

♥ A97

♦ 10985

♣ Q92

South:

♠ AK

♥ QJ54

♦ K43

♣ AK106

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

AP2NT	Pass	3NT	Pass
-------	------	-----	------

Pass	Pass		
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## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 403  
Dealer: W  
Vul: NS  
HCP: 20

♠ AKJ  
♥ KJ86  
♦ KJ32  
♣ A9

West Opens AP2NT.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 404  
Dealer: E  
Vul: Both  
HCP: 10

♠ KJ653  
♥ K974  
♦ J9  
♣ Q5

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
  
You bid first.

Board: 405  
Dealer: W  
Vul: NS  
HCP: 20

♠ AKQ8  
♥ 105  
♦ KQ76  
♣ AQ6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♥ if possible.  
West Bids 4♠ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♠ if possible.

Partner bids first.

Board: 406  
Dealer: E  
Vul: EW  
HCP: 8

♠ Q943  
♥ A96  
♦ Q98  
♣ 765

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.  
  
You bid first.



Board: 407

Dealer: W

Vul: None

HCP: 20

♠ AK

♥ QJ54

♦ K43

♣ AK106

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 403

Dealer: W

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q95

♥ 97

♦ A765

♣ KJ63

South:

♠ AKJ

♥ KJ86

♦ KJ32

♣ A9

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

AP2NT	Pass	3NT	Pass
-------	------	-----	------

Pass	Pass		
------	------	--	--

Board: 404

Dealer: E

Vul: Both

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ AQ7

♥ AQJ2

♦ K832

♣ KJ

South:

♠ KJ653

♥ K974

♦ J9

♣ Q5

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

		AP2NT	Pass
--	--	-------	------

3♣ <sup>1</sup>	Pass	3♥	Pass
-----------------	------	----	------

4♥	Pass	Pass	Pass
----	------	------	------

1. Stayman

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

AP2NT	Pass	3♣ <sup>1</sup>	Pass
-------	------	-----------------	------

3♠	Pass	4♥ <sup>2</sup>	Pass
----	------	-----------------	------

4♠	Pass	4NT <sup>3</sup>	Pass
----	------	------------------	------

5♣ <sup>4</sup>	Pass	6♠	Pass
-----------------	------	----	------

Pass	Pass		
------	------	--	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 405

Dealer: W

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ 10954

♥ Q932

♦ A

♣ K1085

South:

♠ AKQ8

♥ 105

♦ KQ76

♣ AQ6

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

		AP2NT	Pass
--	--	-------	------

3♣ <sup>1</sup>	Pass	3♦	Pass
-----------------	------	----	------

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

1. Stayman

Board: 406

Dealer: E

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ K62

♥ QJ8

♦ AK63

♣ AKJ

South:

♠ Q943

♥ A96

♦ Q98

♣ 765

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

AP2NT	Pass	3NT	Pass
-------	------	-----	------

Pass	Pass		
------	------	--	--

Board: 407

Dealer: W

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ QJ6

♥ A97

♦ 10985

♣ Q92

South:

♠ AK

♥ QJ54

♦ K43

♣ AK106

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

AP2NT	Pass	3NT	Pass
-------	------	-----	------

Pass	Pass		
------	------	--	--

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 408      ♠ K932  
Dealer: E        ♥ AQJ3  
Vul: EW        ♦ AQ3  
HCP: 20        ♣ A10

East Opens AP2NT.  
West Bids 3NT if possible.  
  
Partner bids first.

Board: 409      ♠ Q943  
Dealer: W        ♥ Q9732  
Vul: Both       ♦ 65  
HCP: 7        ♣ K7

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 408

Dealer: E

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ K932

♥ AQJ3

♦ AQ3

♣ A10

South:

♠ Q85

♥ K74

♦ 98654

♣ 72

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

		AP2NT	Pass
--	--	-------	------

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

Board: 409

Dealer: W

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ Q943

♥ Q9732

♦ 65

♣ K7

South:

♠ K108

♥ K65

♦ AKQJ

♣ A32

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

AP2NT	Pass	3♣ <sup>1</sup>	Pass
-------	------	-----------------	------

3♦	Pass	3♠ <sup>2</sup>	Pass
----	------	-----------------	------

4♥	Pass	Pass	Pass
----	------	------	------

1. Stayman

2. SMOLEN

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 408	♠ Q85	East Opens AP2NT.
Dealer: E	♥ K74	West Bids 3NT if possible.
Vul: EW	♦ 98654	
HCP: 5	♣ 72	You bid first.

Board: 409	♠ K108	West Opens AP2NT.
Dealer: W	♥ K65	East Bids 3♣ if possible.
Vul: Both	♦ AKQJ	West Bids 3♦ if possible.
HCP: 20	♣ A32	East Bids 3♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 408

Dealer: E

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ K932

♥ AQJ3

♦ AQ3

♣ A10

South:

♠ Q85

♥ K74

♦ 98654

♣ 72

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

		AP2NT	Pass
--	--	-------	------

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

Board: 409

Dealer: W

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ Q943

♥ Q9732

♦ 65

♣ K7

South:

♠ K108

♥ K65

♦ AKQJ

♣ A32

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

AP2NT	Pass	3♣ <sup>1</sup>	Pass
-------	------	-----------------	------

3♦	Pass	3♠ <sup>2</sup>	Pass
----	------	-----------------	------

4♥	Pass	Pass	Pass
----	------	------	------

1. Stayman

2. SMOLEN