

North hands (Practice Page)

20-21 Notrump and a Balanced response.

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

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

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

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

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

20-21 Notrump and a Balanced response. Both hands (Answers Page)

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

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

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

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

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

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

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

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

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

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

20-21 Notrump and a Balanced response. Both hands (Answers Page)

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

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

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

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

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

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

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

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

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

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

20-21 Notrump and a Balanced response. Both hands (Answers Page)

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

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

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

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

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

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

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

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

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

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

20-21 Notrump and a Balanced response. Both hands (Answers Page)

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

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

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

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

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

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

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

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

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

20-21 Notrump and a Balanced response. Both hands (Answers Page)

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

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

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

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

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

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

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

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

20-21 Notrump and a Balanced response. Both hands (Answers Page)

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

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

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

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 15	♠ KQ4	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: EW	♦ KJ83	Partner bids first.
HCP: 15	♣ 107	

Board: 16	♠ K6	The opponents are silent.
Dealer: N	♥ AK62	
Vul: NS	♦ AQ105	You bid first.
HCP: 20	♣ A107	

Board: 17	♠ K84	The opponents are silent.
Dealer: S	♥ A965	
Vul: EW	♦ K7	Partner bids first.
HCP: 10	♣ 10986	

Board: 18	♠ Q8	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ AQJ85	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 15
Dealer: S
Vul: EW
North HCP: 15
South HCP: 21
Contract: 6♥ S

North:
♠ KQ4
♥ KQJ6
♦ KJ83
♣ 107

South:
♠ A875
♥ A952
♦ A10
♣ AKQ

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	5♠
Pass	6♦ ⁵	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			
5. ♥ queen and ♦ king			

Board: 16
Dealer: N
Vul: NS
North HCP: 20
South HCP: 6
Contract: 4♥ N

North:
♠ K6
♥ AK62
♦ AQ105
♣ A107

South:
♠ 1053
♥ 10973
♦ J76
♣ KQ5

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

Board: 17
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 6♥ S

North:
♠ K84
♥ A965
♦ K7
♣ 10986

South:
♠ A6
♥ KQ1042
♦ A96
♣ AKJ

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

Board: 18
Dealer: N
Vul: Both
North HCP: 20
South HCP: 6
Contract: 3N N

North:
♠ Q8
♥ KJ5
♦ AK9
♣ AQJ85

South:
♠ J93
♥ Q10
♦ QJ1072
♣ 1063

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 15	♠ A875	The opponents are silent.
Dealer: S	♥ A952	
Vul: EW	♦ A10	You bid first.
HCP: 21	♣ AKQ	

Board: 16	♠ 1053	The opponents are silent.
Dealer: N	♥ 10973	
Vul: NS	♦ J76	Partner bids first.
HCP: 6	♣ KQ5	

Board: 17	♠ A6	The opponents are silent.
Dealer: S	♥ KQ1042	
Vul: EW	♦ A96	You bid first.
HCP: 21	♣ AKJ	

Board: 18	♠ J93	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ QJ1072	Partner bids first.
HCP: 6	♣ 1063	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 15
Dealer: S
Vul: EW
North HCP: 15
South HCP: 21
Contract: 6♥ S

North:
♠ KQ4
♥ KQJ6
♦ KJ83
♣ 107

South:
♠ A875
♥ A952
♦ A10
♣ AKQ

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	5♠
Pass	6♦ ⁵	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			
5. ♥ queen and ♦ king			

Board: 16
Dealer: N
Vul: NS
North HCP: 20
South HCP: 6
Contract: 4♥ N

North:
♠ K6
♥ AK62
♦ AQ105
♣ A107

South:
♠ 1053
♥ 10973
♦ J76
♣ KQ5

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

Board: 17
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 6♥ S

North:
♠ K84
♥ A965
♦ K7
♣ 10986

South:
♠ A6
♥ KQ1042
♦ A96
♣ AKJ

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

Board: 18
Dealer: N
Vul: Both
North HCP: 20
South HCP: 6
Contract: 3N N

North:
♠ Q8
♥ KJ5
♦ AK9
♣ AQJ85

South:
♠ J93
♥ Q10
♦ QJ1072
♣ 1063

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 19	♠ AK2	The opponents are silent.
Dealer: S	♥ J92	
Vul: NS	♦ J532	Partner bids first.
HCP: 12	♣ K87	

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

Board: 21	♠ K984	The opponents are silent.
Dealer: S	♥ Q1043	
Vul: Both	♦ 862	Partner bids first.
HCP: 9	♣ KJ	

Board: 22	♠ KJ4	The opponents are silent.
Dealer: N	♥ AQ1098	
Vul: None	♦ K2	You bid first.
HCP: 20	♣ AK2	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ QJ107				2NT
Vul: NS	♥ J92	♥ KQ7	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ J532	♦ AK8	Pass	6NT	AP	
South HCP: 21	♣ K87	♣ AQ10	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ AK107		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ6	♥ K982	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ43	♦ A75	AP			
South HCP: 14	♣ AQJ	♣ 104	1. Stayman			
Contract: 6N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ 63				2NT
Vul: Both	♥ Q1043	♥ AK976	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ 862	♦ AKQ4	Pass	3♠ ²	Pass	4♣ ³
South HCP: 20	♣ KJ	♣ A4	Pass	4♥	Pass	4NT ⁴
Contract: 6♥ S			Pass	5♣ ⁵	Pass	6♥
			AP			
			1. Stayman			
			2. artificial			
			3. Cue bid, a ♣ stopper			
			4. Blackwood 0314, for ♥			
			5. A=0/5 or 3/5			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ86		2NT	Pass	3♣ ¹
Vul: None	♥ AQ1098	♥ KJ4	Pass	3♥	Pass	6NT
North HCP: 20	♦ K2	♦ A1087	AP			
South HCP: 14	♣ AK2	♣ 53	1. Stayman			
Contract: 6N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 19	♠ QJ107	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ AK8	You bid first.
HCP: 21	♣ AQ10	

Board: 20	♠ AK107	The opponents are silent.
Dealer: N	♥ K982	
Vul: EW	♦ A75	Partner bids first.
HCP: 14	♣ 104	

Board: 21	♠ 63	The opponents are silent.
Dealer: S	♥ AK976	
Vul: Both	♦ AKQ4	You bid first.
HCP: 20	♣ A4	

Board: 22	♠ AQ86	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ A1087	Partner bids first.
HCP: 14	♣ 53	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ QJ107				2NT
Vul: NS	♥ J92	♥ KQ7	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ J532	♦ AK8	Pass	6NT	AP	
South HCP: 21	♣ K87	♣ AQ10	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ AK107		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ6	♥ K982	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ43	♦ A75	AP			
South HCP: 14	♣ AQJ	♣ 104	1. Stayman			
Contract: 6N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ 63				2NT
Vul: Both	♥ Q1043	♥ AK976	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ 862	♦ AKQ4	Pass	3♠ ²	Pass	4♣ ³
South HCP: 20	♣ KJ	♣ A4	Pass	4♥	Pass	4NT ⁴
Contract: 6♥ S			Pass	5♣ ⁵	Pass	6♥
			AP			
			1. Stayman			
			2. artificial			
			3. Cue bid, a ♣ stopper			
			4. Blackwood 0314, for ♥			
			5. A=0/5 or 3/5			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ86		2NT	Pass	3♣ ¹
Vul: None	♥ AQ1098	♥ KJ4	Pass	3♥	Pass	6NT
North HCP: 20	♦ K2	♦ A1087	AP			
South HCP: 14	♣ AK2	♣ 53	1. Stayman			
Contract: 6N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 23	♠ 75	The opponents are silent.
Dealer: S	♥ Q102	
Vul: EW	♦ 8762	Partner bids first.
HCP: 6	♣ A1096	

Board: 24	♠ 63	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ KQ86	You bid first.
HCP: 20	♣ AQ87	

Board: 25	♠ A92	The opponents are silent.
Dealer: S	♥ 962	
Vul: None	♦ A2	Partner bids first.
HCP: 15	♣ AK964	

Board: 26	♠ KQJ107	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ Q7	You bid first.
HCP: 21	♣ AQ10	

Board: 27	♠ AJ42	The opponents are silent.
Dealer: S	♥ Q104	
Vul: Both	♦ K1084	Partner bids first.
HCP: 12	♣ Q9	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AJ3				2NT
Vul: EW	♥ Q102	♥ AJ4				
North HCP: 6	♦ 8762	♦ AQ105	Pass	3NT	AP	
South HCP: 21	♣ A1096	♣ KQ7				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ Q4		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQ	♥ 8743	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ86	♦ J73	AP			
South HCP: 7	♣ AQ87	♣ KJ96	1. Stayman			
Contract: 3N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ K7				2NT
Vul: None	♥ 962	♥ AKQ10	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 15	♦ A2	♦ KQ96	Pass	7NT	AP	
South HCP: 20	♣ AK964	♣ QJ2	1. Gerber			
Contract: 7N S			2. A=1/4			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ KQJ107	♠ A54		2NT	Pass	4♣ ¹
Vul: NS	♥ AQJ	♥ 865	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ Q7	♦ AJ83	AP			
South HCP: 13	♣ AQ10	♣ KJ3	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ AJ42	♠ K6				2NT
Vul: Both	♥ Q104	♥ AK32	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K1084	♦ QJ6	Pass	4NT ²	AP	
South HCP: 20	♣ Q9	♣ AK105	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 23	♠ AJ3	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ AQ105	You bid first.
HCP: 21	♣ KQ7	

Board: 24	♠ Q4	The opponents are silent.
Dealer: N	♥ 8743	
Vul: Both	♦ J73	Partner bids first.
HCP: 7	♣ KJ96	

Board: 25	♠ K7	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: None	♦ KQ96	You bid first.
HCP: 20	♣ QJ2	

Board: 26	♠ A54	The opponents are silent.
Dealer: N	♥ 865	
Vul: NS	♦ AJ83	Partner bids first.
HCP: 13	♣ KJ3	

Board: 27	♠ K6	The opponents are silent.
Dealer: S	♥ AK32	
Vul: Both	♦ QJ6	You bid first.
HCP: 20	♣ AK105	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AJ3				2NT
Vul: EW	♥ Q102	♥ AJ4				
North HCP: 6	♦ 8762	♦ AQ105	Pass	3NT	AP	
South HCP: 21	♣ A1096	♣ KQ7				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ Q4		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQ	♥ 8743	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ86	♦ J73	AP			
South HCP: 7	♣ AQ87	♣ KJ96	1. Stayman			
Contract: 3N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ K7				2NT
Vul: None	♥ 962	♥ AKQ10	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 15	♦ A2	♦ KQ96	Pass	7NT	AP	
South HCP: 20	♣ AK964	♣ QJ2	1. Gerber			
Contract: 7N S			2. A=1/4			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ KQJ107	♠ A54		2NT	Pass	4♣ ¹
Vul: NS	♥ AQJ	♥ 865	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ Q7	♦ AJ83	AP			
South HCP: 13	♣ AQ10	♣ KJ3	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ AJ42	♠ K6				2NT
Vul: Both	♥ Q104	♥ AK32	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K1084	♦ QJ6	Pass	4NT ²	AP	
South HCP: 20	♣ Q9	♣ AK105	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 28	♠ K103	The opponents are silent.
Dealer: N	♥ AK1093	
Vul: None	♦ K2	You bid first.
HCP: 20	♣ AK9	
Board: 29	♠ 9874	East Doubles 3♣ if possible.
Dealer: S	♥ A52	
Vul: NS	♦ Q1095	Partner bids first.
HCP: 6	♣ 95	
Board: 30	♠ AK983	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ A2	You bid first.
HCP: 20	♣ Q98	
Board: 31	♠ 8532	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ QJ7	Partner bids first.
HCP: 12	♣ KQJ6	
Board: 32	♠ AJ7	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ K83	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 28
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 5♥ N

North:
♠ K103
♥ AK1093
♦ K2
♣ AK9

South:
♠ Q4
♥ QJ64
♦ Q965
♣ QJ3

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

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

Board: 29
Dealer: S
Vul: NS
North HCP: 6
South HCP: 20
Contract: 4♠ S

North:
♠ 9874
♥ A52
♦ Q1095
♣ 95

South:
♠ AQ103
♥ K7
♦ AKJ86
♣ K10

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

1. Stayman

Board: 30
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ AK983
♥ AK9
♦ A2
♣ Q98

South:
♠ Q107
♥ Q5
♦ Q8753
♣ AK6

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

1. Gerber
2. A=3 out of 4

Board: 31
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ 8532
♥ QJ
♦ QJ7
♣ KQJ6

South:
♠ AKQ
♥ AK92
♦ A52
♣ 1085

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

1. Stayman
2. Quantitative 4NT

Board: 32

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AJ7

♥ AKJ5

♦ A72

♣ K83

South:

♠ 1094

♥ 832

♦ KJ964

♣ J6

West	North	East	South
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	2NT	Pass	3NT
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AP

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 28	♠ Q4	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: None	♦ Q965	Partner bids first.
HCP: 10	♣ QJ3	
Board: 29	♠ AQ103	East Doubles 3♣ if possible.
Dealer: S	♥ K7	
Vul: NS	♦ AKJ86	You bid first.
HCP: 20	♣ K10	
Board: 30	♠ Q107	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ Q8753	Partner bids first.
HCP: 13	♣ AK6	
Board: 31	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK92	
Vul: None	♦ A52	You bid first.
HCP: 20	♣ 1085	
Board: 32	♠ 1094	The opponents are silent.
Dealer: N	♥ 832	
Vul: NS	♦ KJ964	Partner bids first.
HCP: 5	♣ J6	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 28
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 5♥ N

North:
♠ K103
♥ AK1093
♦ K2
♣ AK9

South:
♠ Q4
♥ QJ64
♦ Q965
♣ QJ3

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

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

Board: 29
Dealer: S
Vul: NS
North HCP: 6
South HCP: 20
Contract: 4♠ S

North:
♠ 9874
♥ A52
♦ Q1095
♣ 95

South:
♠ AQ103
♥ K7
♦ AKJ86
♣ K10

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

1. Stayman

Board: 30
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ AK983
♥ AK9
♦ A2
♣ Q98

South:
♠ Q107
♥ Q5
♦ Q8753
♣ AK6

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

1. Gerber
2. A=3 out of 4

Board: 31
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ 8532
♥ QJ
♦ QJ7
♣ KQJ6

South:
♠ AKQ
♥ AK92
♦ A52
♣ 1085

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

1. Stayman
2. Quantitative 4NT

Board: 32

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AJ7

♥ AKJ5

♦ A72

♣ K83

South:

♠ 1094

♥ 832

♦ KJ964

♣ J6

West North East South

2NT Pass 3NT

AP

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 33	♠ J2	The opponents are silent.
Dealer: S	♥ Q987	
Vul: EW	♦ K742	Partner bids first.
HCP: 10	♣ A76	

Board: 34	♠ AKQ2	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ K3	You bid first.
HCP: 20	♣ K1096	

Board: 35	♠ Q2	The opponents are silent.
Dealer: S	♥ A93	
Vul: EW	♦ A65	Partner bids first.
HCP: 11	♣ J7432	

Board: 36	♠ KJ95	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: Both	♦ K9	You bid first.
HCP: 20	♣ AK4	

Board: 37	♠ KQ32	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ KQ94	Partner bids first.
HCP: 14	♣ J83	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ KQ5				2NT
Vul: EW	♥ Q987	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ K742	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ A76	♣ KQJ4				
Contract: 3N S						1. Stayman

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 874		2NT	Pass	4♣ ¹
Vul: NS	♥ KQ5	♥ 74	Pass	4♥ ²	Pass	6NT
North HCP: 20	♦ K3	♦ AQ1092		AP		
South HCP: 12	♣ K1096	♣ AQ5				
Contract: 6N N						1. Gerber 2. A=1/4

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K6				2NT
Vul: EW	♥ A93	♥ QJ6	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 11	♦ A65	♦ KQ103	Pass	6NT	AP	
South HCP: 20	♣ J7432	♣ AKQ6				
Contract: 6N S						1. Gerber 2. A=1/4

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KJ95	♠ A632		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ107	♥ 52	Pass	3♥	Pass	3NT
North HCP: 20	♦ K9	♦ Q842	Pass	4♠	AP	
South HCP: 6	♣ AK4	♣ 1085				
Contract: 4♠ N						1. Stayman

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ KQ32	♠ AJ854				2NT
Vul: None	♥ K3	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 14	♦ KQ94	♦ A108	Pass	4♥ ²	Pass	5♠
South HCP: 20	♣ J83	♣ AQ6	Pass	6♠	AP	
Contract: 6♠ S						1. Stayman 2. artificial

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 33	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ A83	You bid first.
HCP: 20	♣ KQJ4	

Board: 34	♠ 874	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ AQ1092	Partner bids first.
HCP: 12	♣ AQ5	

Board: 35	♠ K6	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ KQ103	You bid first.
HCP: 20	♣ AKQ6	

Board: 36	♠ A632	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ Q842	Partner bids first.
HCP: 6	♣ 1085	

Board: 37	♠ AJ854	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ A108	You bid first.
HCP: 20	♣ AQ6	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ KQ5				2NT
Vul: EW	♥ Q987	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ K742	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ A76	♣ KQJ4				
Contract: 3N S						1. Stayman

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 874		2NT	Pass	4♣ ¹
Vul: NS	♥ KQ5	♥ 74	Pass	4♥ ²	Pass	6NT
North HCP: 20	♦ K3	♦ AQ1092		AP		
South HCP: 12	♣ K1096	♣ AQ5				
Contract: 6N N						1. Gerber 2. A=1/4

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K6				2NT
Vul: EW	♥ A93	♥ QJ6	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 11	♦ A65	♦ KQ103	Pass	6NT	AP	
South HCP: 20	♣ J7432	♣ AKQ6				
Contract: 6N S						1. Gerber 2. A=1/4

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KJ95	♠ A632		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ107	♥ 52	Pass	3♥	Pass	3NT
North HCP: 20	♦ K9	♦ Q842	Pass	4♠	AP	
South HCP: 6	♣ AK4	♣ 1085				
Contract: 4♠ N						1. Stayman

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ KQ32	♠ AJ854				2NT
Vul: None	♥ K3	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 14	♦ KQ94	♦ A108	Pass	4♥ ²	Pass	5♠
South HCP: 20	♣ J83	♣ AQ6	Pass	6♠	AP	
Contract: 6♠ S						1. Stayman 2. artificial

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 38	♠ A10	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AQ95	You bid first.
HCP: 20	♣ QJ103	

Board: 39	♠ 976	The opponents are silent.
Dealer: S	♥ QJ104	
Vul: Both	♦ Q976	Partner bids first.
HCP: 7	♣ Q8	

Board: 40	♠ AJ52	The opponents are silent.
Dealer: N	♥ 43	
Vul: None	♦ KQJ	You bid first.
HCP: 21	♣ AKQJ	

Board: 41	♠ 983	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ J9765	Partner bids first.
HCP: 6	♣ 104	

Board: 42	♠ AQ9	The opponents are silent.
Dealer: N	♥ AQ962	
Vul: Both	♦ J7	You bid first.
HCP: 20	♣ AK10	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ ¹
Vul: EW	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AQJ				2NT
Vul: Both	♥ QJ104	♥ K52	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q976	♦ AJ4	Pass	3NT	AP	
South HCP: 20	♣ Q8	♣ AJ97	1. Stayman			
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q97		2NT	Pass	3♣ ¹
Vul: None	♥ 43	♥ AQ97	Pass	3♠	Pass	6NT
North HCP: 21	♦ KQJ	♦ A953	AP			
South HCP: 12	♣ AKQJ	♣ 103	1. Stayman			
Contract: 6N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KQ1052				2NT
Vul: NS	♥ AJ5	♥ 87				
North HCP: 6	♦ J9765	♦ AKQ2	Pass	3NT	AP	
South HCP: 20	♣ 104	♣ AQ				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K85		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ962	♥ 10854	Pass	3♥	Pass	4♥
North HCP: 20	♦ J7	♦ A1032	AP			
South HCP: 7	♣ AK10	♣ 65	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 38	♠ QJ95	The opponents are silent.
Dealer: N	♥ Q76	
Vul: EW	♦ 107	Partner bids first.
HCP: 9	♣ A764	

Board: 39	♠ AQJ	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ AJ4	You bid first.
HCP: 20	♣ AJ97	

Board: 40	♠ Q97	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: None	♦ A953	Partner bids first.
HCP: 12	♣ 103	

Board: 41	♠ KQ1052	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ AKQ2	You bid first.
HCP: 20	♣ AQ	

Board: 42	♠ K85	The opponents are silent.
Dealer: N	♥ 10854	
Vul: Both	♦ A1032	Partner bids first.
HCP: 7	♣ 65	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ ¹
Vul: EW	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AQJ				2NT
Vul: Both	♥ QJ104	♥ K52	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q976	♦ AJ4	Pass	3NT	AP	
South HCP: 20	♣ Q8	♣ AJ97	1. Stayman			
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q97		2NT	Pass	3♣ ¹
Vul: None	♥ 43	♥ AQ97	Pass	3♠	Pass	6NT
North HCP: 21	♦ KQJ	♦ A953	AP			
South HCP: 12	♣ AKQJ	♣ 103	1. Stayman			
Contract: 6N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KQ1052				2NT
Vul: NS	♥ AJ5	♥ 87				
North HCP: 6	♦ J9765	♦ AKQ2	Pass	3NT	AP	
South HCP: 20	♣ 104	♣ AQ				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K85		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ962	♥ 10854	Pass	3♥	Pass	4♥
North HCP: 20	♦ J7	♦ A1032	AP			
South HCP: 7	♣ AK10	♣ 65	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 43	♠ A65	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ 98753	Partner bids first.
HCP: 6	♣ Q85	

Board: 44	♠ A9	The opponents are silent.
Dealer: N	♥ QJ82	
Vul: NS	♦ AQ5	You bid first.
HCP: 21	♣ AKJ3	

Board: 45	♠ AK109	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ QJ75	Partner bids first.
HCP: 12	♣ J75	

Board: 46	♠ K53	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: NS	♦ Q4	You bid first.
HCP: 20	♣ AKQ3	

Board: 47	♠ K52	The opponents are silent.
Dealer: S	♥ K84	
Vul: EW	♦ KQJ6	Partner bids first.
HCP: 12	♣ 1076	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ 1097				2NT
Vul: None	♥ 106	♥ AK7				
North HCP: 6	♦ 98753	♦ AKQ42	Pass	3NT	AP	
South HCP: 21	♣ Q85	♣ AJ				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q106		2NT	Pass	3NT
Vul: NS	♥ QJ82	♥ K7				
North HCP: 21	♦ AQ5	♦ J9876	AP			
South HCP: 6	♣ AKJ3	♣ 1085				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ QJ				2NT
Vul: EW	♥ J7	♥ A842	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ QJ75	♦ AK84	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J75	♣ AK6	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ QJ72		2NT	Pass	3♣ ¹
Vul: NS	♥ KQJ7	♥ 96	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q4	♦ A1065	AP			
South HCP: 7	♣ AKQ3	♣ 876	1. Stayman			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ107				2NT
Vul: EW	♥ K84	♥ A10	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 12	♦ KQJ6	♦ A10932	Pass	6NT	AP	
South HCP: 20	♣ 1076	♣ AQ	1. Gerber			
Contract: 6N S			2. A=0/4 or 4/4			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 43	♠ 1097	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ AKQ42	You bid first.
HCP: 21	♣ AJ	

Board: 44	♠ Q106	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ J9876	Partner bids first.
HCP: 6	♣ 1085	

Board: 45	♠ QJ	The opponents are silent.
Dealer: S	♥ A842	
Vul: EW	♦ AK84	You bid first.
HCP: 21	♣ AK6	

Board: 46	♠ QJ72	The opponents are silent.
Dealer: N	♥ 96	
Vul: NS	♦ A1065	Partner bids first.
HCP: 7	♣ 876	

Board: 47	♠ AQ107	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ A10932	You bid first.
HCP: 20	♣ AQ	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ 1097				2NT
Vul: None	♥ 106	♥ AK7				
North HCP: 6	♦ 98753	♦ AKQ42	Pass	3NT	AP	
South HCP: 21	♣ Q85	♣ AJ				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q106		2NT	Pass	3NT
Vul: NS	♥ QJ82	♥ K7				
North HCP: 21	♦ AQ5	♦ J9876	AP			
South HCP: 6	♣ AKJ3	♣ 1085				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ QJ				2NT
Vul: EW	♥ J7	♥ A842	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ QJ75	♦ AK84	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J75	♣ AK6	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ QJ72		2NT	Pass	3♣ ¹
Vul: NS	♥ KQJ7	♥ 96	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q4	♦ A1065	AP			
South HCP: 7	♣ AKQ3	♣ 876	1. Stayman			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ107				2NT
Vul: EW	♥ K84	♥ A10	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 12	♦ KQJ6	♦ A10932	Pass	6NT	AP	
South HCP: 20	♣ 1076	♣ AQ	1. Gerber			
Contract: 6N S			2. A=0/4 or 4/4			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 48	♠ AK85	The opponents are silent.
Dealer: N	♥ Q84	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ KQJ	

Board: 49	♠ K103	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ 86	Partner bids first.
HCP: 11	♣ KJ654	

Board: 50	♠ KJ84	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ AQ54	

Board: 51	♠ K1052	The opponents are silent.
Dealer: S	♥ K764	
Vul: Both	♦ K98	Partner bids first.
HCP: 9	♣ 96	

Board: 52	♠ AK106	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ A3	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ J1072		2NT	Pass	3♣ ¹
Vul: Both	♥ Q84	♥ 763	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ7	♦ 982	AP			
South HCP: 5	♣ KQJ	♣ A103	1. Stayman			
Contract: 4♠ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AQJ7				2NT
Vul: NS	♥ A82	♥ KQ7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ 86	♦ A10	Pass	6NT	AP	
South HCP: 20	♣ KJ654	♣ A1087	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ AQ10		2NT	Pass	4♣ ¹
Vul: EW	♥ A9	♥ K74	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AQ7	♦ 9842	AP			
South HCP: 13	♣ AQ54	♣ KJ6	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ AQ987				2NT
Vul: Both	♥ K764	♥ A8	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ K98	♦ Q76	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ 96	♣ AKQ	Pass	5♦ ⁴	Pass	5♠
Contract: 5♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 52

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AK106

♥ AQ63

♦ A106

♣ A3

South:

♠ 98

♥ K105

♦ KJ952

♣ Q97

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 48	♠ J1072	The opponents are silent.
Dealer: N	♥ 763	
Vul: Both	♦ 982	Partner bids first.
HCP: 5	♣ A103	

Board: 49	♠ AQJ7	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ A10	You bid first.
HCP: 20	♣ A1087	

Board: 50	♠ AQ10	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ 9842	Partner bids first.
HCP: 13	♣ KJ6	

Board: 51	♠ AQ987	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ Q76	You bid first.
HCP: 21	♣ AKQ	

Board: 52	♠ 98	The opponents are silent.
Dealer: N	♥ K105	
Vul: None	♦ KJ952	Partner bids first.
HCP: 9	♣ Q97	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ J1072		2NT	Pass	3♣ ¹
Vul: Both	♥ Q84	♥ 763	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ7	♦ 982	AP			
South HCP: 5	♣ KQJ	♣ A103				
Contract: 4♠ N						

1. Stayman

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AQJ7				2NT
Vul: NS	♥ A82	♥ KQ7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ 86	♦ A10	Pass	6NT	AP	
South HCP: 20	♣ KJ654	♣ A1087				
Contract: 6N S						

1. Gerber
2. A=3 out of 4

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ AQ10		2NT	Pass	4♣ ¹
Vul: EW	♥ A9	♥ K74	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AQ7	♦ 9842	AP			
South HCP: 13	♣ AQ54	♣ KJ6				
Contract: 6N N						

1. Gerber
2. A=3 out of 4

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ AQ987				2NT
Vul: Both	♥ K764	♥ A8	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ K98	♦ Q76	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ 96	♣ AKQ	Pass	5♦ ⁴	Pass	5♠
Contract: 5♠ S			AP			

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

Board: 52

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AK106

♥ AQ63

♦ A106

♣ A3

South:

♠ 98

♥ K105

♦ KJ952

♣ Q97

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 53	♠ AQ63	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: EW	♦ KQ	Partner bids first.
HCP: 14	♣ 532	

Board: 54	♠ AQJ83	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ AK8	You bid first.
HCP: 20	♣ Q3	

Board: 55	♠ Q952	The opponents are silent.
Dealer: S	♥ K763	
Vul: None	♦ K6	Partner bids first.
HCP: 8	♣ 986	

Board: 56	♠ AQ3	The opponents are silent.
Dealer: N	♥ AK42	
Vul: Both	♦ J1042	You bid first.
HCP: 21	♣ AK	

Board: 57	♠ Q932	The opponents are silent.
Dealer: S	♥ J104	
Vul: None	♦ J75	Partner bids first.
HCP: 5	♣ J98	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 53			West	North	East	South
Dealer: S						2NT
Vul: EW	North:	South:	Pass	3♣ ¹	Pass	3♠
North HCP: 14	♠ AQ63	♠ K1075	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♥ QJ73	♥ A5	Pass	5♦ ⁴	Pass	6♠
Contract: 6♠ S	♦ KQ	♦ A92	AP			
	♣ 532	♣ AKQ6	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 54			West	North	East	South
Dealer: N				2NT	Pass	3♣ ¹
Vul: Both	North:	South:	Pass	3♠	Pass	4♥ ²
North HCP: 20	♠ AQJ83	♠ K765	Pass	5♠	AP	
South HCP: 10	♥ A106	♥ Q3	1. Stayman			
Contract: 5♠ N	♦ AK8	♦ J972	2. artificial			
	♣ Q3	♣ A95				

Board: 55			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♠ Q952	♠ AKJ	Pass	3NT	AP	
South HCP: 20	♥ K763	♥ AQ	1. Stayman			
Contract: 3N S	♦ K6	♦ Q9874				
	♣ 986	♣ A107				

Board: 56			West	North	East	South
Dealer: N				2NT	Pass	3♣ ¹
Vul: Both	North:	South:	Pass	3♥	Pass	6NT
North HCP: 21	♠ AQ3	♠ KJ74	AP			
South HCP: 14	♥ AK42	♥ Q76	1. Stayman			
Contract: 6N N	♦ J1042	♦ AQ8				
	♣ AK	♣ Q106				

Board: 57

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ Q932

♥ J104

♦ J75

♣ J98

South:

♠ AKJ6

♥ 83

♦ AQ92

♣ AQ3

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 53	♠ K1075	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ A92	You bid first.
HCP: 20	♣ AKQ6	

Board: 54	♠ K765	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ J972	Partner bids first.
HCP: 10	♣ A95	

Board: 55	♠ AKJ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ Q9874	You bid first.
HCP: 20	♣ A107	

Board: 56	♠ KJ74	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 14	♣ Q106	

Board: 57	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: None	♦ AQ92	You bid first.
HCP: 20	♣ AQ3	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 53			West	North	East	South
Dealer: S						2NT
Vul: EW			Pass	3♣ ¹	Pass	3♠
North HCP: 14	North:	South:	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♠ AQ63	♠ K1075	Pass	5♦ ⁴	Pass	6♠
Contract: 6♠ S	♥ QJ73	♥ A5	AP			
	♦ KQ	♦ A92	1. Stayman			
	♣ 532	♣ AKQ6	2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 54			West	North	East	South
Dealer: N				2NT	Pass	3♣ ¹
Vul: Both			Pass	3♠	Pass	4♥ ²
North HCP: 20	North:	South:	Pass	5♠	AP	
South HCP: 10	♠ AQJ83	♠ K765	1. Stayman			
Contract: 5♠ N	♥ A106	♥ Q3	2. artificial			
	♦ AK8	♦ J972				
	♣ Q3	♣ A95				

Board: 55			West	North	East	South
Dealer: S						2NT
Vul: None			Pass	3♣ ¹	Pass	3♦
North HCP: 8	North:	South:	Pass	3NT	AP	
South HCP: 20	♠ Q952	♠ AKJ	1. Stayman			
Contract: 3N S	♥ K763	♥ AQ				
	♦ K6	♦ Q9874				
	♣ 986	♣ A107				

Board: 56			West	North	East	South
Dealer: N				2NT	Pass	3♣ ¹
Vul: Both			Pass	3♥	Pass	6NT
North HCP: 21	North:	South:	AP			
South HCP: 14	♠ AQ3	♠ KJ74	1. Stayman			
Contract: 6N N	♥ AK42	♥ Q76				
	♦ J1042	♦ AQ8				
	♣ AK	♣ Q106				

Board: 57

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ Q932

♥ J104

♦ J75

♣ J98

South:

♠ AKJ6

♥ 83

♦ AQ92

♣ AQ3

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 58	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AQJ87	You bid first.
HCP: 21	♣ KQ82	

Board: 59	♠ K3	The opponents are silent.
Dealer: S	♥ 1084	
Vul: EW	♦ K10965	Partner bids first.
HCP: 8	♣ Q96	

Board: 60	♠ K6	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ KQ108	You bid first.
HCP: 20	♣ AK105	

Board: 61	♠ J97	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ 62	Partner bids first.
HCP: 11	♣ AQ765	

Board: 62	♠ Q5	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: EW	♦ AK6	You bid first.
HCP: 21	♣ Q973	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ84		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ	♥ A853	Pass	3♦	Pass	6NT
North HCP: 21	♦ AQJ87	♦ K4	AP			
South HCP: 16	♣ KQ82	♣ A97	1. Stayman			
Contract: 6N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ QJ98				2NT
Vul: EW	♥ 1084	♥ AJ2	Pass	3NT	AP	
North HCP: 8	♦ K10965	♦ AQ87				
South HCP: 21	♣ Q96	♣ AK				
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A97		2NT	Pass	4♣ ¹
Vul: None	♥ KQ8	♥ A9	Pass	4♥ ²	Pass	7NT
North HCP: 20	♦ KQ108	♦ AJ96	AP			
South HCP: 15	♣ AK105	♣ Q986	1. Gerber			
Contract: 7N N			2. A=1/4			

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AKQ				2NT
Vul: NS	♥ A65	♥ Q84	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ 62	♦ AQ974	Pass	6NT	AP	
South HCP: 20	♣ AQ765	♣ K4	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J93		2NT	Pass	3NT
Vul: EW	♥ AKQJ	♥ 864	AP			
North HCP: 21	♦ AK6	♦ J1084				
South HCP: 5	♣ Q973	♣ K85				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 58	♠ AJ84	The opponents are silent.
Dealer: N	♥ A853	
Vul: NS	♦ K4	Partner bids first.
HCP: 16	♣ A97	

Board: 59	♠ QJ98	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ AQ87	You bid first.
HCP: 21	♣ AK	

Board: 60	♠ A97	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ AJ96	Partner bids first.
HCP: 15	♣ Q986	

Board: 61	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q84	
Vul: NS	♦ AQ974	You bid first.
HCP: 20	♣ K4	

Board: 62	♠ J93	The opponents are silent.
Dealer: N	♥ 864	
Vul: EW	♦ J1084	Partner bids first.
HCP: 5	♣ K85	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ84		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ	♥ A853	Pass	3♦	Pass	6NT
North HCP: 21	♦ AQJ87	♦ K4	AP			
South HCP: 16	♣ KQ82	♣ A97				
Contract: 6N N						

1. Stayman

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ QJ98				2NT
Vul: EW	♥ 1084	♥ AJ2	Pass	3NT	AP	
North HCP: 8	♦ K10965	♦ AQ87				
South HCP: 21	♣ Q96	♣ AK				
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A97		2NT	Pass	4♣ ¹
Vul: None	♥ KQ8	♥ A9	Pass	4♥ ²	Pass	7NT
North HCP: 20	♦ KQ108	♦ AJ96	AP			
South HCP: 15	♣ AK105	♣ Q986				
Contract: 7N N						

1. Gerber
2. A=1/4

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AKQ				2NT
Vul: NS	♥ A65	♥ Q84	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ 62	♦ AQ974	Pass	6NT	AP	
South HCP: 20	♣ AQ765	♣ K4				
Contract: 6N S						

1. Gerber
2. A=2 out of 4

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J93				
Vul: EW	♥ AKQJ	♥ 864		2NT	Pass	3NT
North HCP: 21	♦ AK6	♦ J1084	AP			
South HCP: 5	♣ Q973	♣ K85				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 63	♠ 10764	The opponents are silent.
Dealer: S	♥ A986	
Vul: Both	♦ 92	Partner bids first.
HCP: 7	♣ K104	

Board: 64	♠ KQJ103	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ KJ2	You bid first.
HCP: 20	♣ AK	

Board: 65	♠ K1086	The opponents are silent.
Dealer: S	♥ 1083	
Vul: EW	♦ J1042	Partner bids first.
HCP: 7	♣ K9	

Board: 66	♠ AK2	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ AJ64	You bid first.
HCP: 21	♣ AJ10	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ AK982				2NT
Vul: Both	♥ A986	♥ K4	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 92	♦ A65	Pass	4♠	AP	
South HCP: 20	♣ K104	♣ AQ5				
Contract: 4♠ S						

1. Stayman

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KQJ103	♠ A754		2NT	Pass	3♣ ¹
Vul: NS	♥ K82	♥ Q54	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ KJ2	♦ AQ87	Pass	4NT ³	Pass	5♥ ⁴
South HCP: 12	♣ AK	♣ 82	Pass	6♠	AP	
Contract: 6♠ N						

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

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ AQJ				2NT
Vul: EW	♥ 1083	♥ QJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J1042	♦ K53	Pass	3NT	AP	
South HCP: 20	♣ K9	♣ AQJ106				
Contract: 3N S						

1. Stayman

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q6				
Vul: Both	♥ A73	♥ K52		2NT	Pass	3NT
North HCP: 21	♦ AJ64	♦ KQ85				
South HCP: 10	♣ AJ10	♣ 7543	AP			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 63	♠ AK982	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ A65	You bid first.
HCP: 20	♣ AQ5	

Board: 64	♠ A754	The opponents are silent.
Dealer: N	♥ Q54	
Vul: NS	♦ AQ87	Partner bids first.
HCP: 12	♣ 82	

Board: 65	♠ AQJ	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ K53	You bid first.
HCP: 20	♣ AQJ106	

Board: 66	♠ Q6	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ KQ85	Partner bids first.
HCP: 10	♣ 7543	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ AK982				2NT
Vul: Both	♥ A986	♥ K4	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 92	♦ A65	Pass	4♠	AP	
South HCP: 20	♣ K104	♣ AQ5				
Contract: 4♠ S						

1. Stayman

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KQJ103	♠ A754		2NT	Pass	3♣ ¹
Vul: NS	♥ K82	♥ Q54	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ KJ2	♦ AQ87	Pass	4NT ³	Pass	5♥ ⁴
South HCP: 12	♣ AK	♣ 82	Pass	6♠	AP	
Contract: 6♠ N						

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

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ AQJ				2NT
Vul: EW	♥ 1083	♥ QJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J1042	♦ K53	Pass	3NT	AP	
South HCP: 20	♣ K9	♣ AQJ106				
Contract: 3N S						

1. Stayman

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q6				
Vul: Both	♥ A73	♥ K52		2NT	Pass	3NT
North HCP: 21	♦ AJ64	♦ KQ85				
South HCP: 10	♣ AJ10	♣ 7543	AP			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 67	♠ Q85	The opponents are silent.
Dealer: S	♥ K942	
Vul: None	♦ A82	Partner bids first.
HCP: 14	♣ KQ7	

Board: 68	♠ KQ32	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ AKJ83	You bid first.
HCP: 20	♣ A5	

Board: 69	♠ 108	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ K10852	Partner bids first.
HCP: 7	♣ K109	

Board: 70	♠ J6	The opponents are silent.
Dealer: N	♥ A75	
Vul: Both	♦ AKQ8	You bid first.
HCP: 20	♣ AQ72	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 67

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♥ S

North:

♠ Q85

♥ K942

♦ A82

♣ KQ7

South:

♠ AK

♥ AJ53

♦ K1094

♣ AJ5

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

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

Pass	4NT ³	Pass	5♣ ⁴
------	------------------	------	-----------------

Pass	5♦	Pass	5♥ ⁵
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. no ♥ queen

Board: 68

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ32

♥ K6

♦ AKJ83

♣ A5

South:

♠ A76

♥ AJ7

♦ Q742

♣ J43

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4♠ ²	Pass	6NT
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AP

1. Gerber

2. A=2 out of 4

Board: 69

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 108

♥ J98

♦ K10852

♣ K109

South:

♠ AK

♥ A103

♦ AQ3

♣ QJ754

West	North	East	South
			2NT

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

Board: 70

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ J6

♥ A75

♦ AKQ8

♣ AQ72

South:

♠ AQ73

♥ Q98

♦ 74

♣ KJ86

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	4NT ²
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AP

1. Stayman

2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 67	♠ AK	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: None	♦ K1094	You bid first.
HCP: 20	♣ AJ5	

Board: 68	♠ A76	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: EW	♦ Q742	Partner bids first.
HCP: 12	♣ J43	

Board: 69	♠ AK	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ AQ3	You bid first.
HCP: 20	♣ QJ754	

Board: 70	♠ AQ73	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ 74	Partner bids first.
HCP: 12	♣ KJ86	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 67

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♥ S

North:

♠ Q85

♥ K942

♦ A82

♣ KQ7

South:

♠ AK

♥ AJ53

♦ K1094

♣ AJ5

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

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

Pass	4NT ³	Pass	5♣ ⁴
------	------------------	------	-----------------

Pass	5♦	Pass	5♥ ⁵
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. no ♥ queen

Board: 68

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ32

♥ K6

♦ AKJ83

♣ A5

South:

♠ A76

♥ AJ7

♦ Q742

♣ J43

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4♠ ²	Pass	6NT
------	-----------------	------	-----

AP

1. Gerber

2. A=2 out of 4

Board: 69

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 108

♥ J98

♦ K10852

♣ K109

South:

♠ AK

♥ A103

♦ AQ3

♣ QJ754

West	North	East	South
			2NT

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

Board: 70

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ J6

♥ A75

♦ AKQ8

♣ AQ72

South:

♠ AQ73

♥ Q98

♦ 74

♣ KJ86

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	4NT ²
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AP

1. Stayman

2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 71	♠ K76	The opponents are silent.
Dealer: S	♥ 8762	
Vul: None	♦ Q74	Partner bids first.
HCP: 5	♣ 965	

Board: 72	♠ 87	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ AKQ7	

Board: 73	♠ AKJ2	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: None	♦ 8652	Partner bids first.
HCP: 12	♣ J2	

Board: 74	♠ AK952	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ K9	You bid first.
HCP: 20	♣ K106	

Board: 75	♠ Q97	The opponents are silent.
Dealer: S	♥ AK95	
Vul: EW	♦ 64	Partner bids first.
HCP: 15	♣ AQ76	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A1084				2NT
Vul: None	♥ 8762	♥ AQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ Q74	♦ K8	Pass	4♥	AP	
South HCP: 21	♣ 965	♣ AQJ				
Contract: 4♥ S			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ AJ5				
Vul: NS	♥ KQ83	♥ J52		2NT	Pass	3NT
North HCP: 20	♦ AQ5	♦ KJ1084	AP			
South HCP: 10	♣ AKQ7	♣ 109				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ AKJ2	♠ Q4				2NT
Vul: None	♥ QJ3	♥ K654	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ 8652	♦ AQ	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ J2	♣ AKQ43	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK952	♠ QJ103				2NT
Vul: NS	♥ AQJ	♥ K64	Pass	3♠	Pass	3♣ ¹
North HCP: 20	♦ K9	♦ Q872	Pass	4NT ³	Pass	4♥ ²
South HCP: 9	♣ K106	♣ J5	Pass	5♠	AP	5♣ ⁴
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ AK105				2NT
Vul: EW	♥ AK95	♥ 108	Pass	3♣ ¹	Pass	3♠
North HCP: 15	♦ 64	♦ AKQJ10	Pass	6NT	AP	
South HCP: 20	♣ AQ76	♣ K8				
Contract: 6N S			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 71	♠ A1084	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: None	♦ K8	You bid first.
HCP: 21	♣ AQJ	

Board: 72	♠ AJ5	The opponents are silent.
Dealer: N	♥ J52	
Vul: NS	♦ KJ1084	Partner bids first.
HCP: 10	♣ 109	

Board: 73	♠ Q4	The opponents are silent.
Dealer: S	♥ K654	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ AKQ43	

Board: 74	♠ QJ103	The opponents are silent.
Dealer: N	♥ K64	
Vul: NS	♦ Q872	Partner bids first.
HCP: 9	♣ J5	

Board: 75	♠ AK105	The opponents are silent.
Dealer: S	♥ 108	
Vul: EW	♦ AKQJ10	You bid first.
HCP: 20	♣ K8	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A1084				2NT
Vul: None	♥ 8762	♥ AQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ Q74	♦ K8	Pass	4♥	AP	
South HCP: 21	♣ 965	♣ AQJ				
Contract: 4♥ S			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ AJ5				
Vul: NS	♥ KQ83	♥ J52		2NT	Pass	3NT
North HCP: 20	♦ AQ5	♦ KJ1084	AP			
South HCP: 10	♣ AKQ7	♣ 109				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ AKJ2	♠ Q4				2NT
Vul: None	♥ QJ3	♥ K654	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ 8652	♦ AQ	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ J2	♣ AKQ43	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK952	♠ QJ103		2NT	Pass	3♣ ¹
Vul: NS	♥ AQJ	♥ K64	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ K9	♦ Q872	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 9	♣ K106	♣ J5	Pass	5♠	AP	
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ AK105				2NT
Vul: EW	♥ AK95	♥ 108	Pass	3♣ ¹	Pass	3♠
North HCP: 15	♦ 64	♦ AKQJ10	Pass	6NT	AP	
South HCP: 20	♣ AQ76	♣ K8				
Contract: 6N S			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 76	♠ AK862	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ K94	

Board: 77	♠ 9842	The opponents are silent.
Dealer: S	♥ K76	
Vul: NS	♦ Q652	Partner bids first.
HCP: 6	♣ J9	

Board: 78	♠ A3	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ AQJ5	You bid first.
HCP: 21	♣ AQ107	

Board: 79	♠ Q74	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ J10654	Partner bids first.
HCP: 11	♣ QJ	

Board: 80	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ1098	
Vul: EW	♦ A3	You bid first.
HCP: 21	♣ KJ7	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 76
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 4N N

North:
♠ AK862
♥ K3
♦ AK2
♣ K94

South:
♠ 1043
♥ AJ97
♦ 95
♣ AQJ6

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

Board: 77
Dealer: S
Vul: NS
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 9842
♥ K76
♦ Q652
♣ J9

South:
♠ A107
♥ 1082
♦ AK3
♣ AKQ4

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

Board: 78
Dealer: N
Vul: EW
North HCP: 21
South HCP: 8
Contract: 3N N

North:
♠ A3
♥ KJ8
♦ AQJ5
♣ AQ107

South:
♠ 96
♥ A97
♦ 109762
♣ KJ5

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 79
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 4N S

North:
♠ Q74
♥ AJ2
♦ J10654
♣ QJ

South:
♠ AKJ
♥ K6
♦ AK9
♣ K10654

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

Board: 80
Dealer: N
Vul: EW
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ AK9
♥ AQ1098
♦ A3
♣ KJ7

South:
♠ 1054
♥ K53
♦ K62
♣ AQ52

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 76	♠ 1043	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: Both	♦ 95	Partner bids first.
HCP: 12	♣ AQJ6	

Board: 77	♠ A107	The opponents are silent.
Dealer: S	♥ 1082	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ AKQ4	

Board: 78	♠ 96	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ 109762	Partner bids first.
HCP: 8	♣ KJ5	

Board: 79	♠ AKJ	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ K10654	

Board: 80	♠ 1054	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ K62	Partner bids first.
HCP: 12	♣ AQ52	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK862	♠ 1043		2NT	Pass	3♣ ¹
Vul: Both	♥ K3	♥ AJ97	Pass	3♠	Pass	4NT ²
North HCP: 20	♦ AK2	♦ 95	AP			
South HCP: 12	♣ K94	♣ AQJ6	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 9842	♠ A107				2NT
Vul: NS	♥ K76	♥ 1082	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ Q652	♦ AK3	Pass	3NT	AP	
South HCP: 20	♣ J9	♣ AKQ4	1. Stayman			
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 96		2NT	Pass	3NT
Vul: EW	♥ KJ8	♥ A97	AP			
North HCP: 21	♦ AQJ5	♦ 109762				
South HCP: 8	♣ AQ107	♣ KJ5				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AKJ				2NT
Vul: Both	♥ AJ2	♥ K6	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ J10654	♦ AK9	Pass	4NT	AP	
South HCP: 21	♣ QJ	♣ K10654	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 1054		2NT	Pass	4♣ ¹
Vul: EW	♥ AQ1098	♥ K53	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ A3	♦ K62	AP			
South HCP: 12	♣ KJ7	♣ AQ52	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 81	♠ K85	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ 10652	Partner bids first.
HCP: 8	♣ 1093	

Board: 82	♠ K6	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ J532	

Board: 83	♠ J5	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ AJ965	Partner bids first.
HCP: 12	♣ K43	

Board: 84	♠ J87	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ AJ43	You bid first.
HCP: 20	♣ AK94	

Board: 85	♠ A1094	The opponents are silent.
Dealer: S	♥ K1073	
Vul: None	♦ A8	Partner bids first.
HCP: 12	♣ J98	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ Q976				2NT
Vul: Both	♥ KQ2	♥ A983				
North HCP: 8	♦ 10652	♦ AKJ	Pass	3NT	AP	
South HCP: 21	♣ 1093	♣ AK				
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ104		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ6	♥ 1084	Pass	3♥	Pass	4NT ²
North HCP: 20	♦ AK9	♦ QJ54	AP			
South HCP: 12	♣ J532	♣ K6	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AK96				2NT
Vul: NS	♥ K65	♥ Q72	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ AJ965	♦ KQ4	Pass	6NT	AP	
South HCP: 20	♣ K43	♣ AQ9	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ K104		2NT	Pass	3♣ ¹
Vul: Both	♥ AK	♥ J1094	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ43	♦ 85	AP			
South HCP: 6	♣ AK94	♣ Q1076	1. Stayman			
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ A1094	♠ KQ5				2NT
Vul: None	♥ K1073	♥ AJ5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ A8	♦ KJ10	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J98	♣ AK65	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 81	♠ Q976	The opponents are silent.
Dealer: S	♥ A983	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ AK	

Board: 82	♠ AQ104	The opponents are silent.
Dealer: N	♥ 1084	
Vul: None	♦ QJ54	Partner bids first.
HCP: 12	♣ K6	

Board: 83	♠ AK96	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ KQ4	You bid first.
HCP: 20	♣ AQ9	

Board: 84	♠ K104	The opponents are silent.
Dealer: N	♥ J1094	
Vul: Both	♦ 85	Partner bids first.
HCP: 6	♣ Q1076	

Board: 85	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ KJ10	You bid first.
HCP: 21	♣ AK65	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ Q976				2NT
Vul: Both	♥ KQ2	♥ A983				
North HCP: 8	♦ 10652	♦ AKJ	Pass	3NT	AP	
South HCP: 21	♣ 1093	♣ AK				
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ104		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ6	♥ 1084	Pass	3♥	Pass	4NT ²
North HCP: 20	♦ AK9	♦ QJ54	AP			
South HCP: 12	♣ J532	♣ K6	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AK96				2NT
Vul: NS	♥ K65	♥ Q72	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ AJ965	♦ KQ4	Pass	6NT	AP	
South HCP: 20	♣ K43	♣ AQ9	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ K104		2NT	Pass	3♣ ¹
Vul: Both	♥ AK	♥ J1094	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ43	♦ 85	AP			
South HCP: 6	♣ AK94	♣ Q1076	1. Stayman			
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ A1094	♠ KQ5				2NT
Vul: None	♥ K1073	♥ AJ5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ A8	♦ KJ10	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J98	♣ AK65	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 86	♠ AKQ2	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ 83	You bid first.
HCP: 21	♣ AQ63	

Board: 87	♠ A972	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ K3	Partner bids first.
HCP: 8	♣ J1085	

Board: 88	♠ QJ6	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ AK975	You bid first.
HCP: 21	♣ K5	

Board: 89	♠ A106	The opponents are silent.
Dealer: S	♥ A1094	
Vul: NS	♦ K82	Partner bids first.
HCP: 15	♣ A53	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 86
Dealer: N
Vul: NS
North HCP: 21
South HCP: 12
Contract: 6♠ N

North:
♠ AKQ2
♥ AQ10
♦ 83
♣ AQ63

South:
♠ J1053
♥ KJ76
♦ AK7
♣ 85

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

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

Board: 87
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ A972
♥ 986
♦ K3
♣ J1085

South:
♠ KJ10
♥ AQJ5
♦ A104
♣ KQ6

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

1. Stayman

Board: 88
Dealer: N
Vul: None
North HCP: 21
South HCP: 9
Contract: 3N N

North:
♠ QJ6
♥ AKJ
♦ AK975
♣ K5

South:
♠ A108
♥ Q8
♦ J842
♣ Q974

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 89
Dealer: S
Vul: NS
North HCP: 15
South HCP: 20
Contract: 6N S

North:
♠ A106
♥ A1094
♦ K82
♣ A53

South:
♠ KJ52
♥ K3
♦ AQJ
♣ KQJ4

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

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 86	♠ J1053	The opponents are silent.
Dealer: N	♥ KJ76	
Vul: NS	♦ AK7	Partner bids first.
HCP: 12	♣ 85	

Board: 87	♠ KJ10	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: EW	♦ A104	You bid first.
HCP: 20	♣ KQ6	

Board: 88	♠ A108	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ J842	Partner bids first.
HCP: 9	♣ Q974	

Board: 89	♠ KJ52	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ KQJ4	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J1053		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ10	♥ KJ76	Pass	3♠	Pass	4♥ ²
North HCP: 21	♦ 83	♦ AK7	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 12	♣ AQ63	♣ 85	Pass	5NT ⁵	Pass	6♥ ⁶
Contract: 6♠ N			Pass	6♠	AP	
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			
			5. King ask by 5NT			
			6. K=2			

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ A972	♠ KJ10				2NT
Vul: EW	♥ 986	♥ AQJ5	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K3	♦ A104	Pass	3NT	AP	
South HCP: 20	♣ J1085	♣ KQ6	1. Stayman			
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ A108		2NT	Pass	3NT
Vul: None	♥ AKJ	♥ Q8	AP			
North HCP: 21	♦ AK975	♦ J842				
South HCP: 9	♣ K5	♣ Q974				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KJ52				2NT
Vul: NS	♥ A1094	♥ K3	Pass	3♣ ¹	Pass	3♠
North HCP: 15	♦ K82	♦ AQJ	Pass	6NT	AP	
South HCP: 20	♣ A53	♣ KQJ4	1. Stayman			
Contract: 6N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 90	♠ KQ8	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ KJ108	You bid first.
HCP: 21	♣ AQ74	

Board: 91	♠ AJ104	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ 742	Partner bids first.
HCP: 10	♣ Q105	

Board: 92	♠ A3	The opponents are silent.
Dealer: N	♥ AQ652	
Vul: EW	♦ K74	You bid first.
HCP: 21	♣ AKJ	

Board: 93	♠ AQ52	The opponents are silent.
Dealer: S	♥ A642	
Vul: Both	♦ KQJ	Partner bids first.
HCP: 18	♣ Q3	

Board: 94	♠ Q2	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ AQ8	You bid first.
HCP: 21	♣ AQ1086	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 9652		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ	♥ KJ7	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ108	♦ 9762	AP			
South HCP: 7	♣ AQ74	♣ K10				
Contract: 3N N				1. Stayman		

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AJ104	♠ K2				2NT
Vul: NS	♥ K98	♥ Q6	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ 742	♦ AKQJ9	Pass	3NT	AP	
South HCP: 20	♣ Q105	♣ AJ94				
Contract: 3N S				1. Stayman		

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ5		2NT	Pass	3NT
Vul: EW	♥ AQ652	♥ 107				
North HCP: 21	♦ K74	♦ AJ5	AP			
South HCP: 10	♣ AKJ	♣ Q10854				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AQ52	♠ K3				2NT
Vul: Both	♥ A642	♥ KQ	Pass	3♣ ¹	Pass	3♦
North HCP: 18	♦ KQJ	♦ A10987	Pass	7NT	AP	
South HCP: 20	♣ Q3	♣ AKJ8				
Contract: 7N S				1. Stayman		

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ3		2NT	Pass	4♣ ¹
Vul: None	♥ AK8	♥ Q102	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AQ8	♦ K76	AP			
South HCP: 14	♣ AQ1086	♣ KJ95				
Contract: 6N N				1. Gerber		
				2. A=3 out of 4		

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 90	♠ 9652	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ 9762	Partner bids first.
HCP: 7	♣ K10	

Board: 91	♠ K2	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ AKQJ9	You bid first.
HCP: 20	♣ AJ94	

Board: 92	♠ QJ5	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ AJ5	Partner bids first.
HCP: 10	♣ Q10854	

Board: 93	♠ K3	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ A10987	You bid first.
HCP: 20	♣ AKJ8	

Board: 94	♠ AJ3	The opponents are silent.
Dealer: N	♥ Q102	
Vul: None	♦ K76	Partner bids first.
HCP: 14	♣ KJ95	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 9652		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ	♥ KJ7	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ108	♦ 9762	AP			
South HCP: 7	♣ AQ74	♣ K10				
Contract: 3N N				1. Stayman		

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AJ104	♠ K2				2NT
Vul: NS	♥ K98	♥ Q6	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ 742	♦ AKQJ9	Pass	3NT	AP	
South HCP: 20	♣ Q105	♣ AJ94				
Contract: 3N S				1. Stayman		

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ5		2NT	Pass	3NT
Vul: EW	♥ AQ652	♥ 107				
North HCP: 21	♦ K74	♦ AJ5	AP			
South HCP: 10	♣ AKJ	♣ Q10854				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AQ52	♠ K3				2NT
Vul: Both	♥ A642	♥ KQ	Pass	3♣ ¹	Pass	3♦
North HCP: 18	♦ KQJ	♦ A10987	Pass	7NT	AP	
South HCP: 20	♣ Q3	♣ AKJ8				
Contract: 7N S				1. Stayman		

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ3		2NT	Pass	4♣ ¹
Vul: None	♥ AK8	♥ Q102	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AQ8	♦ K76	AP			
South HCP: 14	♣ AQ1086	♣ KJ95				
Contract: 6N N				1. Gerber		
				2. A=3 out of 4		

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 95	♠ K83	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ J8652	Partner bids first.
HCP: 10	♣ 65	

Board: 96	♠ Q984	The opponents are silent.
Dealer: N	♥ AK106	
Vul: Both	♦ Q10	You bid first.
HCP: 20	♣ AKQ	

Board: 97	♠ AQ43	The opponents are silent.
Dealer: S	♥ J864	
Vul: None	♦ AJ	Partner bids first.
HCP: 13	♣ J82	

Board: 98	♠ AQ83	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ A752	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A107				2NT
Vul: EW	♥ AQ5	♥ K93				
North HCP: 10	♦ J8652	♦ AK4	Pass	3NT	AP	
South HCP: 21	♣ 65	♣ AK107				
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ Q984	♠ A62		2NT	Pass	3♣ ¹
Vul: Both	♥ AK106	♥ 8432	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q10	♦ J954	AP			
South HCP: 5	♣ AKQ	♣ 107				
Contract: 4♥ N			1. Stayman			

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AQ43	♠ KJ52				2NT
Vul: None	♥ J864	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ AJ	♦ KQ43	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♣ J82	♣ AQ3	Pass	5♠ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K942		2NT	Pass	3♣ ¹
Vul: NS	♥ AK8	♥ Q975	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ K2	♦ A6	Pass	4NT ³	Pass	5♥ ⁴
South HCP: 12	♣ A752	♣ K63	Pass	6♠	AP	
Contract: 6♠ N						
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 95	♠ A107	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AK107	

Board: 96	♠ A62	The opponents are silent.
Dealer: N	♥ 8432	
Vul: Both	♦ J954	Partner bids first.
HCP: 5	♣ 107	

Board: 97	♠ KJ52	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ KQ43	You bid first.
HCP: 20	♣ AQ3	

Board: 98	♠ K942	The opponents are silent.
Dealer: N	♥ Q975	
Vul: NS	♦ A6	Partner bids first.
HCP: 12	♣ K63	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A107				2NT
Vul: EW	♥ AQ5	♥ K93				
North HCP: 10	♦ J8652	♦ AK4	Pass	3NT	AP	
South HCP: 21	♣ 65	♣ AK107				
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ Q984	♠ A62		2NT	Pass	3♣ ¹
Vul: Both	♥ AK106	♥ 8432	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q10	♦ J954	AP			
South HCP: 5	♣ AKQ	♣ 107	1. Stayman			
Contract: 4♥ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AQ43	♠ KJ52				2NT
Vul: None	♥ J864	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ AJ	♦ KQ43	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♣ J82	♣ AQ3	Pass	5♠ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K942		2NT	Pass	3♣ ¹
Vul: NS	♥ AK8	♥ Q975	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ K2	♦ A6	Pass	4NT ³	Pass	5♥ ⁴
South HCP: 12	♣ A752	♣ K63	Pass	6♠	AP	
Contract: 6♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 99	♠ A4	The opponents are silent.
Dealer: S	♥ 1065	
Vul: Both	♦ Q1032	Partner bids first.
HCP: 6	♣ 10765	

Board: 100	♠ QJ62	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ A106	

Board: 101	♠ A862	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ 965	Partner bids first.
HCP: 5	♣ J1083	

Board: 102	♠ K84	The opponents are silent.
Dealer: N	♥ AK53	
Vul: EW	♦ KQ6	You bid first.
HCP: 21	♣ AQ9	

Board: 103	♠ J103	The opponents are silent.
Dealer: S	♥ A102	
Vul: None	♦ KQJ98	Partner bids first.
HCP: 11	♣ 64	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ QJ1083				2NT
Vul: Both	♥ 1065	♥ A7				
North HCP: 6	♦ Q1032	♦ AJ5	Pass	3NT	AP	
South HCP: 21	♣ 10765	♣ AKQ				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ62	♠ A974		2NT	Pass	3♣ ¹
Vul: None	♥ AQ53	♥ K42	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK	♦ 842	Pass	4♠	AP	
South HCP: 8	♣ A106	♣ J83				
Contract: 4♠ N			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ A862	♠ KQ7				2NT
Vul: NS	♥ 107	♥ AK2	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 965	♦ A1082	Pass	3NT	AP	
South HCP: 20	♣ J1083	♣ A95				
Contract: 3N S			1. Stayman			

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ AJ10		2NT	Pass	4♣ ¹
Vul: EW	♥ AK53	♥ J98	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ KQ6	♦ A10854	AP			
South HCP: 13	♣ AQ9	♣ K3	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AK942				2NT
Vul: None	♥ A102	♥ K75	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ KQJ98	♦ A53	Pass	6NT	AP	
South HCP: 20	♣ 64	♣ AQ	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 99	♠ QJ1083	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AJ5	You bid first.
HCP: 21	♣ AKQ	

Board: 100	♠ A974	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ 842	Partner bids first.
HCP: 8	♣ J83	

Board: 101	♠ KQ7	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ A1082	You bid first.
HCP: 20	♣ A95	

Board: 102	♠ AJ10	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ A10854	Partner bids first.
HCP: 13	♣ K3	

Board: 103	♠ AK942	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ A53	You bid first.
HCP: 20	♣ AQ	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ QJ1083				2NT
Vul: Both	♥ 1065	♥ A7				
North HCP: 6	♦ Q1032	♦ AJ5	Pass	3NT	AP	
South HCP: 21	♣ 10765	♣ AKQ				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ62	♠ A974		2NT	Pass	3♣ ¹
Vul: None	♥ AQ53	♥ K42	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK	♦ 842	Pass	4♠	AP	
South HCP: 8	♣ A106	♣ J83				
Contract: 4♠ N			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ A862	♠ KQ7				2NT
Vul: NS	♥ 107	♥ AK2	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 965	♦ A1082	Pass	3NT	AP	
South HCP: 20	♣ J1083	♣ A95				
Contract: 3N S			1. Stayman			

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ AJ10		2NT	Pass	4♣ ¹
Vul: EW	♥ AK53	♥ J98	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ KQ6	♦ A10854	AP			
South HCP: 13	♣ AQ9	♣ K3	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AK942				2NT
Vul: None	♥ A102	♥ K75	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ KQJ98	♦ A53	Pass	6NT	AP	
South HCP: 20	♣ 64	♣ AQ	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 104	♠ AQ5	The opponents are silent.
Dealer: N	♥ Q94	
Vul: NS	♦ Q108	You bid first.
HCP: 20	♣ AKQJ	

Board: 105	♠ KJ3	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ K9	Partner bids first.
HCP: 12	♣ J7653	

Board: 106	♠ QJ43	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ AKQJ8	You bid first.
HCP: 20	♣ AK	

Board: 107	♠ KJ32	The opponents are silent.
Dealer: S	♥ 10654	
Vul: Both	♦ 84	Partner bids first.
HCP: 7	♣ QJ5	

Board: 108	♠ AK2	The opponents are silent.
Dealer: N	♥ AQ106	
Vul: None	♦ Q97	You bid first.
HCP: 21	♣ AQ3	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ103		2NT	Pass	3♣ ¹
Vul: NS	♥ Q94	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q108	♦ J763	AP			
South HCP: 5	♣ AKQJ	♣ 1065				
Contract: 3N N				1. Stayman		

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ 108				2NT
Vul: EW	♥ KJ2	♥ AQ	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ K9	♦ AQ863	Pass	6NT	Pass	7♦
South HCP: 21	♣ J7653	♣ AKQ10	AP			
Contract: 7♦ S				1. Gerber		
				2. A=3 out of 4		

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ QJ43	♠ K108		2NT	Pass	3♣ ¹
Vul: NS	♥ 106	♥ AQ75	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQJ8	♦ 97	AP			
South HCP: 10	♣ AK	♣ J963				
Contract: 3N N				1. Stayman		

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ AQ4				2NT
Vul: Both	♥ 10654	♥ AQ872	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ 84	♦ Q2	Pass	4♥	AP	
South HCP: 21	♣ QJ5	♣ AK7				
Contract: 4♥ S				1. Stayman		

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ103		2NT	Pass	3♣ ¹
Vul: None	♥ AQ106	♥ 83	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q97	♦ J52	AP			
South HCP: 7	♣ AQ3	♣ K954				
Contract: 3N N				1. Stayman		

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 104	♠ KJ103	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ J763	Partner bids first.
HCP: 5	♣ 1065	

Board: 105	♠ 108	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AQ863	You bid first.
HCP: 21	♣ AKQ10	

Board: 106	♠ K108	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: NS	♦ 97	Partner bids first.
HCP: 10	♣ J963	

Board: 107	♠ AQ4	The opponents are silent.
Dealer: S	♥ AQ872	
Vul: Both	♦ Q2	You bid first.
HCP: 21	♣ AK7	

Board: 108	♠ QJ103	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ J52	Partner bids first.
HCP: 7	♣ K954	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ103		2NT	Pass	3♣ ¹
Vul: NS	♥ Q94	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q108	♦ J763	AP			
South HCP: 5	♣ AKQJ	♣ 1065				
Contract: 3N N				1. Stayman		

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ 108				2NT
Vul: EW	♥ KJ2	♥ AQ	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ K9	♦ AQ863	Pass	6NT	Pass	7♦
South HCP: 21	♣ J7653	♣ AKQ10	AP			
Contract: 7♦ S				1. Gerber		
				2. A=3 out of 4		

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ QJ43	♠ K108		2NT	Pass	3♣ ¹
Vul: NS	♥ 106	♥ AQ75	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQJ8	♦ 97	AP			
South HCP: 10	♣ AK	♣ J963				
Contract: 3N N				1. Stayman		

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ AQ4				2NT
Vul: Both	♥ 10654	♥ AQ872	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ 84	♦ Q2	Pass	4♥	AP	
South HCP: 21	♣ QJ5	♣ AK7				
Contract: 4♥ S				1. Stayman		

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ103		2NT	Pass	3♣ ¹
Vul: None	♥ AQ106	♥ 83	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q97	♦ J52	AP			
South HCP: 7	♣ AQ3	♣ K954				
Contract: 3N N				1. Stayman		

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 109	♠ A752	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ 87	Partner bids first.
HCP: 12	♣ AJ97	

Board: 110	♠ A42	The opponents are silent.
Dealer: N	♥ K54	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ AQ43	

Board: 111	♠ K1096	The opponents are silent.
Dealer: S	♥ J753	
Vul: None	♦ J106	Partner bids first.
HCP: 5	♣ 98	

Board: 112	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ 109	You bid first.
HCP: 21	♣ AKQ65	

Board: 113	♠ K62	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ Q1032	Partner bids first.
HCP: 14	♣ AQ98	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ QJ4				2NT
Vul: EW	♥ K93	♥ AQ4	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ 87	♦ AQ104	Pass	4NT ²	AP	
South HCP: 20	♣ AJ97	♣ KQ8				
Contract: 4N S						
						1. Stayman
						2. Quantitative 4NT

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ KQJ3		2NT	Pass	3♣ ¹
Vul: Both	♥ K54	♥ A1062	Pass	3♦	Pass	6NT
North HCP: 20	♦ AK7	♦ 105	AP			
South HCP: 14	♣ AQ43	♣ KJ8				
Contract: 6N N						
						1. Stayman

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ A5				2NT
Vul: None	♥ J753	♥ AQ102	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ J106	♦ AQ742	Pass	4♥	AP	
South HCP: 20	♣ 98	♣ A10				
Contract: 4♥ S						
						1. Stayman

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ6		2NT	Pass	3NT
Vul: NS	♥ KQ7	♥ 32	AP			
North HCP: 21	♦ 109	♦ KQJ2				
South HCP: 10	♣ AKQ65	♣ J987				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J3				2NT
Vul: Both	♥ QJ	♥ AK108	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 14	♦ Q1032	♦ AKJ9	Pass	6NT	AP	
South HCP: 20	♣ AQ98	♣ KJ10				
Contract: 6N S						
						1. Gerber
						2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 109	♠ QJ4	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ KQ8	

Board: 110	♠ KQJ3	The opponents are silent.
Dealer: N	♥ A1062	
Vul: Both	♦ 105	Partner bids first.
HCP: 14	♣ KJ8	

Board: 111	♠ A5	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: None	♦ AQ742	You bid first.
HCP: 20	♣ A10	

Board: 112	♠ QJ6	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ KQJ2	Partner bids first.
HCP: 10	♣ J987	

Board: 113	♠ J3	The opponents are silent.
Dealer: S	♥ AK108	
Vul: Both	♦ AKJ9	You bid first.
HCP: 20	♣ KJ10	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ QJ4				2NT
Vul: EW	♥ K93	♥ AQ4	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ 87	♦ AQ104	Pass	4NT ²	AP	
South HCP: 20	♣ AJ97	♣ KQ8				
Contract: 4N S						
						1. Stayman
						2. Quantitative 4NT

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ KQJ3		2NT	Pass	3♣ ¹
Vul: Both	♥ K54	♥ A1062	Pass	3♦	Pass	6NT
North HCP: 20	♦ AK7	♦ 105	AP			
South HCP: 14	♣ AQ43	♣ KJ8				
Contract: 6N N						
						1. Stayman

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ A5				2NT
Vul: None	♥ J753	♥ AQ102	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ J106	♦ AQ742	Pass	4♥	AP	
South HCP: 20	♣ 98	♣ A10				
Contract: 4♥ S						
						1. Stayman

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ6		2NT	Pass	3NT
Vul: NS	♥ KQ7	♥ 32	AP			
North HCP: 21	♦ 109	♦ KQJ2				
South HCP: 10	♣ AKQ65	♣ J987				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J3				2NT
Vul: Both	♥ QJ	♥ AK108	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 14	♦ Q1032	♦ AKJ9	Pass	6NT	AP	
South HCP: 20	♣ AQ98	♣ KJ10				
Contract: 6N S						
						1. Gerber
						2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 114	♠ AJ102	West Doubles 3♣ if possible.
Dealer: N	♥ AQJ7	
Vul: None	♦ A7	You bid first.
HCP: 20	♣ A107	

Board: 115	♠ Q872	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ J874	Partner bids first.
HCP: 7	♣ 109	

Board: 116	♠ AJ	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ AJ106	You bid first.
HCP: 20	♣ QJ5	

Board: 117	♠ A1032	The opponents are silent.
Dealer: S	♥ Q53	
Vul: None	♦ K86	Partner bids first.
HCP: 9	♣ 976	

Board: 118	♠ KJ9	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ AK9	You bid first.
HCP: 21	♣ AJ74	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ Q83		2NT	Pass	3♣ ¹
Vul: None	♥ AQJ7	♥ 10864	X	3♥	Pass	4♥
North HCP: 20	♦ A7	♦ KJ102	AP			
South HCP: 8	♣ A107	♣ Q3				
Contract: 4♥ N			1. Stayman			

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q872	♠ AKJ5				2NT
Vul: NS	♥ A108	♥ QJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J874	♦ K10	Pass	4♠	AP	
South HCP: 21	♣ 109	♣ AK65	1. Stayman			
Contract: 4♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 10873		2NT	Pass	3♣ ¹
Vul: EW	♥ AK76	♥ J94	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ106	♦ Q95	AP			
South HCP: 6	♣ QJ5	♣ K86	1. Stayman			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ A1032	♠ Q5				2NT
Vul: None	♥ Q53	♥ AK107	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ K86	♦ AQJ3	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ A104	1. Stayman			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 8653		2NT	Pass	3♣ ¹
Vul: NS	♥ AJ6	♥ 10942	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK9	♦ 102	AP			
South HCP: 5	♣ AJ74	♣ KQ6	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 114	♠ Q83	West Doubles 3♣ if possible.
Dealer: N	♥ 10864	
Vul: None	♦ KJ102	Partner bids first.
HCP: 8	♣ Q3	
Board: 115	♠ AKJ5	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: NS	♦ K10	You bid first.
HCP: 21	♣ AK65	
Board: 116	♠ 10873	The opponents are silent.
Dealer: N	♥ J94	
Vul: EW	♦ Q95	Partner bids first.
HCP: 6	♣ K86	
Board: 117	♠ Q5	The opponents are silent.
Dealer: S	♥ AK107	
Vul: None	♦ AQJ3	You bid first.
HCP: 20	♣ A104	
Board: 118	♠ 8653	The opponents are silent.
Dealer: N	♥ 10942	
Vul: NS	♦ 102	Partner bids first.
HCP: 5	♣ KQ6	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ Q83		2NT	Pass	3♣ ¹
Vul: None	♥ AQJ7	♥ 10864	X	3♥	Pass	4♥
North HCP: 20	♦ A7	♦ KJ102	AP			
South HCP: 8	♣ A107	♣ Q3				
Contract: 4♥ N			1. Stayman			

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q872	♠ AKJ5				2NT
Vul: NS	♥ A108	♥ QJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J874	♦ K10	Pass	4♠	AP	
South HCP: 21	♣ 109	♣ AK65	1. Stayman			
Contract: 4♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 10873		2NT	Pass	3♣ ¹
Vul: EW	♥ AK76	♥ J94	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ106	♦ Q95	AP			
South HCP: 6	♣ QJ5	♣ K86	1. Stayman			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ A1032	♠ Q5				2NT
Vul: None	♥ Q53	♥ AK107	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ K86	♦ AQJ3	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ A104	1. Stayman			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 8653		2NT	Pass	3♣ ¹
Vul: NS	♥ AJ6	♥ 10942	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK9	♦ 102	AP			
South HCP: 5	♣ AJ74	♣ KQ6	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 119	♠ A108	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ Q1096	Partner bids first.
HCP: 8	♣ J93	

Board: 120	♠ Q5	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ AKQ43	You bid first.
HCP: 20	♣ AQ5	

Board: 121	♠ KJ2	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ Q9532	Partner bids first.
HCP: 11	♣ J98	

Board: 122	♠ K642	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ Q96	

Board: 123	♠ Q65	The opponents are silent.
Dealer: S	♥ Q1052	
Vul: EW	♦ J84	Partner bids first.
HCP: 8	♣ K64	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 119

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A108

♥ J75

♦ Q1096

♣ J93

South:

♠ QJ5

♥ AQ84

♦ AK85

♣ A4

West North East South

2NT

Pass 3NT AP

Board: 120

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ Q5

♥ K94

♦ AKQ43

♣ AQ5

South:

♠ AJ32

♥ 106

♦ J1092

♣ 764

West North East South

2NT

Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 121

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ KJ2

♥ A6

♦ Q9532

♣ J98

South:

♠ A64

♥ KJ105

♦ K4

♣ AKQ10

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 4NT AP

1. Gerber
2. A=2 out of 4

Board: 122

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K642

♥ AKJ3

♦ AK

♣ Q96

South:

♠ A83

♥ Q84

♦ J972

♣ J108

West North East South

2NT

Pass 3NT

AP

Board: 123

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ Q65

♥ Q1052

♦ J84

♣ K64

South:

♠ AKJ4

♥ AK

♦ KQ65

♣ 1073

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 119	♠ QJ5	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ A4	

Board: 120	♠ AJ32	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ J1092	Partner bids first.
HCP: 6	♣ 764	

Board: 121	♠ A64	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: EW	♦ K4	You bid first.
HCP: 20	♣ AKQ10	

Board: 122	♠ A83	The opponents are silent.
Dealer: N	♥ Q84	
Vul: Both	♦ J972	Partner bids first.
HCP: 8	♣ J108	

Board: 123	♠ AKJ4	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ KQ65	You bid first.
HCP: 20	♣ 1073	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 119

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A108

♥ J75

♦ Q1096

♣ J93

South:

♠ QJ5

♥ AQ84

♦ AK85

♣ A4

West North East South

2NT

Pass 3NT AP

Board: 120

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ Q5

♥ K94

♦ AKQ43

♣ AQ5

South:

♠ AJ32

♥ 106

♦ J1092

♣ 764

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 121

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ KJ2

♥ A6

♦ Q9532

♣ J98

South:

♠ A64

♥ KJ105

♦ K4

♣ AKQ10

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 4NT AP

1. Gerber
2. A=2 out of 4

Board: 122

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K642

♥ AKJ3

♦ AK

♣ Q96

South:

♠ A83

♥ Q84

♦ J972

♣ J108

West North East South

2NT Pass 3NT

AP

Board: 123

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ Q65

♥ Q1052

♦ J84

♣ K64

South:

♠ AKJ4

♥ AK

♦ KQ65

♣ 1073

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 124	♠ AQ43	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ A1073	You bid first.
HCP: 20	♣ AK7	

Board: 125	♠ J105	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ K862	Partner bids first.
HCP: 5	♣ J874	

Board: 126	♠ AK	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ AK109	You bid first.
HCP: 21	♣ AJ763	

Board: 127	♠ 109	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ KJ4	Partner bids first.
HCP: 11	♣ AK1063	

Board: 128	♠ J6	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: None	♦ A85	You bid first.
HCP: 20	♣ AQ98	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ K105		2NT	Pass	3♣ ¹
Vul: Both	♥ K10	♥ 9873	Pass	3♠	Pass	3NT
North HCP: 20	♦ A1073	♦ K92	AP			
South HCP: 6	♣ AK7	♣ 1086				
Contract: 3N N			1. Stayman			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK				2NT
Vul: None	♥ 108	♥ AK32	Pass	3NT	AP	
North HCP: 5	♦ K862	♦ A1095				
South HCP: 21	♣ J874	♣ K105				
Contract: 3N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 10842		2NT	Pass	3♣ ¹
Vul: NS	♥ Q6	♥ 72	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK109	♦ Q75	AP			
South HCP: 5	♣ AJ763	♣ K1084	1. Stayman			
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AKQ3				2NT
Vul: Both	♥ 1074	♥ AKJ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ KJ4	♦ Q72	Pass	6NT	AP	
South HCP: 20	♣ AK1063	♣ J72	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AK9		2NT	Pass	4♣ ¹
Vul: None	♥ AKQ2	♥ 83	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ A85	♦ KJ104	AP			
South HCP: 14	♣ AQ98	♣ K1073	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 124	♠ K105	The opponents are silent.
Dealer: N	♥ 9873	
Vul: Both	♦ K92	Partner bids first.
HCP: 6	♣ 1086	

Board: 125	♠ AK	The opponents are silent.
Dealer: S	♥ AK32	
Vul: None	♦ A1095	You bid first.
HCP: 21	♣ K105	

Board: 126	♠ 10842	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ Q75	Partner bids first.
HCP: 5	♣ K1084	

Board: 127	♠ AKQ3	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ Q72	You bid first.
HCP: 20	♣ J72	

Board: 128	♠ AK9	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ KJ104	Partner bids first.
HCP: 14	♣ K1073	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ K105		2NT	Pass	3♣ ¹
Vul: Both	♥ K10	♥ 9873	Pass	3♠	Pass	3NT
North HCP: 20	♦ A1073	♦ K92	AP			
South HCP: 6	♣ AK7	♣ 1086				
Contract: 3N N			1. Stayman			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK				2NT
Vul: None	♥ 108	♥ AK32	Pass	3NT	AP	
North HCP: 5	♦ K862	♦ A1095				
South HCP: 21	♣ J874	♣ K105				
Contract: 3N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 10842		2NT	Pass	3♣ ¹
Vul: NS	♥ Q6	♥ 72	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK109	♦ Q75	AP			
South HCP: 5	♣ AJ763	♣ K1084	1. Stayman			
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AKQ3				2NT
Vul: Both	♥ 1074	♥ AKJ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ KJ4	♦ Q72	Pass	6NT	AP	
South HCP: 20	♣ AK1063	♣ J72	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AK9		2NT	Pass	4♣ ¹
Vul: None	♥ AKQ2	♥ 83	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ A85	♦ KJ104	AP			
South HCP: 14	♣ AQ98	♣ K1073	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 129	♠ Q542	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ 932	Partner bids first.
HCP: 12	♣ A98	

Board: 130	♠ K6	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: EW	♦ J10	You bid first.
HCP: 21	♣ AKQ43	

Board: 131	♠ J105	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ 1086	Partner bids first.
HCP: 7	♣ Q543	

Board: 132	♠ KQJ62	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ A108	You bid first.
HCP: 20	♣ AK	

Board: 133	♠ 965	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: EW	♦ K106	Partner bids first.
HCP: 12	♣ K52	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ A3				2NT
Vul: NS	♥ AQ10	♥ KJ652	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ 932	♦ AKQJ	Pass	6NT	AP	
South HCP: 21	♣ A98	♣ K10				
Contract: 6N S						1. Stayman

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J54				
Vul: EW	♥ AKJ5	♥ 72		2NT	Pass	3NT
North HCP: 21	♦ J10	♦ KQ62	AP			
South HCP: 7	♣ AKQ43	♣ J875				
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ A3				2NT
Vul: None	♥ A106	♥ KJ92	Pass	3NT	AP	
North HCP: 7	♦ 1086	♦ AK742				
South HCP: 20	♣ Q543	♣ AJ				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ 1084				
Vul: NS	♥ QJ6	♥ 972		2NT	Pass	3NT
North HCP: 20	♦ A108	♦ KQ2	AP			
South HCP: 5	♣ AK	♣ 10853				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KJ8				2NT
Vul: EW	♥ KQJ4	♥ A5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ K106	♦ AQ75	Pass	4NT ²	AP	
South HCP: 20	♣ K52	♣ AQ94				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 129	♠ A3	The opponents are silent.
Dealer: S	♥ KJ652	
Vul: NS	♦ AKQJ	You bid first.
HCP: 21	♣ K10	

Board: 130	♠ J54	The opponents are silent.
Dealer: N	♥ 72	
Vul: EW	♦ KQ62	Partner bids first.
HCP: 7	♣ J875	

Board: 131	♠ A3	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: None	♦ AK742	You bid first.
HCP: 20	♣ AJ	

Board: 132	♠ 1084	The opponents are silent.
Dealer: N	♥ 972	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 5	♣ 10853	

Board: 133	♠ KJ8	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ AQ75	You bid first.
HCP: 20	♣ AQ94	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ A3				2NT
Vul: NS	♥ AQ10	♥ KJ652	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ 932	♦ AKQJ	Pass	6NT	AP	
South HCP: 21	♣ A98	♣ K10				
Contract: 6N S						

1. Stayman

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J54				
Vul: EW	♥ AKJ5	♥ 72		2NT	Pass	3NT
North HCP: 21	♦ J10	♦ KQ62	AP			
South HCP: 7	♣ AKQ43	♣ J875				
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ A3				2NT
Vul: None	♥ A106	♥ KJ92	Pass	3NT	AP	
North HCP: 7	♦ 1086	♦ AK742				
South HCP: 20	♣ Q543	♣ AJ				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ 1084				
Vul: NS	♥ QJ6	♥ 972		2NT	Pass	3NT
North HCP: 20	♦ A108	♦ KQ2	AP			
South HCP: 5	♣ AK	♣ 10853				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KJ8				2NT
Vul: EW	♥ KQJ4	♥ A5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ K106	♦ AQ75	Pass	4NT ²	AP	
South HCP: 20	♣ K52	♣ AQ94				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 134	♠ J6	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ AKQ107	You bid first.
HCP: 21	♣ AJ9	

Board: 135	♠ 84	The opponents are silent.
Dealer: S	♥ 1063	
Vul: NS	♦ KQ7	Partner bids first.
HCP: 8	♣ K10953	

Board: 136	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 842	
Vul: Both	♦ AJ9	You bid first.
HCP: 20	♣ AQ9	

Board: 137	♠ K32	The opponents are silent.
Dealer: S	♥ 875	
Vul: EW	♦ Q3	Partner bids first.
HCP: 8	♣ QJ975	

Board: 138	♠ AK10	The opponents are silent.
Dealer: N	♥ 876	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK1076	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AK2		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ4	♥ KJ85	Pass	3♦	Pass	6NT
North HCP: 21	♦ AKQ107	♦ 43	AP			
South HCP: 14	♣ AJ9	♣ K532	1. Stayman			
Contract: 6N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A97				2NT
Vul: NS	♥ 1063	♥ AK872	Pass	3NT	AP	
North HCP: 8	♦ KQ7	♦ A2				
South HCP: 20	♣ K10953	♣ AJ6				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J63		2NT	Pass	3♣ ¹
Vul: Both	♥ 842	♥ KJ103	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ9	♦ 63	AP			
South HCP: 8	♣ AQ9	♣ K1085	1. Stayman			
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ J107				2NT
Vul: EW	♥ 875	♥ A43	Pass	3NT	AP	
North HCP: 8	♦ Q3	♦ AKJ4				
South HCP: 20	♣ QJ975	♣ AK8				
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 43		2NT	Pass	3♣ ¹
Vul: Both	♥ 876	♥ AJ92	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AQ	♦ K83	Pass	6NT	AP	
South HCP: 11	♣ AK1076	♣ QJ94	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 134	♠ AK2	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: Both	♦ 43	Partner bids first.
HCP: 14	♣ K532	

Board: 135	♠ A97	The opponents are silent.
Dealer: S	♥ AK872	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ AJ6	

Board: 136	♠ J63	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: Both	♦ 63	Partner bids first.
HCP: 8	♣ K1085	

Board: 137	♠ J107	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ AKJ4	You bid first.
HCP: 20	♣ AK8	

Board: 138	♠ 43	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: Both	♦ K83	Partner bids first.
HCP: 11	♣ QJ94	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AK2		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ4	♥ KJ85	Pass	3♦	Pass	6NT
North HCP: 21	♦ AKQ107	♦ 43	AP			
South HCP: 14	♣ AJ9	♣ K532				
Contract: 6N N						

1. Stayman

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A97				2NT
Vul: NS	♥ 1063	♥ AK872	Pass	3NT	AP	
North HCP: 8	♦ KQ7	♦ A2				
South HCP: 20	♣ K10953	♣ AJ6				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J63		2NT	Pass	3♣ ¹
Vul: Both	♥ 842	♥ KJ103	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ9	♦ 63	AP			
South HCP: 8	♣ AQ9	♣ K1085				
Contract: 4♠ N						

1. Stayman

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ J107				2NT
Vul: EW	♥ 875	♥ A43	Pass	3NT	AP	
North HCP: 8	♦ Q3	♦ AKJ4				
South HCP: 20	♣ QJ975	♣ AK8				
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 43		2NT	Pass	3♣ ¹
Vul: Both	♥ 876	♥ AJ92	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AQ	♦ K83	Pass	6NT	AP	
South HCP: 11	♣ AK1076	♣ QJ94				
Contract: 6N N						

1. Stayman
2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 139	♠ A3	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ Q10532	Partner bids first.
HCP: 9	♣ 1065	

Board: 140	♠ AK103	The opponents are silent.
Dealer: N	♥ 73	
Vul: NS	♦ A7	You bid first.
HCP: 20	♣ AKQ95	

Board: 141	♠ AJ106	The opponents are silent.
Dealer: S	♥ J95	
Vul: Both	♦ KQ104	Partner bids first.
HCP: 12	♣ J2	

Board: 142	♠ KJ	The opponents are silent.
Dealer: N	♥ K732	
Vul: NS	♦ AKQ84	You bid first.
HCP: 21	♣ KQ	

Board: 143	♠ A8	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ Q52	Partner bids first.
HCP: 8	♣ 109654	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ Q765				2NT
Vul: None	♥ K107	♥ AQ				
North HCP: 9	♦ Q10532	♦ AKJ8	Pass	3NT	AP	
South HCP: 21	♣ 1065	♣ KQ9				
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 982		2NT	Pass	3NT
Vul: NS	♥ 73	♥ KJ4				
North HCP: 20	♦ A7	♦ J5432	AP			
South HCP: 5	♣ AKQ95	♣ 74				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AJ106	♠ K4				2NT
Vul: Both	♥ J95	♥ AKQ7	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ KQ104	♦ A82	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J2	♣ KQ64	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 8762		2NT	Pass	3♣ ¹
Vul: NS	♥ K732	♥ A5	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKQ84	♦ 9632	AP			
South HCP: 9	♣ KQ	♣ AJ7				
Contract: 3N N			1. Stayman			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ Q10				2NT
Vul: NS	♥ Q72	♥ A103				
North HCP: 8	♦ Q52	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ 109654	♣ AKQJ7				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 139	♠ Q765	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AKJ8	You bid first.
HCP: 21	♣ KQ9	

Board: 140	♠ 982	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ J5432	Partner bids first.
HCP: 5	♣ 74	

Board: 141	♠ K4	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ A82	You bid first.
HCP: 21	♣ KQ64	

Board: 142	♠ 8762	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ 9632	Partner bids first.
HCP: 9	♣ AJ7	

Board: 143	♠ Q10	The opponents are silent.
Dealer: S	♥ A103	
Vul: NS	♦ KJ7	You bid first.
HCP: 20	♣ AKQJ7	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ Q765				2NT
Vul: None	♥ K107	♥ AQ				
North HCP: 9	♦ Q10532	♦ AKJ8	Pass	3NT	AP	
South HCP: 21	♣ 1065	♣ KQ9				
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 982				
Vul: NS	♥ 73	♥ KJ4		2NT	Pass	3NT
North HCP: 20	♦ A7	♦ J5432	AP			
South HCP: 5	♣ AKQ95	♣ 74				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AJ106	♠ K4				2NT
Vul: Both	♥ J95	♥ AKQ7	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ KQ104	♦ A82	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J2	♣ KQ64	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 8762				
Vul: NS	♥ K732	♥ A5		2NT	Pass	3♣ ¹
North HCP: 21	♦ AKQ84	♦ 9632	Pass	3♥	Pass	3NT
South HCP: 9	♣ KQ	♣ AJ7	AP			
Contract: 3N N			1. Stayman			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ Q10				
Vul: NS	♥ Q72	♥ A103				2NT
North HCP: 8	♦ Q52	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ 109654	♣ AKQJ7				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 144	♠ AKQ7	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ A853	You bid first.
HCP: 20	♣ K105	

Board: 145	♠ A863	The opponents are silent.
Dealer: S	♥ 1085	
Vul: NS	♦ K432	Partner bids first.
HCP: 7	♣ 54	

Board: 146	♠ AKJ9	The opponents are silent.
Dealer: N	♥ Q106	
Vul: EW	♦ A97	You bid first.
HCP: 20	♣ AQ5	

Board: 147	♠ 1072	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ A108	Partner bids first.
HCP: 7	♣ K7654	

Board: 148	♠ AJ5	The opponents are silent.
Dealer: N	♥ A975	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ A98	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 144			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ AKQ7	♠ 10984	Pass	3♠	Pass	4♥ ²
North HCP: 20	♥ A7	♥ Q6	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 9	♦ A853	♦ J107	Pass	6♠	AP	
Contract: 6♠ N	♣ K105	♣ AQ98	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 145			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ A863	♠ KJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♥ 1085	♥ J93	Pass	3NT	AP	
South HCP: 21	♦ K432	♦ AQ6	1. Stayman			
Contract: 3N S	♣ 54	♣ AKQJ10				

Board: 146			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ AKJ9	♠ 82	Pass	3♠	Pass	3NT
North HCP: 20	♥ Q106	♥ AJ53	AP			
South HCP: 6	♦ A97	♦ J52	1. Stayman			
Contract: 3N N	♣ AQ5	♣ 10843				

Board: 147			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 1072	♠ KQJ83	Pass	3NT	AP	
North HCP: 7	♥ 75	♥ AJ10				
South HCP: 20	♦ A108	♦ QJ				
Contract: 3N S	♣ K7654	♣ AQ10				

Board: 148			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ AJ5	♠ KQ93	Pass	3♥	Pass	4♥
North HCP: 20	♥ A975	♥ 10843	AP			
South HCP: 8	♦ AK10	♦ 864	1. Stayman			
Contract: 4♥ N	♣ A98	♣ K4				

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 144	♠ 10984	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ J107	Partner bids first.
HCP: 9	♣ AQ98	

Board: 145	♠ KJ	The opponents are silent.
Dealer: S	♥ J93	
Vul: NS	♦ AQ6	You bid first.
HCP: 21	♣ AKQJ10	

Board: 146	♠ 82	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: EW	♦ J52	Partner bids first.
HCP: 6	♣ 10843	

Board: 147	♠ KQJ83	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ QJ	You bid first.
HCP: 20	♣ AQ10	

Board: 148	♠ KQ93	The opponents are silent.
Dealer: N	♥ 10843	
Vul: EW	♦ 864	Partner bids first.
HCP: 8	♣ K4	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 144			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ AKQ7	♠ 10984	Pass	3♠	Pass	4♥ ²
North HCP: 20	♥ A7	♥ Q6	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 9	♦ A853	♦ J107	Pass	6♠	AP	
Contract: 6♠ N	♣ K105	♣ AQ98	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 145			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ A863	♠ KJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♥ 1085	♥ J93	Pass	3NT	AP	
South HCP: 21	♦ K432	♦ AQ6	1. Stayman			
Contract: 3N S	♣ 54	♣ AKQJ10				

Board: 146			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ AKJ9	♠ 82	Pass	3♠	Pass	3NT
North HCP: 20	♥ Q106	♥ AJ53	AP			
South HCP: 6	♦ A97	♦ J52	1. Stayman			
Contract: 3N N	♣ AQ5	♣ 10843				

Board: 147			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 1072	♠ KQJ83	Pass	3NT	AP	
North HCP: 7	♥ 75	♥ AJ10				
South HCP: 20	♦ A108	♦ QJ				
Contract: 3N S	♣ K7654	♣ AQ10				

Board: 148			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ AJ5	♠ KQ93	Pass	3♥	Pass	4♥
North HCP: 20	♥ A975	♥ 10843	AP			
South HCP: 8	♦ AK10	♦ 864	1. Stayman			
Contract: 4♥ N	♣ A98	♣ K4				

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 149	♠ 1093	The opponents are silent.
Dealer: S	♥ A875	
Vul: Both	♦ 92	Partner bids first.
HCP: 5	♣ J986	

Board: 150	♠ KQJ75	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ K102	You bid first.
HCP: 20	♣ A3	

Board: 151	♠ A84	The opponents are silent.
Dealer: S	♥ 1095	
Vul: NS	♦ J92	Partner bids first.
HCP: 11	♣ AQ109	

Board: 152	♠ AKQ	The opponents are silent.
Dealer: N	♥ A1097	
Vul: Both	♦ AK93	You bid first.
HCP: 20	♣ 86	

Board: 153	♠ K2	The opponents are silent.
Dealer: S	♥ 1082	
Vul: None	♦ J875	Partner bids first.
HCP: 8	♣ A983	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ4				2NT
Vul: Both	♥ A875	♥ Q94	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 92	♦ AKQ64	Pass	3NT	AP	
South HCP: 20	♣ J986	♣ K10				
Contract: 3N S						1. Stayman

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ KQJ75	♠ 1042				
Vul: None	♥ AK8	♥ 1092		2NT	Pass	3NT
North HCP: 20	♦ K102	♦ AJ986	AP			
South HCP: 5	♣ A3	♣ 94				
Contract: 3N N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K2				2NT
Vul: NS	♥ 1095	♥ AKQ6	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ J92	♦ AQ106	Pass	4NT	AP	
South HCP: 21	♣ AQ109	♣ K86				
Contract: 4N S						1. Gerber 2. A=2 out of 4

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 72				2NT
Vul: Both	♥ A1097	♥ Q82	Pass	4NT ²	Pass	4♣ ¹
North HCP: 20	♦ AK93	♦ 1087	AP			6NT
South HCP: 12	♣ 86	♣ AKQJ4				
Contract: 6N N						1. Gerber 2. A=3 out of 4

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ95				2NT
Vul: None	♥ 1082	♥ AK75				
North HCP: 8	♦ J875	♦ KQ9	Pass	3NT	AP	
South HCP: 20	♣ A983	♣ Q4				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 149	♠ AQ4	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ AKQ64	You bid first.
HCP: 20	♣ K10	

Board: 150	♠ 1042	The opponents are silent.
Dealer: N	♥ 1092	
Vul: None	♦ AJ986	Partner bids first.
HCP: 5	♣ 94	

Board: 151	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: NS	♦ AQ106	You bid first.
HCP: 21	♣ K86	

Board: 152	♠ 72	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ 1087	Partner bids first.
HCP: 12	♣ AKQJ4	

Board: 153	♠ AQ95	The opponents are silent.
Dealer: S	♥ AK75	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ Q4	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ4				2NT
Vul: Both	♥ A875	♥ Q94	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 92	♦ AKQ64	Pass	3NT	AP	
South HCP: 20	♣ J986	♣ K10				
Contract: 3N S						1. Stayman

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ KQJ75	♠ 1042				
Vul: None	♥ AK8	♥ 1092		2NT	Pass	3NT
North HCP: 20	♦ K102	♦ AJ986	AP			
South HCP: 5	♣ A3	♣ 94				
Contract: 3N N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K2				2NT
Vul: NS	♥ 1095	♥ AKQ6	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ J92	♦ AQ106	Pass	4NT	AP	
South HCP: 21	♣ AQ109	♣ K86				
Contract: 4N S						1. Gerber 2. A=2 out of 4

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 72				4♣ ¹
Vul: Both	♥ A1097	♥ Q82	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AK93	♦ 1087	AP			
South HCP: 12	♣ 86	♣ AKQJ4				
Contract: 6N N						1. Gerber 2. A=3 out of 4

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ95				2NT
Vul: None	♥ 1082	♥ AK75				
North HCP: 8	♦ J875	♦ KQ9	Pass	3NT	AP	
South HCP: 20	♣ A983	♣ Q4				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 154	♠ K3	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ KJ643	You bid first.
HCP: 21	♣ AK107	

Board: 155	♠ AJ94	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ AJ65	Partner bids first.
HCP: 10	♣ 954	

Board: 156	♠ Q62	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ AQ742	You bid first.
HCP: 20	♣ AK7	

Board: 157	♠ K6	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ QJ84	Partner bids first.
HCP: 14	♣ A1096	

Board: 158	♠ AQJ10	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ A108	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ95		2NT	Pass	3♣ ¹
Vul: NS	♥ AK	♥ Q85	Pass	3♦	Pass	6NT
North HCP: 21	♦ KJ643	♦ AQ2	AP			
South HCP: 13	♣ AK107	♣ Q43				
Contract: 6N N			1. Stayman			

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ Q86				2NT
Vul: None	♥ 106	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AJ65	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ AQ873				
Contract: 3N S			1. Stayman			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ KJ98		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ	♥ A973	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQ742	♦ K9	AP			
South HCP: 13	♣ AK7	♣ Q103				
Contract: 6N N			1. Stayman			

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQJ9				2NT
Vul: EW	♥ A94	♥ KQ2	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 14	♦ QJ84	♦ K3	Pass	6NT	AP	
South HCP: 20	♣ A1096	♣ KQ75				
Contract: 6N S			1. Gerber			
			2. A=1/4			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 752		2NT	Pass	3♣ ¹
Vul: Both	♥ QJ7	♥ A942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK9	♦ Q86	AP			
South HCP: 8	♣ A108	♣ Q94				
Contract: 3N N			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 154	♠ QJ95	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 13	♣ Q43	

Board: 155	♠ Q86	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ K10	You bid first.
HCP: 20	♣ AQ873	

Board: 156	♠ KJ98	The opponents are silent.
Dealer: N	♥ A973	
Vul: NS	♦ K9	Partner bids first.
HCP: 13	♣ Q103	

Board: 157	♠ AQJ9	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ KQ75	

Board: 158	♠ 752	The opponents are silent.
Dealer: N	♥ A942	
Vul: Both	♦ Q86	Partner bids first.
HCP: 8	♣ Q94	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ95		2NT	Pass	3♣ ¹
Vul: NS	♥ AK	♥ Q85	Pass	3♦	Pass	6NT
North HCP: 21	♦ KJ643	♦ AQ2	AP			
South HCP: 13	♣ AK107	♣ Q43				
Contract: 6N N			1. Stayman			

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ Q86				2NT
Vul: None	♥ 106	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AJ65	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ AQ873				
Contract: 3N S			1. Stayman			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ KJ98		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ	♥ A973	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQ742	♦ K9	AP			
South HCP: 13	♣ AK7	♣ Q103				
Contract: 6N N			1. Stayman			

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQJ9				2NT
Vul: EW	♥ A94	♥ KQ2	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 14	♦ QJ84	♦ K3	Pass	6NT	AP	
South HCP: 20	♣ A1096	♣ KQ75				
Contract: 6N S			1. Gerber			
			2. A=1/4			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 752		2NT	Pass	3♣ ¹
Vul: Both	♥ QJ7	♥ A942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK9	♦ Q86	AP			
South HCP: 8	♣ A108	♣ Q94				
Contract: 3N N			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 159	♠ AJ5	The opponents are silent.
Dealer: S	♥ 7652	
Vul: NS	♦ 76	Partner bids first.
HCP: 6	♣ J876	

Board: 160	♠ AQJ53	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ K7	You bid first.
HCP: 20	♣ AK93	

Board: 161	♠ A106	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 14	♣ 943	

Board: 162	♠ Q762	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ KQJ	You bid first.
HCP: 20	♣ AKQ6	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 159

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ AJ5

♥ 7652

♦ 76

♣ J876

South:

♠ KQ2

♥ AQ3

♦ A10982

♣ KQ

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

Board: 160

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ AQJ53

♥ K5

♦ K7

♣ AK93

South:

♠ K1094

♥ AJ7

♦ A1094

♣ 85

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♣⁴

Pass 7♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 161

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6♥ S

North:

♠ A106

♥ KQ93

♦ AJ2

♣ 943

South:

♠ K82

♥ AJ74

♦ KQ7

♣ AK7

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 3NT

Pass 4NT³ Pass 5♥⁴

Pass 6♥ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=0

Board: 162

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ Q762

♥ K6

♦ KQJ

♣ AKQ6

South:

♠ A3

♥ J987

♦ 10962

♣ 974

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 159	♠ KQ2	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ A10982	You bid first.
HCP: 20	♣ KQ	

Board: 160	♠ K1094	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: EW	♦ A1094	Partner bids first.
HCP: 12	♣ 85	

Board: 161	♠ K82	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: Both	♦ KQ7	You bid first.
HCP: 20	♣ AK7	

Board: 162	♠ A3	The opponents are silent.
Dealer: N	♥ J987	
Vul: None	♦ 10962	Partner bids first.
HCP: 5	♣ 974	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 159

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ AJ5

♥ 7652

♦ 76

♣ J876

South:

♠ KQ2

♥ AQ3

♦ A10982

♣ KQ

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

Board: 160

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ AQJ53

♥ K5

♦ K7

♣ AK93

South:

♠ K1094

♥ AJ7

♦ A1094

♣ 85

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♣⁴

Pass 7♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 161

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6♥ S

North:

♠ A106

♥ KQ93

♦ AJ2

♣ 943

South:

♠ K82

♥ AJ74

♦ KQ7

♣ AK7

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 3NT

Pass 4NT³ Pass 5♥⁴

Pass 6♥ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=0

Board: 162

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ Q762

♥ K6

♦ KQJ

♣ AKQ6

South:

♠ A3

♥ J987

♦ 10962

♣ 974

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 163	♠ Q95	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 13	♣ Q1094	

Board: 164	♠ Q7	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ AKQ8	You bid first.
HCP: 21	♣ AK94	

Board: 165	♠ KJ87	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ J94	Partner bids first.
HCP: 5	♣ 9865	

Board: 166	♠ AQ	The opponents are silent.
Dealer: N	♥ A982	
Vul: NS	♦ AQ1032	You bid first.
HCP: 20	♣ A6	

Board: 167	♠ J642	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ K104	Partner bids first.
HCP: 5	♣ J1098	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ43				2NT
Vul: EW	♥ AQ4	♥ K10	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ QJ5	♦ AK98	Pass	6NT	AP	
South HCP: 21	♣ Q1094	♣ AK7				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K2				
Vul: Both	♥ K43	♥ Q62		2NT	Pass	3NT
North HCP: 21	♦ AKQ8	♦ J752	AP			
South HCP: 9	♣ AK94	♣ QJ87				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ AQ42				2NT
Vul: None	♥ 65	♥ Q97	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ J94	♦ AK	Pass	4♠	AP	
South HCP: 21	♣ 9865	♣ AQ43	1. Stayman			
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ64				2NT
Vul: NS	♥ A982	♥ KQ106	Pass	3♥	Pass	3♠ ¹
North HCP: 20	♦ AQ1032	♦ 964	Pass	4NT ³	Pass	3♠ ²
South HCP: 9	♣ A6	♣ 74	Pass	6♥	AP	5♦ ⁴
Contract: 6♥ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ K9				2NT
Vul: Both	♥ 95	♥ A764	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ K104	♦ AJ6	Pass	3NT	AP	
South HCP: 21	♣ J1098	♣ AKQ6	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 163	♠ KJ43	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ AK98	You bid first.
HCP: 21	♣ AK7	

Board: 164	♠ K2	The opponents are silent.
Dealer: N	♥ Q62	
Vul: Both	♦ J752	Partner bids first.
HCP: 9	♣ QJ87	

Board: 165	♠ AQ42	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ AQ43	

Board: 166	♠ KJ64	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: NS	♦ 964	Partner bids first.
HCP: 9	♣ 74	

Board: 167	♠ K9	The opponents are silent.
Dealer: S	♥ A764	
Vul: Both	♦ AJ6	You bid first.
HCP: 21	♣ AKQ6	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ43				2NT
Vul: EW	♥ AQ4	♥ K10	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ QJ5	♦ AK98	Pass	6NT	AP	
South HCP: 21	♣ Q1094	♣ AK7				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K2				
Vul: Both	♥ K43	♥ Q62		2NT	Pass	3NT
North HCP: 21	♦ AKQ8	♦ J752	AP			
South HCP: 9	♣ AK94	♣ QJ87				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ AQ42				2NT
Vul: None	♥ 65	♥ Q97	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ J94	♦ AK	Pass	4♠	AP	
South HCP: 21	♣ 9865	♣ AQ43	1. Stayman			
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ64				2NT
Vul: NS	♥ A982	♥ KQ106	Pass	3♥	Pass	3♠ ¹
North HCP: 20	♦ AQ1032	♦ 964	Pass	4NT ³	Pass	3♠ ²
South HCP: 9	♣ A6	♣ 74	Pass	6♥	AP	5♦ ⁴
Contract: 6♥ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ K9				2NT
Vul: Both	♥ 95	♥ A764	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ K104	♦ AJ6	Pass	3NT	AP	
South HCP: 21	♣ J1098	♣ AKQ6	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 168	♠ AJ643	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AQJ6	

Board: 169	♠ K9	The opponents are silent.
Dealer: S	♥ K95	
Vul: NS	♦ J85	Partner bids first.
HCP: 12	♣ KQ976	

Board: 170	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: EW	♦ K64	You bid first.
HCP: 21	♣ AQ5	

Board: 171	♠ Q653	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ J82	Partner bids first.
HCP: 7	♣ A974	

Board: 172	♠ A2	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ AJ1087	You bid first.
HCP: 20	♣ A92	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AJ643	♠ K1095		2NT	Pass	3♣ ¹
Vul: None	♥ K3	♥ A86	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ	♦ 976	AP			
South HCP: 7	♣ AQJ6	♣ 1095				
Contract: 4♠ N						

1. Stayman

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A86				2NT
Vul: NS	♥ K95	♥ AQ4	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 12	♦ J85	♦ AQ42	Pass	6NT	AP	
South HCP: 20	♣ KQ976	♣ A83				
Contract: 6N S						

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

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 96				
Vul: EW	♥ KQ84	♥ 632		2NT	Pass	3NT
North HCP: 21	♦ K64	♦ A875	AP			
South HCP: 5	♣ AQ5	♣ J976				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q653	♠ KJ				2NT
Vul: None	♥ 98	♥ AKQ10	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J82	♦ A10	Pass	3NT	AP	
South HCP: 21	♣ A974	♣ KJ1083				
Contract: 3N S						

1. Stayman

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q875		2NT	Pass	3♣ ¹
Vul: NS	♥ AK4	♥ 832	Pass	3♦	Pass	6NT
North HCP: 20	♦ AJ1087	♦ KQ6	AP			
South HCP: 13	♣ A92	♣ KQJ				
Contract: 6N N						

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 168	♠ K1095	The opponents are silent.
Dealer: N	♥ A86	
Vul: None	♦ 976	Partner bids first.
HCP: 7	♣ 1095	

Board: 169	♠ A86	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ AQ42	You bid first.
HCP: 20	♣ A83	

Board: 170	♠ 96	The opponents are silent.
Dealer: N	♥ 632	
Vul: EW	♦ A875	Partner bids first.
HCP: 5	♣ J976	

Board: 171	♠ KJ	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: None	♦ A10	You bid first.
HCP: 21	♣ KJ1083	

Board: 172	♠ Q875	The opponents are silent.
Dealer: N	♥ 832	
Vul: NS	♦ KQ6	Partner bids first.
HCP: 13	♣ KQJ	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AJ643	♠ K1095		2NT	Pass	3♣ ¹
Vul: None	♥ K3	♥ A86	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ	♦ 976	AP			
South HCP: 7	♣ AQJ6	♣ 1095				
Contract: 4♠ N			1. Stayman			

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A86				2NT
Vul: NS	♥ K95	♥ AQ4	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 12	♦ J85	♦ AQ42	Pass	6NT	AP	
South HCP: 20	♣ KQ976	♣ A83				
Contract: 6N S			1. Gerber			
			2. A=0/4 or 4/4			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 96				
Vul: EW	♥ KQ84	♥ 632		2NT	Pass	3NT
North HCP: 21	♦ K64	♦ A875	AP			
South HCP: 5	♣ AQ5	♣ J976				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q653	♠ KJ				2NT
Vul: None	♥ 98	♥ AKQ10	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J82	♦ A10	Pass	3NT	AP	
South HCP: 21	♣ A974	♣ KJ1083				
Contract: 3N S			1. Stayman			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q875		2NT	Pass	3♣ ¹
Vul: NS	♥ AK4	♥ 832	Pass	3♦	Pass	6NT
North HCP: 20	♦ AJ1087	♦ KQ6	AP			
South HCP: 13	♣ A92	♣ KQJ				
Contract: 6N N			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 173	♠ AKQ4	The opponents are silent.
Dealer: S	♥ 1064	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ 10853	

Board: 174	♠ AJ9	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: Both	♦ KQ4	You bid first.
HCP: 21	♣ KQ6	

Board: 175	♠ A1097	The opponents are silent.
Dealer: S	♥ J86	
Vul: NS	♦ KJ75	Partner bids first.
HCP: 10	♣ J6	

Board: 176	♠ AK85	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: EW	♦ KQ92	You bid first.
HCP: 20	♣ K6	

Board: 177	♠ 1064	The opponents are silent.
Dealer: S	♥ K742	
Vul: Both	♦ 8654	Partner bids first.
HCP: 5	♣ Q4	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AKQ4	♠ 985				2NT
Vul: EW	♥ 1064	♥ AKQ8	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ 104	♦ AKJ5	Pass	3NT	AP	
South HCP: 20	♣ 10853	♣ K6				
Contract: 3N S			1. Stayman			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q843		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ64	♥ J82	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQ4	♦ J9	AP			
South HCP: 8	♣ KQ6	♣ A754				
Contract: 3N N			1. Stayman			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ Q32				2NT
Vul: NS	♥ J86	♥ AQ9	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ KJ75	♦ AQ6	Pass	3NT	AP	
South HCP: 20	♣ J6	♣ AQ105				
Contract: 3N S			1. Stayman			

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ J1092		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ7	♥ K1063	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ KQ92	♦ 65	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 9	♣ K6	♣ AJ7	Pass	5♠	AP	
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ K75				2NT
Vul: Both	♥ K742	♥ AJ10	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 8654	♦ A103	Pass	3NT	AP	
South HCP: 20	♣ Q4	♣ AKJ10				
Contract: 3N S			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 173	♠ 985	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ K6	

Board: 174	♠ Q843	The opponents are silent.
Dealer: N	♥ J82	
Vul: Both	♦ J9	Partner bids first.
HCP: 8	♣ A754	

Board: 175	♠ Q32	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ AQ6	You bid first.
HCP: 20	♣ AQ105	

Board: 176	♠ J1092	The opponents are silent.
Dealer: N	♥ K1063	
Vul: EW	♦ 65	Partner bids first.
HCP: 9	♣ AJ7	

Board: 177	♠ K75	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ A103	You bid first.
HCP: 20	♣ AKJ10	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AKQ4	♠ 985				2NT
Vul: EW	♥ 1064	♥ AKQ8	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ 104	♦ AKJ5	Pass	3NT	AP	
South HCP: 20	♣ 10853	♣ K6				
Contract: 3N S			1. Stayman			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q843		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ64	♥ J82	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQ4	♦ J9	AP			
South HCP: 8	♣ KQ6	♣ A754	1. Stayman			
Contract: 3N N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ Q32				2NT
Vul: NS	♥ J86	♥ AQ9	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ KJ75	♦ AQ6	Pass	3NT	AP	
South HCP: 20	♣ J6	♣ AQ105	1. Stayman			
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ J1092		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ7	♥ K1063	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ KQ92	♦ 65	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 9	♣ K6	♣ AJ7	Pass	5♠	AP	
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ K75				2NT
Vul: Both	♥ K742	♥ AJ10	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 8654	♦ A103	Pass	3NT	AP	
South HCP: 20	♣ Q4	♣ AKJ10	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 178	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ865	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ K98	

Board: 179	♠ Q102	The opponents are silent.
Dealer: S	♥ 864	
Vul: EW	♦ AJ8	Partner bids first.
HCP: 7	♣ 8763	

Board: 180	♠ K95	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ AQ97	You bid first.
HCP: 21	♣ AKQ5	

Board: 181	♠ Q962	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 13	♣ 762	

Board: 182	♠ A107	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ K103	You bid first.
HCP: 20	♣ AKQ93	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K84		2NT	Pass	4♣ ¹
Vul: None	♥ KQ865	♥ A3	Pass	4♥ ²	Pass	7NT
North HCP: 20	♦ KQ	♦ AJ72	AP			
South HCP: 18	♣ K98	♣ AQ106	1. Gerber			
Contract: 7N N			2. A=1/4			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ K854				2NT
Vul: EW	♥ 864	♥ AQJ2	Pass	3NT	AP	
North HCP: 7	♦ AJ8	♦ KQ9				
South HCP: 20	♣ 8763	♣ AJ				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 832		2NT	Pass	3♣ ¹
Vul: Both	♥ K6	♥ J1053	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ97	♦ K65	AP			
South HCP: 5	♣ AKQ5	♣ J104	1. Stayman			
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q962	♠ AK10				2NT
Vul: NS	♥ KQ3	♥ AJ2	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ AQ3	♦ K6	Pass	6NT	AP	
South HCP: 21	♣ 762	♣ AQ1095	1. Stayman			
Contract: 6N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ Q84		2NT	Pass	4♣ ¹
Vul: Both	♥ A7	♥ Q62	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ K103	♦ AQ865	Pass	7♣	AP	
South HCP: 11	♣ AKQ93	♣ J10	1. Gerber			
Contract: 7♣ S			2. A=3 out of 4			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 178	♠ K84	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ AJ72	Partner bids first.
HCP: 18	♣ AQ106	

Board: 179	♠ K854	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ AJ	

Board: 180	♠ 832	The opponents are silent.
Dealer: N	♥ J1053	
Vul: Both	♦ K65	Partner bids first.
HCP: 5	♣ J104	

Board: 181	♠ AK10	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ K6	You bid first.
HCP: 21	♣ AQ1095	

Board: 182	♠ Q84	The opponents are silent.
Dealer: N	♥ Q62	
Vul: Both	♦ AQ865	Partner bids first.
HCP: 11	♣ J10	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K84		2NT	Pass	4♣ ¹
Vul: None	♥ KQ865	♥ A3	Pass	4♥ ²	Pass	7NT
North HCP: 20	♦ KQ	♦ AJ72	AP			
South HCP: 18	♣ K98	♣ AQ106	1. Gerber			
Contract: 7N N			2. A=1/4			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ K854				2NT
Vul: EW	♥ 864	♥ AQJ2	Pass	3NT	AP	
North HCP: 7	♦ AJ8	♦ KQ9				
South HCP: 20	♣ 8763	♣ AJ				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 832		2NT	Pass	3♣ ¹
Vul: Both	♥ K6	♥ J1053	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ97	♦ K65	AP			
South HCP: 5	♣ AKQ5	♣ J104	1. Stayman			
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q962	♠ AK10				2NT
Vul: NS	♥ KQ3	♥ AJ2	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ AQ3	♦ K6	Pass	6NT	AP	
South HCP: 21	♣ 762	♣ AQ1095	1. Stayman			
Contract: 6N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ Q84		2NT	Pass	4♣ ¹
Vul: Both	♥ A7	♥ Q62	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ K103	♦ AQ865	Pass	7♣	AP	
South HCP: 11	♣ AKQ93	♣ J10	1. Gerber			
Contract: 7♣ S			2. A=3 out of 4			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 183	♠ 9753	The opponents are silent.
Dealer: S	♥ Q642	
Vul: NS	♦ A9	Partner bids first.
HCP: 9	♣ K43	

Board: 184	♠ A932	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AK3	You bid first.
HCP: 20	♣ A876	

Board: 185	♠ K64	The opponents are silent.
Dealer: S	♥ Q1087	
Vul: None	♦ QJ97	Partner bids first.
HCP: 8	♣ 86	

Board: 186	♠ A1085	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ K82	You bid first.
HCP: 21	♣ AQ9	

Board: 187	♠ K54	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ Q9632	Partner bids first.
HCP: 7	♣ 95	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 183

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ 9753

♥ Q642

♦ A9

♣ K43

South:

♠ AK86

♥ AK73

♦ J7

♣ AJ5

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4♥

AP

1. Stayman

2. artificial

Board: 184

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A932

♥ KQ

♦ AK3

♣ A876

South:

♠ K107

♥ AJ5

♦ J10874

♣ K3

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 185

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K64

♥ Q1087

♦ QJ97

♣ 86

South:

♠ AQ

♥ AK5

♦ A843

♣ A975

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

Board: 186

Dealer: N

Vul: NS

North HCP: 21

South HCP: 15

Contract: 6N N

North:

♠ A1085

♥ AKJ

♦ K82

♣ AQ9

South:

♠ KQJ

♥ Q98

♦ AQJ109

♣ 62

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 187

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ K54

♥ Q85

♦ Q9632

♣ 95

South:

♠ Q8

♥ AK10

♦ AK854

♣ AJ4

West North East South

2NT

Pass 3NT AP

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 183	♠ AK86	The opponents are silent.
Dealer: S	♥ AK73	
Vul: NS	♦ J7	You bid first.
HCP: 20	♣ AJ5	

Board: 184	♠ K107	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: EW	♦ J10874	Partner bids first.
HCP: 12	♣ K3	

Board: 185	♠ AQ	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ A843	You bid first.
HCP: 21	♣ A975	

Board: 186	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ AQJ109	Partner bids first.
HCP: 15	♣ 62	

Board: 187	♠ Q8	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ AK854	You bid first.
HCP: 21	♣ AJ4	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 183

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ 9753

♥ Q642

♦ A9

♣ K43

South:

♠ AK86

♥ AK73

♦ J7

♣ AJ5

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4♥

AP

1. Stayman

2. artificial

Board: 184

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A932

♥ KQ

♦ AK3

♣ A876

South:

♠ K107

♥ AJ5

♦ J10874

♣ K3

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 185

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K64

♥ Q1087

♦ QJ97

♣ 86

South:

♠ AQ

♥ AK5

♦ A843

♣ A975

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

Board: 186

Dealer: N

Vul: NS

North HCP: 21

South HCP: 15

Contract: 6N N

North:

♠ A1085

♥ AKJ

♦ K82

♣ AQ9

South:

♠ KQJ

♥ Q98

♦ AQJ109

♣ 62

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 187

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ K54

♥ Q85

♦ Q9632

♣ 95

South:

♠ Q8

♥ AK10

♦ AK854

♣ AJ4

West North East South

2NT

Pass 3NT AP

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 188	♠ AJ	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: Both	♦ A652	You bid first.
HCP: 21	♣ AQJ4	

Board: 189	♠ AJ109	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ A652	Partner bids first.
HCP: 13	♣ 972	

Board: 190	♠ AKJ8	The opponents are silent.
Dealer: N	♥ KJ109	
Vul: EW	♦ AJ	You bid first.
HCP: 21	♣ A104	

Board: 191	♠ K642	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ QJ63	Partner bids first.
HCP: 6	♣ 95	

Board: 192	♠ AJ76	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: None	♦ AJ2	You bid first.
HCP: 21	♣ AQ	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q64		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ5	♥ A973	Pass	3♦	Pass	3NT
North HCP: 21	♦ A652	♦ J4	AP			
South HCP: 7	♣ AQJ4	♣ 10873				
Contract: 3N N				1. Stayman		

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ K5				2NT
Vul: NS	♥ A2	♥ KQ964	Pass	3♣ ¹	Pass	3♥
North HCP: 13	♦ A652	♦ KQ10	Pass	6NT	AP	
South HCP: 20	♣ 972	♣ AK4				
Contract: 6N S				1. Stayman		

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 632		2NT	Pass	3NT
Vul: EW	♥ KJ109	♥ 864				
North HCP: 21	♦ AJ	♦ KQ1083	AP			
South HCP: 7	♣ A104	♣ Q9				
Contract: 3N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ AQ107				2NT
Vul: Both	♥ 1074	♥ A3	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ QJ63	♦ AK1097	Pass	4♠	Pass	4NT ²
South HCP: 21	♣ 95	♣ A6	Pass	5♦ ³	Pass	5♠
Contract: 5♠ S			AP			
				1. Stayman		
				2. Blackwood 0314, for ♠		
				3. A=1/5 or 4/5		

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ K98		2NT	Pass	3♣ ¹
Vul: None	♥ AJ74	♥ 10985	Pass	3♥	Pass	4♥
North HCP: 21	♦ AJ2	♦ K86	AP			
South HCP: 6	♣ AQ	♣ 974				
Contract: 4♥ N				1. Stayman		

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 188	♠ Q64	The opponents are silent.
Dealer: N	♥ A973	
Vul: Both	♦ J4	Partner bids first.
HCP: 7	♣ 10873	

Board: 189	♠ K5	The opponents are silent.
Dealer: S	♥ KQ964	
Vul: NS	♦ KQ10	You bid first.
HCP: 20	♣ AK4	

Board: 190	♠ 632	The opponents are silent.
Dealer: N	♥ 864	
Vul: EW	♦ KQ1083	Partner bids first.
HCP: 7	♣ Q9	

Board: 191	♠ AQ107	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ AK1097	You bid first.
HCP: 21	♣ A6	

Board: 192	♠ K98	The opponents are silent.
Dealer: N	♥ 10985	
Vul: None	♦ K86	Partner bids first.
HCP: 6	♣ 974	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q64		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ5	♥ A973	Pass	3♦	Pass	3NT
North HCP: 21	♦ A652	♦ J4	AP			
South HCP: 7	♣ AQJ4	♣ 10873				
Contract: 3N N				1. Stayman		

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ K5				2NT
Vul: NS	♥ A2	♥ KQ964	Pass	3♣ ¹	Pass	3♥
North HCP: 13	♦ A652	♦ KQ10	Pass	6NT	AP	
South HCP: 20	♣ 972	♣ AK4				
Contract: 6N S				1. Stayman		

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 632		2NT	Pass	3NT
Vul: EW	♥ KJ109	♥ 864				
North HCP: 21	♦ AJ	♦ KQ1083	AP			
South HCP: 7	♣ A104	♣ Q9				
Contract: 3N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ AQ107				2NT
Vul: Both	♥ 1074	♥ A3	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ QJ63	♦ AK1097	Pass	4♠	Pass	4NT ²
South HCP: 21	♣ 95	♣ A6	Pass	5♦ ³	Pass	5♠
Contract: 5♠ S			AP			
				1. Stayman		
				2. Blackwood 0314, for ♠		
				3. A=1/5 or 4/5		

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ K98		2NT	Pass	3♣ ¹
Vul: None	♥ AJ74	♥ 10985	Pass	3♥	Pass	4♥
North HCP: 21	♦ AJ2	♦ K86	AP			
South HCP: 6	♣ AQ	♣ 974				
Contract: 4♥ N				1. Stayman		

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 193	♠ KJ32	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ Q43	Partner bids first.
HCP: 14	♣ AJ7	
Board: 194	♠ K10	West Doubles 3♠ if possible.
Dealer: N	♥ AJ109	
Vul: Both	♦ AKQ32	You bid first.
HCP: 20	♣ K9	
Board: 195	♠ K743	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ AJ42	Partner bids first.
HCP: 8	♣ 864	
Board: 196	♠ KQ6	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ Q65	You bid first.
HCP: 20	♣ AQ54	
Board: 197	♠ 10832	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ QJ96	Partner bids first.
HCP: 7	♣ 876	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ A76				2NT
Vul: EW	♥ K108	♥ AQ64	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ Q43	♦ AKJ6	Pass	6NT	AP	
South HCP: 21	♣ AJ7	♣ K9				
Contract: 6N S						

1. Stayman

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ J4		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ109	♥ K732	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ AKQ32	♦ 1095	X	4NT ³	Pass	5♥ ⁴
South HCP: 9	♣ K9	♣ AJ85	Pass	6♥	AP	
Contract: 6♥ N						

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

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K743	♠ QJ102				2NT
Vul: None	♥ 82	♥ AKJ	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ AJ42	♦ 53	Pass	4♠	AP	
South HCP: 20	♣ 864	♣ AKQ5				
Contract: 4♠ S						

1. Stayman

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 7432		2NT	Pass	3♣ ¹
Vul: NS	♥ AK6	♥ 9753	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q65	♦ AJ8	AP			
South HCP: 6	♣ AQ54	♣ J9				
Contract: 3N N						

1. Stayman

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ J64				2NT
Vul: Both	♥ A6	♥ KQ93	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ QJ96	♦ AK4	Pass	3NT	AP	
South HCP: 20	♣ 876	♣ AQJ				
Contract: 3N S						

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 193	♠ A76	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: EW	♦ AKJ6	You bid first.
HCP: 21	♣ K9	

Board: 194	♠ J4	West Doubles 3♠ if possible.
Dealer: N	♥ K732	
Vul: Both	♦ 1095	Partner bids first.
HCP: 9	♣ AJ85	

Board: 195	♠ QJ102	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ 53	You bid first.
HCP: 20	♣ AKQ5	

Board: 196	♠ 7432	The opponents are silent.
Dealer: N	♥ 9753	
Vul: NS	♦ AJ8	Partner bids first.
HCP: 6	♣ J9	

Board: 197	♠ J64	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ AQJ	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ A76				2NT
Vul: EW	♥ K108	♥ AQ64	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ Q43	♦ AKJ6	Pass	6NT	AP	
South HCP: 21	♣ AJ7	♣ K9				
Contract: 6N S						

1. Stayman

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ J4		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ109	♥ K732	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ AKQ32	♦ 1095	X	4NT ³	Pass	5♥ ⁴
South HCP: 9	♣ K9	♣ AJ85	Pass	6♥	AP	
Contract: 6♥ N						

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

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K743	♠ QJ102				2NT
Vul: None	♥ 82	♥ AKJ	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ AJ42	♦ 53	Pass	4♠	AP	
South HCP: 20	♣ 864	♣ AKQ5				
Contract: 4♠ S						

1. Stayman

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 7432		2NT	Pass	3♣ ¹
Vul: NS	♥ AK6	♥ 9753	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q65	♦ AJ8	AP			
South HCP: 6	♣ AQ54	♣ J9				
Contract: 3N N						

1. Stayman

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ J64				2NT
Vul: Both	♥ A6	♥ KQ93	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ QJ96	♦ AK4	Pass	3NT	AP	
South HCP: 20	♣ 876	♣ AQJ				
Contract: 3N S						

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 198	♠ AQJ10	East Bids 3♣ if possible.
Dealer: N	♥ Q7	
Vul: None	♦ AJ876	You bid first.
HCP: 21	♣ AK	

Board: 199	♠ AKJ4	The opponents are silent.
Dealer: S	♥ Q54	
Vul: NS	♦ 832	Partner bids first.
HCP: 12	♣ Q85	

Board: 200	♠ AK96	The opponents are silent.
Dealer: N	♥ QJ74	
Vul: EW	♦ K4	You bid first.
HCP: 20	♣ AK9	

Board: 201	♠ A3	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: None	♦ A42	Partner bids first.
HCP: 14	♣ K1065	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 198

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQJ10

♥ Q7

♦ AJ876

♣ AK

South:

♠ 543

♥ A843

♦ Q105

♣ J87

West North East South

2NT 3♣ 3NT

AP

Board: 199

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AKJ4

♥ Q54

♦ 832

♣ Q85

South:

♠ 765

♥ AJ

♦ AKJ75

♣ AK6

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 200

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ AK96

♥ QJ74

♦ K4

♣ AK9

South:

♠ QJ105

♥ A6

♦ 8752

♣ QJ4

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3NT

Pass 4♠ AP

1. Stayman

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4NT³

Pass 5♠⁴ Pass 5NT⁵

Pass 6♦⁶ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=1

5. King ask by 5NT

6. K=1

Board: 201

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♥ S

North:

♠ A3

♥ QJ76

♦ A42

♣ K1065

South:

♠ KQ95

♥ AK98

♦ Q8

♣ AQ2

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 198	♠ 543	East Bids 3♣ if possible.
Dealer: N	♥ A843	
Vul: None	♦ Q105	Partner bids first.
HCP: 7	♣ J87	

Board: 199	♠ 765	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AKJ75	You bid first.
HCP: 20	♣ AK6	

Board: 200	♠ QJ105	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ 8752	Partner bids first.
HCP: 10	♣ QJ4	

Board: 201	♠ KQ95	The opponents are silent.
Dealer: S	♥ AK98	
Vul: None	♦ Q8	You bid first.
HCP: 20	♣ AQ2	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 198

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQJ10

♥ Q7

♦ AJ876

♣ AK

South:

♠ 543

♥ A843

♦ Q105

♣ J87

West North East South

2NT 3♣ 3NT

AP

Board: 199

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AKJ4

♥ Q54

♦ 832

♣ Q85

South:

♠ 765

♥ AJ

♦ AKJ75

♣ AK6

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 200

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ AK96

♥ QJ74

♦ K4

♣ AK9

South:

♠ QJ105

♥ A6

♦ 8752

♣ QJ4

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3NT

Pass 4♠ AP

1. Stayman

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4NT³

Pass 5♠⁴ Pass 5NT⁵

Pass 6♦⁶ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=1

5. King ask by 5NT

6. K=1

Board: 201

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♥ S

North:

♠ A3

♥ QJ76

♦ A42

♣ K1065

South:

♠ KQ95

♥ AK98

♦ Q8

♣ AQ2

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 202	♠ KQ5	The opponents are silent.
Dealer: N	♥ Q83	
Vul: NS	♦ KJ6	You bid first.
HCP: 20	♣ AKQ9	

Board: 203	♠ J97	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ KJ109	Partner bids first.
HCP: 7	♣ Q954	

Board: 204	♠ KJ873	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ KQ9	You bid first.
HCP: 20	♣ AK7	

Board: 205	♠ 952	The opponents are silent.
Dealer: S	♥ Q753	
Vul: NS	♦ 98	Partner bids first.
HCP: 5	♣ K854	

Board: 206	♠ A8	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ AQ1053	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A82		2NT	Pass	3♣ ¹
Vul: NS	♥ Q83	♥ AK94	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ6	♦ Q1042	AP			
South HCP: 13	♣ AKQ9	♣ 65	1. Stayman			
Contract: 6N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK1064				2NT
Vul: EW	♥ 85	♥ AJ	Pass	3NT	AP	
North HCP: 7	♦ KJ109	♦ A862				
South HCP: 20	♣ Q954	♣ A6				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ KJ873	♠ 62		2NT	Pass	3♣ ¹
Vul: Both	♥ A8	♥ 5432	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ9	♦ A84	AP			
South HCP: 5	♣ AK7	♣ J1095	1. Stayman			
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ6				2NT
Vul: NS	♥ Q753	♥ K96	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 98	♦ K5	Pass	3NT	AP	
South HCP: 20	♣ K854	♣ AQ76	1. Stayman			
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q97		2NT	Pass	4♣ ¹
Vul: EW	♥ QJ2	♥ K4	Pass	4NT ²	AP	
North HCP: 20	♦ AK4	♦ Q86	1. Gerber			
South HCP: 11	♣ AQ1053	♣ KJ976	2. A=3 out of 4			
Contract: 4N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 202	♠ A82	The opponents are silent.
Dealer: N	♥ AK94	
Vul: NS	♦ Q1042	Partner bids first.
HCP: 13	♣ 65	

Board: 203	♠ AK1064	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ A862	You bid first.
HCP: 20	♣ A6	

Board: 204	♠ 62	The opponents are silent.
Dealer: N	♥ 5432	
Vul: Both	♦ A84	Partner bids first.
HCP: 5	♣ J1095	

Board: 205	♠ AKJ6	The opponents are silent.
Dealer: S	♥ K96	
Vul: NS	♦ K5	You bid first.
HCP: 20	♣ AQ76	

Board: 206	♠ Q97	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ Q86	Partner bids first.
HCP: 11	♣ KJ976	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A82		2NT	Pass	3♣ ¹
Vul: NS	♥ Q83	♥ AK94	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ6	♦ Q1042	AP			
South HCP: 13	♣ AKQ9	♣ 65	1. Stayman			
Contract: 6N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK1064				2NT
Vul: EW	♥ 85	♥ AJ	Pass	3NT	AP	
North HCP: 7	♦ KJ109	♦ A862				
South HCP: 20	♣ Q954	♣ A6				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ KJ873	♠ 62		2NT	Pass	3♣ ¹
Vul: Both	♥ A8	♥ 5432	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ9	♦ A84	AP			
South HCP: 5	♣ AK7	♣ J1095	1. Stayman			
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ6				2NT
Vul: NS	♥ Q753	♥ K96	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 98	♦ K5	Pass	3NT	AP	
South HCP: 20	♣ K854	♣ AQ76	1. Stayman			
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q97		2NT	Pass	4♣ ¹
Vul: EW	♥ QJ2	♥ K4	Pass	4NT ²	AP	
North HCP: 20	♦ AK4	♦ Q86	1. Gerber			
South HCP: 11	♣ AQ1053	♣ KJ976	2. A=3 out of 4			
Contract: 4N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 207	♠ 865	The opponents are silent.
Dealer: S	♥ K1052	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 12	♣ KJ9	

Board: 208	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK543	
Vul: EW	♦ 1098	You bid first.
HCP: 20	♣ A3	

Board: 209	♠ 872	The opponents are silent.
Dealer: S	♥ K32	
Vul: Both	♦ J932	Partner bids first.
HCP: 5	♣ J98	

Board: 210	♠ K9876	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ AK8	You bid first.
HCP: 20	♣ AK3	

Board: 211	♠ Q654	The opponents are silent.
Dealer: S	♥ 854	
Vul: None	♦ 98	Partner bids first.
HCP: 6	♣ A1097	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 207

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ 865

♥ K1052

♦ KQ10

♣ KJ9

South:

♠ KQJ

♥ AJ7

♦ AJ932

♣ A5

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 208

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AKQ

♥ AK543

♦ 1098

♣ A3

South:

♠ J7

♥ Q107

♦ KQ62

♣ KQ76

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 209

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 872

♥ K32

♦ J932

♣ J98

South:

♠ AJ

♥ J8

♦ AK65

♣ AK654

West North East South

2NT

Pass 3NT AP

Board: 210

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ K9876

♥ QJ

♦ AK8

♣ AK3

South:

♠ A4

♥ AK109

♦ J107

♣ J1065

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 211

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ Q654

♥ 854

♦ 98

♣ A1097

South:

♠ 1092

♥ KQ2

♦ AKQJ10

♣ KQ

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 207	♠ KQJ	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ AJ932	You bid first.
HCP: 20	♣ A5	

Board: 208	♠ J7	The opponents are silent.
Dealer: N	♥ Q107	
Vul: EW	♦ KQ62	Partner bids first.
HCP: 13	♣ KQ76	

Board: 209	♠ AJ	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ AK65	You bid first.
HCP: 20	♣ AK654	

Board: 210	♠ A4	The opponents are silent.
Dealer: N	♥ AK109	
Vul: NS	♦ J107	Partner bids first.
HCP: 13	♣ J1065	

Board: 211	♠ 1092	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: None	♦ AKQJ10	You bid first.
HCP: 20	♣ KQ	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 207

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ 865

♥ K1052

♦ KQ10

♣ KJ9

South:

♠ KQJ

♥ AJ7

♦ AJ932

♣ A5

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 208

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AKQ

♥ AK543

♦ 1098

♣ A3

South:

♠ J7

♥ Q107

♦ KQ62

♣ KQ76

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 209

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 872

♥ K32

♦ J932

♣ J98

South:

♠ AJ

♥ J8

♦ AK65

♣ AK654

West North East South

2NT

Pass 3NT AP

Board: 210

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ K9876

♥ QJ

♦ AK8

♣ AK3

South:

♠ A4

♥ AK109

♦ J107

♣ J1065

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 211

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ Q654

♥ 854

♦ 98

♣ A1097

South:

♠ 1092

♥ KQ2

♦ AKQJ10

♣ KQ

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 212	♠ AJ10	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ J875	

Board: 213	♠ 732	The opponents are silent.
Dealer: S	♥ J87	
Vul: EW	♦ 96	Partner bids first.
HCP: 4	♣ QJ1093	

Board: 214	♠ A6	The opponents are silent.
Dealer: N	♥ Q632	
Vul: None	♦ AKQ9	You bid first.
HCP: 21	♣ AQ2	

Board: 215	♠ 1075	The opponents are silent.
Dealer: S	♥ KJ52	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 13	♣ A84	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 212
Dealer: N
Vul: NS
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ AJ10
♥ AKQ
♦ AQ8
♣ J875

South:
♠ KQ
♥ J72
♦ 10964
♣ AK92

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

Board: 213
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 2N S

North:
♠ 732
♥ J87
♦ 96
♣ QJ1093

South:
♠ AKJ9
♥ 63
♦ AKJ2
♣ A74

West	North	East	South
			2NT
AP			

Board: 214
Dealer: N
Vul: None
North HCP: 21
South HCP: 12
Contract: 6♥ N

North:
♠ A6
♥ Q632
♦ AKQ9
♣ AQ2

South:
♠ J109
♥ AK54
♦ J8
♣ K1097

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	3♠ ²
Pass	4♣ ³	Pass	4♦ ⁴
Pass	4NT ⁵	Pass	5♥ ⁶
Pass	5NT ⁷	Pass	6♦ ⁸
Pass	6♥	AP	
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			
4. Cue bid, surplus			
5. Blackwood 0314, for ♥			
6. A=2/5 or 5/5, Q(H)=0			
7. King ask by 5NT			
8. K=1			

Board: 215
Dealer: S
Vul: NS
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ 1075
♥ KJ52
♦ KQ3
♣ A84

South:
♠ AQJ
♥ AQ4
♦ A2
♣ QJ932

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 212	♠ KQ	The opponents are silent.
Dealer: N	♥ J72	
Vul: NS	♦ 10964	Partner bids first.
HCP: 13	♣ AK92	

Board: 213	♠ AKJ9	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ AKJ2	You bid first.
HCP: 20	♣ A74	

Board: 214	♠ J109	The opponents are silent.
Dealer: N	♥ AK54	
Vul: None	♦ J8	Partner bids first.
HCP: 12	♣ K1097	

Board: 215	♠ AQJ	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ QJ932	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 212
Dealer: N
Vul: NS
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ AJ10
♥ AKQ
♦ AQ8
♣ J875

South:
♠ KQ
♥ J72
♦ 10964
♣ AK92

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

Board: 213
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 2N S

North:
♠ 732
♥ J87
♦ 96
♣ QJ1093

South:
♠ AKJ9
♥ 63
♦ AKJ2
♣ A74

West	North	East	South
			2NT
AP			

Board: 214
Dealer: N
Vul: None
North HCP: 21
South HCP: 12
Contract: 6♥ N

North:
♠ A6
♥ Q632
♦ AKQ9
♣ AQ2

South:
♠ J109
♥ AK54
♦ J8
♣ K1097

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	3♠ ²
Pass	4♣ ³	Pass	4♦ ⁴
Pass	4NT ⁵	Pass	5♥ ⁶
Pass	5NT ⁷	Pass	6♦ ⁸
Pass	6♥	AP	
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			
4. Cue bid, surplus			
5. Blackwood 0314, for ♥			
6. A=2/5 or 5/5, Q(H)=0			
7. King ask by 5NT			
8. K=1			

Board: 215
Dealer: S
Vul: NS
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ 1075
♥ KJ52
♦ KQ3
♣ A84

South:
♠ AQJ
♥ AQ4
♦ A2
♣ QJ932

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 216	♠ KJ7	East Doubles Pass if possible.
Dealer: N	♥ K3	
Vul: Both	♦ AKJ5	You bid first.
HCP: 20	♣ KQ106	

Board: 217	♠ Q5	The opponents are silent.
Dealer: S	♥ K1086	
Vul: NS	♦ J932	Partner bids first.
HCP: 6	♣ 865	

Board: 218	♠ AKJ9	West Doubles 3♣ if possible.
Dealer: N	♥ AQ4	
Vul: EW	♦ J63	You bid first.
HCP: 21	♣ AQ6	

Board: 219	♠ K4	The opponents are silent.
Dealer: S	♥ A107	
Vul: Both	♦ 1075	Partner bids first.
HCP: 11	♣ KJ972	

Board: 220	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQJ65	
Vul: EW	♦ KJ5	You bid first.
HCP: 20	♣ K9	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ86		2NT	Pass	3♣ ¹
Vul: Both	♥ K3	♥ AQ87	Pass	3♦	Pass	7NT
North HCP: 20	♦ AKJ5	♦ Q3	Pass	Pass	X	AP
South HCP: 15	♣ KQ106	♣ J95				
Contract: 7NX N						

1. Stayman

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A8				2NT
Vul: NS	♥ K1086	♥ 972	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J932	♦ AKQ8	Pass	3NT	AP	
South HCP: 20	♣ 865	♣ AQJ7				
Contract: 3N S						

1. Stayman

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 107		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ4	♥ J973	X	3♠	Pass	3NT
North HCP: 21	♦ J63	♦ A975	AP			
South HCP: 5	♣ AQ6	♣ 1095				
Contract: 3N N						

1. Stayman

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ A105				2NT
Vul: Both	♥ A107	♥ KQJ43	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ 1075	♦ AKQ	Pass	6NT	AP	
South HCP: 21	♣ KJ972	♣ Q5				
Contract: 6N S						

1. Gerber
2. A=2 out of 4

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ63		2NT	Pass	3♣ ¹
Vul: EW	♥ AQJ65	♥ 10984	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ5	♦ 32	AP			
South HCP: 8	♣ K9	♣ A107				
Contract: 4♥ N						

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 216	♠ AQ86	East Doubles Pass if possible.
Dealer: N	♥ AQ87	
Vul: Both	♦ Q3	Partner bids first.
HCP: 15	♣ J95	
Board: 217	♠ A8	The opponents are silent.
Dealer: S	♥ 972	
Vul: NS	♦ AKQ8	You bid first.
HCP: 20	♣ AQJ7	
Board: 218	♠ 107	West Doubles 3♣ if possible.
Dealer: N	♥ J973	
Vul: EW	♦ A975	Partner bids first.
HCP: 5	♣ 1095	
Board: 219	♠ A105	The opponents are silent.
Dealer: S	♥ KQJ43	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ Q5	
Board: 220	♠ KJ63	The opponents are silent.
Dealer: N	♥ 10984	
Vul: EW	♦ 32	Partner bids first.
HCP: 8	♣ A107	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ86		2NT	Pass	3♣ ¹
Vul: Both	♥ K3	♥ AQ87	Pass	3♦	Pass	7NT
North HCP: 20	♦ AKJ5	♦ Q3	Pass	Pass	X	AP
South HCP: 15	♣ KQ106	♣ J95				
Contract: 7NX N						

1. Stayman

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A8				2NT
Vul: NS	♥ K1086	♥ 972	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J932	♦ AKQ8	Pass	3NT	AP	
South HCP: 20	♣ 865	♣ AQJ7				
Contract: 3N S						

1. Stayman

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 107		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ4	♥ J973	X	3♠	Pass	3NT
North HCP: 21	♦ J63	♦ A975	AP			
South HCP: 5	♣ AQ6	♣ 1095				
Contract: 3N N						

1. Stayman

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ A105				2NT
Vul: Both	♥ A107	♥ KQJ43	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ 1075	♦ AKQ	Pass	6NT	AP	
South HCP: 21	♣ KJ972	♣ Q5				
Contract: 6N S						

1. Gerber
2. A=2 out of 4

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ63		2NT	Pass	3♣ ¹
Vul: EW	♥ AQJ65	♥ 10984	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ5	♦ 32	AP			
South HCP: 8	♣ K9	♣ A107				
Contract: 4♥ N						

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 221	♠ AJ84	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: Both	♦ K82	Partner bids first.
HCP: 14	♣ J3	

Board: 222	♠ KQ1043	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ K107	

Board: 223	♠ A842	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ J1063	Partner bids first.
HCP: 10	♣ J97	

Board: 224	♠ AK832	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ Q7	You bid first.
HCP: 21	♣ AK5	

Board: 225	♠ 832	The opponents are silent.
Dealer: S	♥ 10432	
Vul: NS	♦ J87	Partner bids first.
HCP: 7	♣ AQ5	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ KQ3				2NT
Vul: Both	♥ KQ75	♥ A10	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ K82	♦ AQJ93	Pass	6NT	AP	
South HCP: 20	♣ J3	♣ A76				
Contract: 6N S			1. Stayman			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KQ1043	♠ A62		2NT	Pass	3♣ ¹
Vul: None	♥ AQ9	♥ K1042	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQ	♦ K65	AP			
South HCP: 12	♣ K107	♣ Q94				
Contract: 6N N			1. Stayman			

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ K95				2NT
Vul: NS	♥ A9	♥ QJ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ J1063	♦ AK852	Pass	3NT	AP	
South HCP: 20	♣ J97	♣ AK10				
Contract: 3N S			1. Stayman			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK832	♠ Q7				
Vul: Both	♥ KQ7	♥ 1098		2NT	AP	
North HCP: 21	♦ Q7	♦ J52				
South HCP: 4	♣ AK5	♣ J10987				
Contract: 2N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A4				2NT
Vul: NS	♥ 10432	♥ AQJ87	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J87	♦ AKQ9	Pass	4♥	AP	
South HCP: 20	♣ AQ5	♣ 109				
Contract: 4♥ S			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 221	♠ KQ3	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ AQJ93	You bid first.
HCP: 20	♣ A76	

Board: 222	♠ A62	The opponents are silent.
Dealer: N	♥ K1042	
Vul: None	♦ K65	Partner bids first.
HCP: 12	♣ Q94	

Board: 223	♠ K95	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ AK852	You bid first.
HCP: 20	♣ AK10	

Board: 224	♠ Q7	The opponents are silent.
Dealer: N	♥ 1098	
Vul: Both	♦ J52	Partner bids first.
HCP: 4	♣ J10987	

Board: 225	♠ A4	The opponents are silent.
Dealer: S	♥ AQJ87	
Vul: NS	♦ AKQ9	You bid first.
HCP: 20	♣ 109	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ KQ3				2NT
Vul: Both	♥ KQ75	♥ A10	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ K82	♦ AQJ93	Pass	6NT	AP	
South HCP: 20	♣ J3	♣ A76				
Contract: 6N S			1. Stayman			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KQ1043	♠ A62		2NT	Pass	3♣ ¹
Vul: None	♥ AQ9	♥ K1042	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQ	♦ K65	AP			
South HCP: 12	♣ K107	♣ Q94				
Contract: 6N N			1. Stayman			

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ K95				2NT
Vul: NS	♥ A9	♥ QJ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ J1063	♦ AK852	Pass	3NT	AP	
South HCP: 20	♣ J97	♣ AK10				
Contract: 3N S			1. Stayman			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK832	♠ Q7				
Vul: Both	♥ KQ7	♥ 1098		2NT	AP	
North HCP: 21	♦ Q7	♦ J52				
South HCP: 4	♣ AK5	♣ J10987				
Contract: 2N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A4				2NT
Vul: NS	♥ 10432	♥ AQJ87	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J87	♦ AKQ9	Pass	4♥	AP	
South HCP: 20	♣ AQ5	♣ 109				
Contract: 4♥ S			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 226	♠ J54	The opponents are silent.
Dealer: N	♥ AK74	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ AQ8	

Board: 227	♠ KQ105	The opponents are silent.
Dealer: S	♥ Q72	
Vul: None	♦ 1092	Partner bids first.
HCP: 13	♣ KQJ	

Board: 228	♠ J53	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ AKJ3	You bid first.
HCP: 20	♣ Q5	

Board: 229	♠ K1063	The opponents are silent.
Dealer: S	♥ A93	
Vul: EW	♦ J1093	Partner bids first.
HCP: 11	♣ K7	

Board: 230	♠ A6	The opponents are silent.
Dealer: N	♥ KQ93	
Vul: Both	♦ A54	You bid first.
HCP: 21	♣ AKJ9	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ 10632		2NT	Pass	3♣ ¹
Vul: EW	♥ AK74	♥ J2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ9	♦ KJ106	AP			
South HCP: 8	♣ AQ8	♣ K43	1. Stayman			
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A32				2NT
Vul: None	♥ Q72	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ 1092	♦ AJ7	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A752	1. Stayman			
Contract: 6N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ K96		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ5	♥ 9762	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ3	♦ 92	AP			
South HCP: 6	♣ Q5	♣ K1097	1. Stayman			
Contract: 4♥ N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ AQ2				2NT
Vul: EW	♥ A93	♥ KJ65	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ J1093	♦ AQ7	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ K7	♣ AJ4	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q953		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ93	♥ 8742	Pass	3♥	Pass	4♥
North HCP: 21	♦ A54	♦ KQ6	AP			
South HCP: 7	♣ AKJ9	♣ 87	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 226	♠ 10632	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 8	♣ K43	

Board: 227	♠ A32	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ AJ7	You bid first.
HCP: 20	♣ A752	

Board: 228	♠ K96	The opponents are silent.
Dealer: N	♥ 9762	
Vul: NS	♦ 92	Partner bids first.
HCP: 6	♣ K1097	

Board: 229	♠ AQ2	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: EW	♦ AQ7	You bid first.
HCP: 21	♣ AJ4	

Board: 230	♠ Q953	The opponents are silent.
Dealer: N	♥ 8742	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 7	♣ 87	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ 10632		2NT	Pass	3♣ ¹
Vul: EW	♥ AK74	♥ J2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ9	♦ KJ106	AP			
South HCP: 8	♣ AQ8	♣ K43	1. Stayman			
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A32				2NT
Vul: None	♥ Q72	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ 1092	♦ AJ7	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A752	1. Stayman			
Contract: 6N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ K96		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ5	♥ 9762	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ3	♦ 92	AP			
South HCP: 6	♣ Q5	♣ K1097	1. Stayman			
Contract: 4♥ N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ AQ2				2NT
Vul: EW	♥ A93	♥ KJ65	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ J1093	♦ AQ7	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ K7	♣ AJ4	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q953		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ93	♥ 8742	Pass	3♥	Pass	4♥
North HCP: 21	♦ A54	♦ KQ6	AP			
South HCP: 7	♣ AKJ9	♣ 87	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 231	♠ Q87	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ 986	Partner bids first.
HCP: 7	♣ QJ108	

Board: 232	♠ AQ	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ A10973	

Board: 233	♠ AQJ8	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ J762	Partner bids first.
HCP: 13	♣ KJ9	

Board: 234	♠ AQ	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ A10642	You bid first.
HCP: 21	♣ AQ7	

Board: 235	♠ 54	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ Q96	Partner bids first.
HCP: 11	♣ KJ1098	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 231

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q87

♥ Q95

♦ 986

♣ QJ108

South:

♠ AK

♥ KJ10

♦ KQ3

♣ A9764

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

2NT

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

Board: 232

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AQ

♥ A83

♦ AK9

♣ A10973

South:

♠ KJ4

♥ KQ104

♦ 8542

♣ KJ

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

2NT Pass 3♣¹

Pass	3♦	Pass	4NT ²
------	----	------	------------------

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

1. Stayman

2. Quantitative 4NT

Board: 233

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ8

♥ J5

♦ J762

♣ KJ9

South:

♠ K1095

♥ AQ87

♦ AK5

♣ A5

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

2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

Pass	4NT ²	Pass	6♠
------	------------------	------	----

AP

1. Stayman

2. Quantitative 4NT

Board: 234

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ

♥ KQ2

♦ A10642

♣ AQ7

South:

♠ 62

♥ A943

♦ KQJ8

♣ J96

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

2NT Pass 3♣¹

Pass	3♦	Pass	4NT ²
------	----	------	------------------

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

1. Stayman

2. Quantitative 4NT

Board: 235

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ 54

♥ KQ3

♦ Q96

♣ KJ1098

South:

♠ AJ10

♥ AJ98

♦ KJ7

♣ AQ2

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

2NT

Pass	4♣ ¹	Pass	4NT ²
------	-----------------	------	------------------

AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 231	♠ AK	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ KQ3	You bid first.
HCP: 20	♣ A9764	

Board: 232	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: Both	♦ 8542	Partner bids first.
HCP: 13	♣ KJ	

Board: 233	♠ K1095	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ A5	

Board: 234	♠ 62	The opponents are silent.
Dealer: N	♥ A943	
Vul: EW	♦ KQJ8	Partner bids first.
HCP: 11	♣ J96	

Board: 235	♠ AJ10	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: Both	♦ KJ7	You bid first.
HCP: 20	♣ AQ2	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 231

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q87

♥ Q95

♦ 986

♣ QJ108

South:

♠ AK

♥ KJ10

♦ KQ3

♣ A9764

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

2NT

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

Board: 232

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AQ

♥ A83

♦ AK9

♣ A10973

South:

♠ KJ4

♥ KQ104

♦ 8542

♣ KJ

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

2NT Pass 3♣¹

Pass	3♦	Pass	4NT ²
------	----	------	------------------

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

1. Stayman

2. Quantitative 4NT

Board: 233

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ8

♥ J5

♦ J762

♣ KJ9

South:

♠ K1095

♥ AQ87

♦ AK5

♣ A5

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

2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

Pass	4NT ²	Pass	6♠
------	------------------	------	----

AP

1. Stayman

2. Quantitative 4NT

Board: 234

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ

♥ KQ2

♦ A10642

♣ AQ7

South:

♠ 62

♥ A943

♦ KQJ8

♣ J96

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

2NT Pass 3♣¹

Pass	3♦	Pass	4NT ²
------	----	------	------------------

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

1. Stayman

2. Quantitative 4NT

Board: 235

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ 54

♥ KQ3

♦ Q96

♣ KJ1098

South:

♠ AJ10

♥ AJ98

♦ KJ7

♣ AQ2

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

2NT

Pass	4♣ ¹	Pass	4NT ²
------	-----------------	------	------------------

AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 236	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: None	♦ AQJ5	You bid first.
HCP: 20	♣ A632	

Board: 237	♠ KQ106	The opponents are silent.
Dealer: S	♥ A865	
Vul: NS	♦ A4	Partner bids first.
HCP: 15	♣ Q87	

Board: 238	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ A1098	

Board: 239	♠ Q542	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ A965	Partner bids first.
HCP: 12	♣ 962	

Board: 240	♠ QJ	The opponents are silent.
Dealer: N	♥ A743	
Vul: NS	♦ AK7	You bid first.
HCP: 21	♣ AK84	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ7		2NT	Pass	3♣ ¹
Vul: None	♥ AJ3	♥ Q1087	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ5	♦ 63	AP			
South HCP: 13	♣ A632	♣ KQ75	1. Stayman			
Contract: 6N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ KQ106	♠ AJ9				2NT
Vul: NS	♥ A865	♥ KQ4	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ A4	♦ KQJ3	Pass	6NT	AP	
South HCP: 20	♣ Q87	♣ A54	1. Stayman			
Contract: 6N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 106		2NT	Pass	3NT
Vul: Both	♥ KQ64	♥ 1097				
North HCP: 20	♦ A4	♦ K7532	AP			
South HCP: 6	♣ A1098	♣ QJ5				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ A7				2NT
Vul: None	♥ AQ	♥ K1083	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ A965	♦ KQ3	Pass	6NT	AP	
South HCP: 20	♣ 962	♣ AKJ10	1. Stayman			
Contract: 6N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A876		2NT	Pass	3♣ ¹
Vul: NS	♥ A743	♥ KJ5	Pass	3♥	Pass	4NT ²
North HCP: 21	♦ AK7	♦ 104	Pass	6NT	AP	
South HCP: 11	♣ AK84	♣ QJ95	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 236	♠ AQ7	The opponents are silent.
Dealer: N	♥ Q1087	
Vul: None	♦ 63	Partner bids first.
HCP: 13	♣ KQ75	

Board: 237	♠ AJ9	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: NS	♦ KQJ3	You bid first.
HCP: 20	♣ A54	

Board: 238	♠ 106	The opponents are silent.
Dealer: N	♥ 1097	
Vul: Both	♦ K7532	Partner bids first.
HCP: 6	♣ QJ5	

Board: 239	♠ A7	The opponents are silent.
Dealer: S	♥ K1083	
Vul: None	♦ KQ3	You bid first.
HCP: 20	♣ AKJ10	

Board: 240	♠ A876	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ 104	Partner bids first.
HCP: 11	♣ QJ95	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ7		2NT	Pass	3♣ ¹
Vul: None	♥ AJ3	♥ Q1087	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ5	♦ 63	AP			
South HCP: 13	♣ A632	♣ KQ75	1. Stayman			
Contract: 6N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ KQ106	♠ AJ9				2NT
Vul: NS	♥ A865	♥ KQ4	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ A4	♦ KQJ3	Pass	6NT	AP	
South HCP: 20	♣ Q87	♣ A54	1. Stayman			
Contract: 6N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 106		2NT	Pass	3NT
Vul: Both	♥ KQ64	♥ 1097	AP			
North HCP: 20	♦ A4	♦ K7532				
South HCP: 6	♣ A1098	♣ QJ5				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ A7				2NT
Vul: None	♥ AQ	♥ K1083	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ A965	♦ KQ3	Pass	6NT	AP	
South HCP: 20	♣ 962	♣ AKJ10	1. Stayman			
Contract: 6N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A876		2NT	Pass	3♣ ¹
Vul: NS	♥ A743	♥ KJ5	Pass	3♥	Pass	4NT ²
North HCP: 21	♦ AK7	♦ 104	Pass	6NT	AP	
South HCP: 11	♣ AK84	♣ QJ95	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 241	♠ 963	The opponents are silent.
Dealer: S	♥ A985	
Vul: None	♦ QJ73	Partner bids first.
HCP: 13	♣ AQ	

Board: 242	♠ AK1032	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AQ7	

Board: 243	♠ 92	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: EW	♦ 9862	Partner bids first.
HCP: 6	♣ 853	

Board: 244	♠ KQJ5	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: Both	♦ AQ5	You bid first.
HCP: 21	♣ AJ3	

Board: 245	♠ 852	The opponents are silent.
Dealer: S	♥ AK109	
Vul: NS	♦ J74	Partner bids first.
HCP: 12	♣ KJ2	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AKQ4				2NT
Vul: None	♥ A985	♥ Q107	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ QJ73	♦ AK10	Pass	6NT	AP	
South HCP: 21	♣ AQ	♣ K108				
Contract: 6N S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AK1032	♠ Q876		2NT	Pass	3♣ ¹
Vul: NS	♥ AQJ	♥ K3	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ 92	♦ AKQ10	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 14	♣ AQ7	♣ 984	Pass	5♠	AP	
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KQJ75				2NT
Vul: EW	♥ AQ53	♥ K97	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 9862	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ 853	♣ KJ6				
Contract: 3N S			1. Stayman			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 109		2NT	Pass	4♣ ¹
Vul: Both	♥ KJ10	♥ AQ3	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ AQ5	♦ KJ876	AP			
South HCP: 13	♣ AJ3	♣ K102	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AQ4				2NT
Vul: NS	♥ AK109	♥ J43	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J74	♦ AK6	Pass	4NT ²	AP	
South HCP: 20	♣ KJ2	♣ AQ108	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 241	♠ AKQ4	The opponents are silent.
Dealer: S	♥ Q107	
Vul: None	♦ AK10	You bid first.
HCP: 21	♣ K108	

Board: 242	♠ Q876	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ AKQ10	Partner bids first.
HCP: 14	♣ 984	

Board: 243	♠ KQJ75	The opponents are silent.
Dealer: S	♥ K97	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ KJ6	

Board: 244	♠ 109	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ KJ876	Partner bids first.
HCP: 13	♣ K102	

Board: 245	♠ AQ4	The opponents are silent.
Dealer: S	♥ J43	
Vul: NS	♦ AK6	You bid first.
HCP: 20	♣ AQ108	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AKQ4				2NT
Vul: None	♥ A985	♥ Q107	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ QJ73	♦ AK10	Pass	6NT	AP	
South HCP: 21	♣ AQ	♣ K108				
Contract: 6N S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AK1032	♠ Q876		2NT	Pass	3♣ ¹
Vul: NS	♥ AQJ	♥ K3	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ 92	♦ AKQ10	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 14	♣ AQ7	♣ 984	Pass	5♠	AP	
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KQJ75				2NT
Vul: EW	♥ AQ53	♥ K97	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 9862	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ 853	♣ KJ6				
Contract: 3N S			1. Stayman			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 109		2NT	Pass	4♣ ¹
Vul: Both	♥ KJ10	♥ AQ3	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ AQ5	♦ KJ876	AP			
South HCP: 13	♣ AJ3	♣ K102	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AQ4				2NT
Vul: NS	♥ AK109	♥ J43	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J74	♦ AK6	Pass	4NT ²	AP	
South HCP: 20	♣ KJ2	♣ AQ108	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 246	♠ A10	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ AQJ106	You bid first.
HCP: 21	♣ KJ3	

Board: 247	♠ 984	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ A10985	Partner bids first.
HCP: 5	♣ J108	

Board: 248	♠ KQ83	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ KQ10	You bid first.
HCP: 21	♣ AQJ2	

Board: 249	♠ K542	The opponents are silent.
Dealer: S	♥ 853	
Vul: Both	♦ Q62	Partner bids first.
HCP: 12	♣ AK9	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 246
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ A10
♥ AQ5
♦ AQJ106
♣ KJ3

South:
♠ KQ8
♥ K10
♦ K7543
♣ Q65

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

Board: 247
Dealer: S
Vul: Both
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ 984
♥ 32
♦ A10985
♣ J108

South:
♠ A107
♥ A876
♦ QJ4
♣ AKQ

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 248
Dealer: N
Vul: None
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ KQ83
♥ A4
♦ KQ10
♣ AQJ2

South:
♠ 1097
♥ KQ85
♦ A3
♣ K1094

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

Board: 249
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ K542
♥ 853
♦ Q62
♣ AK9

South:
♠ AQ3
♥ AJ7
♦ AKJ8
♣ J108

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 246	♠ KQ8	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ K7543	Partner bids first.
HCP: 13	♣ Q65	

Board: 247	♠ A107	The opponents are silent.
Dealer: S	♥ A876	
Vul: Both	♦ QJ4	You bid first.
HCP: 20	♣ AKQ	

Board: 248	♠ 1097	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: None	♦ A3	Partner bids first.
HCP: 12	♣ K1094	

Board: 249	♠ AQ3	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ AKJ8	You bid first.
HCP: 20	♣ J108	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 246
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ A10
♥ AQ5
♦ AQJ106
♣ KJ3

South:
♠ KQ8
♥ K10
♦ K7543
♣ Q65

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

Board: 247
Dealer: S
Vul: Both
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ 984
♥ 32
♦ A10985
♣ J108

South:
♠ A107
♥ A876
♦ QJ4
♣ AKQ

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 248
Dealer: N
Vul: None
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ KQ83
♥ A4
♦ KQ10
♣ AQJ2

South:
♠ 1097
♥ KQ85
♦ A3
♣ K1094

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

Board: 249
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ K542
♥ 853
♦ Q62
♣ AK9

South:
♠ AQ3
♥ AJ7
♦ AKJ8
♣ J108

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 250	♠ AK4	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: NS	♦ K872	You bid first.
HCP: 21	♣ QJ	

Board: 251	♠ AK73	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ QJ97	Partner bids first.
HCP: 11	♣ J87	

Board: 252	♠ Q85	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: None	♦ AKJ7	You bid first.
HCP: 20	♣ A10	

Board: 253	♠ K97	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: EW	♦ Q1098	Partner bids first.
HCP: 12	♣ K53	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 250

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ AK4

♥ AKJ2

♦ K872

♣ QJ

South:

♠ Q8

♥ 10954

♦ AQ106

♣ A97

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4♦³ Pass 4NT⁴

Pass 5♣⁵ Pass 5♦

Pass 5♥⁶ Pass 6♥

AP

1. Stayman
2. artificial
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5
6. no ♥ queen

Board: 251

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ AK73

♥ 102

♦ QJ97

♣ J87

South:

♠ J94

♥ AKQ

♦ A1083

♣ AK9

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman
2. Quantitative 4NT

Board: 252

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ Q85

♥ AQ92

♦ AKJ7

♣ A10

South:

♠ A106

♥ KJ10

♦ Q863

♣ Q85

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber
2. A=3 out of 4

Board: 253

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K97

♥ KJ6

♦ Q1098

♣ K53

South:

♠ AQ53

♥ A2

♦ AJ

♣ AJ1084

West North East South

2NT

Pass 4♣¹ Pass 4♦²

Pass 6NT AP

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 250	♠ Q8	The opponents are silent.
Dealer: N	♥ 10954	
Vul: NS	♦ AQ106	Partner bids first.
HCP: 12	♣ A97	

Board: 251	♠ J94	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ A1083	You bid first.
HCP: 21	♣ AK9	

Board: 252	♠ A106	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ Q863	Partner bids first.
HCP: 12	♣ Q85	

Board: 253	♠ AQ53	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AJ1084	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 250

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ AK4

♥ AKJ2

♦ K872

♣ QJ

South:

♠ Q8

♥ 10954

♦ AQ106

♣ A97

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4♦³ Pass 4NT⁴

Pass 5♣⁵ Pass 5♦

Pass 5♥⁶ Pass 6♥

AP

1. Stayman
2. artificial
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5
6. no ♥ queen

Board: 251

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ AK73

♥ 102

♦ QJ97

♣ J87

South:

♠ J94

♥ AKQ

♦ A1083

♣ AK9

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman
2. Quantitative 4NT

Board: 252

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ Q85

♥ AQ92

♦ AKJ7

♣ A10

South:

♠ A106

♥ KJ10

♦ Q863

♣ Q85

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber
2. A=3 out of 4

Board: 253

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K97

♥ KJ6

♦ Q1098

♣ K53

South:

♠ AQ53

♥ A2

♦ AJ

♣ AJ1084

West North East South

2NT

Pass 4♣¹ Pass 4♦²

Pass 6NT AP

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 254	♠ A7	The opponents are silent.
Dealer: N	♥ A76	
Vul: None	♦ AK1094	You bid first.
HCP: 21	♣ AQ4	

Board: 255	♠ KQ96	The opponents are silent.
Dealer: S	♥ Q52	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 12	♣ 943	

Board: 256	♠ AK5	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AK65	You bid first.
HCP: 21	♣ Q97	

Board: 257	♠ K732	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 14	♣ A54	

Board: 258	♠ KJ104	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ AQJ8	You bid first.
HCP: 20	♣ A3	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 254

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ A7

♥ A76

♦ AK1094

♣ AQ4

South:

♠ 542

♥ K1093

♦ Q82

♣ J93

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 255

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ KQ96

♥ Q52

♦ AJ9

♣ 943

South:

♠ AJ74

♥ K3

♦ KQ

♣ AKJ105

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♥² Pass 4NT³

Pass 5♠⁴ Pass 6♠

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=1

Board: 256

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK5

♥ AJ9

♦ AK65

♣ Q97

South:

♠ 864

♥ 82

♦ Q942

♣ AJ83

West North East South

2NT Pass 3NT

AP

Board: 257

Dealer: S

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ K732

♥ Q74

♦ KQ3

♣ A54

South:

♠ AQ

♥ AK109

♦ A5

♣ KJ873

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 6NT AP

1. Stayman

Board: 258

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ KJ104

♥ AJ3

♦ AQJ8

♣ A3

South:

♠ AQ2

♥ 10842

♦ K6

♣ KJ72

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 6NT

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 254	♠ 542	The opponents are silent.
Dealer: N	♥ K1093	
Vul: None	♦ Q82	Partner bids first.
HCP: 6	♣ J93	

Board: 255	♠ AJ74	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ KQ	You bid first.
HCP: 21	♣ AKJ105	

Board: 256	♠ 864	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ Q942	Partner bids first.
HCP: 7	♣ AJ83	

Board: 257	♠ AQ	The opponents are silent.
Dealer: S	♥ AK109	
Vul: Both	♦ A5	You bid first.
HCP: 21	♣ KJ873	

Board: 258	♠ AQ2	The opponents are silent.
Dealer: N	♥ 10842	
Vul: NS	♦ K6	Partner bids first.
HCP: 13	♣ KJ72	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 254

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ A7

♥ A76

♦ AK1094

♣ AQ4

South:

♠ 542

♥ K1093

♦ Q82

♣ J93

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

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

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

AP

1. Stayman

Board: 255

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ KQ96

♥ Q52

♦ AJ9

♣ 943

South:

♠ AJ74

♥ K3

♦ KQ

♣ AKJ105

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

2NT

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

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

Pass	5♠ ⁴	Pass	6♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=1

Board: 256

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK5

♥ AJ9

♦ AK65

♣ Q97

South:

♠ 864

♥ 82

♦ Q942

♣ AJ83

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

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

AP

Board: 257

Dealer: S

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ K732

♥ Q74

♦ KQ3

♣ A54

South:

♠ AQ

♥ AK109

♦ A5

♣ KJ873

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

2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

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

1. Stayman

Board: 258

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ KJ104

♥ AJ3

♦ AQJ8

♣ A3

South:

♠ AQ2

♥ 10842

♦ K6

♣ KJ72

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

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

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 259	♠ 94	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: EW	♦ J743	Partner bids first.
HCP: 7	♣ 874	

Board: 260	♠ AJ2	The opponents are silent.
Dealer: N	♥ A103	
Vul: Both	♦ A1043	You bid first.
HCP: 20	♣ AK5	

Board: 261	♠ A43	The opponents are silent.
Dealer: S	♥ K973	
Vul: EW	♦ J82	Partner bids first.
HCP: 14	♣ AQ9	

Board: 262	♠ AJ	The opponents are silent.
Dealer: N	♥ Q83	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ AQ975	

Board: 263	♠ 953	The opponents are silent.
Dealer: S	♥ K1086	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ KQ103	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K5				2NT
Vul: EW	♥ AQ74	♥ KJ85	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J743	♦ AKQ82	Pass	4♥	AP	
South HCP: 20	♣ 874	♣ A6				
Contract: 4♥ S						

1. Stayman

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K1063		2NT	Pass	3♣ ¹
Vul: Both	♥ A103	♥ K9	Pass	3♦	Pass	6NT
North HCP: 20	♦ A1043	♦ KQJ8	AP			
South HCP: 15	♣ AK5	♣ QJ6				
Contract: 6N N						

1. Stayman

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ7				2NT
Vul: EW	♥ K973	♥ AQJ6	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ J82	♦ AKQ9	Pass	3♠ ²	Pass	4♦ ³
South HCP: 21	♣ AQ9	♣ J4	Pass	4NT ⁴	Pass	5♠ ⁵
Contract: 6♥ S			Pass	6♥	AP	

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

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K96				
Vul: Both	♥ Q83	♥ K72		2NT	Pass	3NT
North HCP: 20	♦ AK2	♦ J763	AP			
South HCP: 10	♣ AQ975	♣ K106				
Contract: 3N N						

Board: 263

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 6N S

North:

♠ 953

♥ K1086

♦ J2

♣ KQ103

South:

♠ A82

♥ A9

♦ AKQ96

♣ A86

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

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

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

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

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 259	♠ K5	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: EW	♦ AKQ82	You bid first.
HCP: 20	♣ A6	

Board: 260	♠ K1063	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ KQJ8	Partner bids first.
HCP: 15	♣ QJ6	

Board: 261	♠ KJ7	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: EW	♦ AKQ9	You bid first.
HCP: 21	♣ J4	

Board: 262	♠ K96	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ J763	Partner bids first.
HCP: 10	♣ K106	

Board: 263	♠ A82	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ AKQ96	You bid first.
HCP: 21	♣ A86	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K5				2NT
Vul: EW	♥ AQ74	♥ KJ85	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ J743	♦ AKQ82	Pass	4♥	AP	
South HCP: 20	♣ 874	♣ A6				
Contract: 4♥ S						

1. Stayman

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K1063		2NT	Pass	3♣ ¹
Vul: Both	♥ A103	♥ K9	Pass	3♦	Pass	6NT
North HCP: 20	♦ A1043	♦ KQJ8	AP			
South HCP: 15	♣ AK5	♣ QJ6				
Contract: 6N N						

1. Stayman

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ7				2NT
Vul: EW	♥ K973	♥ AQJ6	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ J82	♦ AKQ9	Pass	3♠ ²	Pass	4♦ ³
South HCP: 21	♣ AQ9	♣ J4	Pass	4NT ⁴	Pass	5♠ ⁵
Contract: 6♥ S			Pass	6♥	AP	

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

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K96				
Vul: Both	♥ Q83	♥ K72		2NT	Pass	3NT
North HCP: 20	♦ AK2	♦ J763	AP			
South HCP: 10	♣ AQ975	♣ K106				
Contract: 3N N						

Board: 263

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 6N S

North:

♠ 953

♥ K1086

♦ J2

♣ KQ103

South:

♠ A82

♥ A9

♦ AKQ96

♣ A86

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

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

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

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 264	♠ AK10	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ AK64	You bid first.
HCP: 21	♣ QJ105	

Board: 265	♠ 10983	The opponents are silent.
Dealer: S	♥ J1084	
Vul: None	♦ KJ	Partner bids first.
HCP: 5	♣ 753	

Board: 266	♠ K5	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: NS	♦ AK102	You bid first.
HCP: 21	♣ AKJ2	

Board: 267	♠ AKJ5	The opponents are silent.
Dealer: S	♥ J87	
Vul: EW	♦ Q1065	Partner bids first.
HCP: 12	♣ J4	

Board: 268	♠ Q93	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AK107	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J75		2NT	Pass	4♣ ¹
Vul: NS	♥ A2	♥ K74	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AK64	♦ J1097	AP			
South HCP: 12	♣ QJ105	♣ AK2	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ AQ76				2NT
Vul: None	♥ J1084	♥ AQ7	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ KJ	♦ A6	Pass	4♠	AP	
South HCP: 20	♣ 753	♣ KJ104	1. Stayman			
Contract: 4♠ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J932		2NT	Pass	3♣ ¹
Vul: NS	♥ QJ10	♥ AK72	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ AK102	♦ Q73	Pass	6NT	AP	
South HCP: 12	♣ AKJ2	♣ Q8	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ AKJ5	♠ Q6				2NT
Vul: EW	♥ J87	♥ AQ10	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ Q1065	♦ AK43	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J4	♣ AQ93	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ AK105		2NT	Pass	3♣ ¹
Vul: None	♥ AJ10	♥ Q873	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK5	♦ 763	AP			
South HCP: 9	♣ AK107	♣ 64	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 264	♠ J75	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ J1097	Partner bids first.
HCP: 12	♣ AK2	

Board: 265	♠ AQ76	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ A6	You bid first.
HCP: 20	♣ KJ104	

Board: 266	♠ J932	The opponents are silent.
Dealer: N	♥ AK72	
Vul: NS	♦ Q73	Partner bids first.
HCP: 12	♣ Q8	

Board: 267	♠ Q6	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ AK43	You bid first.
HCP: 21	♣ AQ93	

Board: 268	♠ AK105	The opponents are silent.
Dealer: N	♥ Q873	
Vul: None	♦ 763	Partner bids first.
HCP: 9	♣ 64	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J75		2NT	Pass	4♣ ¹
Vul: NS	♥ A2	♥ K74	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AK64	♦ J1097	AP			
South HCP: 12	♣ QJ105	♣ AK2	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ AQ76				2NT
Vul: None	♥ J1084	♥ AQ7	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ KJ	♦ A6	Pass	4♠	AP	
South HCP: 20	♣ 753	♣ KJ104	1. Stayman			
Contract: 4♠ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J932		2NT	Pass	3♣ ¹
Vul: NS	♥ QJ10	♥ AK72	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ AK102	♦ Q73	Pass	6NT	AP	
South HCP: 12	♣ AKJ2	♣ Q8	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ AKJ5	♠ Q6				2NT
Vul: EW	♥ J87	♥ AQ10	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ Q1065	♦ AK43	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J4	♣ AQ93	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ AK105		2NT	Pass	3♣ ¹
Vul: None	♥ AJ10	♥ Q873	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK5	♦ 763	AP			
South HCP: 9	♣ AK107	♣ 64	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 269	♠ Q53	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ Q954	Partner bids first.
HCP: 7	♣ J64	

Board: 270	♠ AQJ2	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ K84	You bid first.
HCP: 20	♣ K986	

Board: 271	♠ K1063	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: Both	♦ 84	Partner bids first.
HCP: 12	♣ 982	

Board: 272	♠ AK9	The opponents are silent.
Dealer: N	♥ K96	
Vul: NS	♦ K10	You bid first.
HCP: 20	♣ AK983	

Board: 273	♠ K107	The opponents are silent.
Dealer: S	♥ K1043	
Vul: EW	♦ J5	Partner bids first.
HCP: 12	♣ AJ104	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 269

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q53

♥ Q86

♦ Q954

♣ J64

South:

♠ A9

♥ AJ4

♦ AK7

♣ A10975

West North East South

2NT

Pass 3NT AP

Board: 270

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AQJ2

♥ AK

♦ K84

♣ K986

South:

♠ K1065

♥ 1094

♦ 973

♣ AQ7

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♥⁴

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

Board: 271

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K1063

♥ AKQ3

♦ 84

♣ 982

South:

♠ AQ4

♥ 75

♦ AJ32

♣ AKQ4

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT AP

1. Stayman

Board: 272

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AK9

♥ K96

♦ K10

♣ AK983

South:

♠ J43

♥ A753

♦ AQ3

♣ QJ5

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 273

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K107

♥ K1043

♦ J5

♣ AJ104

South:

♠ AQ4

♥ AJ5

♦ A10

♣ KQ852

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 269	♠ A9	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ A10975	

Board: 270	♠ K1065	The opponents are silent.
Dealer: N	♥ 1094	
Vul: EW	♦ 973	Partner bids first.
HCP: 9	♣ AQ7	

Board: 271	♠ AQ4	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ AJ32	You bid first.
HCP: 20	♣ AKQ4	

Board: 272	♠ J43	The opponents are silent.
Dealer: N	♥ A753	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 14	♣ QJ5	

Board: 273	♠ AQ4	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ A10	You bid first.
HCP: 20	♣ KQ852	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 269

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q53

♥ Q86

♦ Q954

♣ J64

South:

♠ A9

♥ AJ4

♦ AK7

♣ A10975

West North East South

2NT

Pass 3NT AP

Board: 270

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AQJ2

♥ AK

♦ K84

♣ K986

South:

♠ K1065

♥ 1094

♦ 973

♣ AQ7

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♥⁴

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

Board: 271

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K1063

♥ AKQ3

♦ 84

♣ 982

South:

♠ AQ4

♥ 75

♦ AJ32

♣ AKQ4

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT AP

1. Stayman

Board: 272

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AK9

♥ K96

♦ K10

♣ AK983

South:

♠ J43

♥ A753

♦ AQ3

♣ QJ5

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 273

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K107

♥ K1043

♦ J5

♣ AJ104

South:

♠ AQ4

♥ AJ5

♦ A10

♣ KQ852

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 274	♠ AJ9	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ KQJ109	You bid first.
HCP: 20	♣ A8	

Board: 275	♠ A972	The opponents are silent.
Dealer: S	♥ KJ87	
Vul: EW	♦ A92	Partner bids first.
HCP: 12	♣ 98	

Board: 276	♠ K65	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ AK765	You bid first.
HCP: 20	♣ AQ6	

Board: 277	♠ Q1096	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ 107	Partner bids first.
HCP: 6	♣ 8654	

Board: 278	♠ AQ8	The opponents are silent.
Dealer: N	♥ K53	
Vul: NS	♦ AKJ96	You bid first.
HCP: 21	♣ A4	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K6		2NT	Pass	4♣ ¹
Vul: None	♥ AJ7	♥ KQ8	Pass	4NT ²	Pass	7NT
North HCP: 20	♦ KQJ109	♦ A86	AP			
South HCP: 15	♣ A8	♣ K10653	1. Gerber			
Contract: 7N N			2. A=3 out of 4			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A972	♠ KJ8				2NT
Vul: EW	♥ KJ87	♥ A5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ A92	♦ QJ4	Pass	4NT ²	AP	
South HCP: 20	♣ 98	♣ AKQ32	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ AQ109		2NT	Pass	3♣ ¹
Vul: Both	♥ A6	♥ Q43	Pass	3♦	Pass	6NT
North HCP: 20	♦ AK765	♦ Q932	AP			
South HCP: 13	♣ AQ6	♣ K4	1. Stayman			
Contract: 6N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ KJ83				2NT
Vul: None	♥ A82	♥ K76	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 107	♦ AKJ8	Pass	4♠	AP	
South HCP: 20	♣ 8654	♣ KQ	1. Stayman			
Contract: 4♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 10632		2NT	Pass	3♣ ¹
Vul: NS	♥ K53	♥ AQ	Pass	3♦	Pass	6NT
North HCP: 21	♦ AKJ96	♦ Q74	AP			
South HCP: 13	♣ A4	♣ KQ97	1. Stayman			
Contract: 6N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 274	♠ K6	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ A86	Partner bids first.
HCP: 15	♣ K10653	

Board: 275	♠ KJ8	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ QJ4	You bid first.
HCP: 20	♣ AKQ32	

Board: 276	♠ AQ109	The opponents are silent.
Dealer: N	♥ Q43	
Vul: Both	♦ Q932	Partner bids first.
HCP: 13	♣ K4	

Board: 277	♠ KJ83	The opponents are silent.
Dealer: S	♥ K76	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ KQ	

Board: 278	♠ 10632	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ Q74	Partner bids first.
HCP: 13	♣ KQ97	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K6		2NT	Pass	4♣ ¹
Vul: None	♥ AJ7	♥ KQ8	Pass	4NT ²	Pass	7NT
North HCP: 20	♦ KQJ109	♦ A86	AP			
South HCP: 15	♣ A8	♣ K10653	1. Gerber			
Contract: 7N N			2. A=3 out of 4			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A972	♠ KJ8				2NT
Vul: EW	♥ KJ87	♥ A5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ A92	♦ QJ4	Pass	4NT ²	AP	
South HCP: 20	♣ 98	♣ AKQ32	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ AQ109		2NT	Pass	3♣ ¹
Vul: Both	♥ A6	♥ Q43	Pass	3♦	Pass	6NT
North HCP: 20	♦ AK765	♦ Q932	AP			
South HCP: 13	♣ AQ6	♣ K4	1. Stayman			
Contract: 6N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ KJ83				2NT
Vul: None	♥ A82	♥ K76	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 107	♦ AKJ8	Pass	4♠	AP	
South HCP: 20	♣ 8654	♣ KQ	1. Stayman			
Contract: 4♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 10632		2NT	Pass	3♣ ¹
Vul: NS	♥ K53	♥ AQ	Pass	3♦	Pass	6NT
North HCP: 21	♦ AKJ96	♦ Q74	AP			
South HCP: 13	♣ A4	♣ KQ97	1. Stayman			
Contract: 6N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 279	♠ KQ82	The opponents are silent.
Dealer: S	♥ 1032	
Vul: Both	♦ J97	Partner bids first.
HCP: 6	♣ 643	

Board: 280	♠ AQJ6	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ A983	You bid first.
HCP: 21	♣ AJ	

Board: 281	♠ 98	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: NS	♦ A53	Partner bids first.
HCP: 12	♣ AJ53	

Board: 282	♠ AJ65	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ A95	You bid first.
HCP: 20	♣ A105	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 279

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♠ S

North:

♠ KQ82

♥ 1032

♦ J97

♣ 643

South:

♠ J1094

♥ AKQ

♦ AK6

♣ KJ8

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 280

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 6♠ N

North:

♠ AQJ6

♥ KQ3

♦ A983

♣ AJ

South:

♠ 9542

♥ A108

♦ J106

♣ KQ5

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 281

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ 98

♥ QJ86

♦ A53

♣ AJ53

South:

♠ AK2

♥ AK742

♦ K2

♣ K87

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4NT³

Pass 5♠⁴ Pass 5NT⁵

Pass 6♣⁶ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=1

5. King ask by 5NT

6. K=0

Board: 282

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AJ65

♥ AK7

♦ A95

♣ A105

South:

♠ K97

♥ QJ92

♦ KJ106

♣ J6

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 279	♠ J1094	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ AK6	You bid first.
HCP: 21	♣ KJ8	

Board: 280	♠ 9542	The opponents are silent.
Dealer: N	♥ A108	
Vul: None	♦ J106	Partner bids first.
HCP: 10	♣ KQ5	

Board: 281	♠ AK2	The opponents are silent.
Dealer: S	♥ AK742	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ K87	

Board: 282	♠ K97	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 11	♣ J6	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 279

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♠ S

North:

♠ KQ82

♥ 1032

♦ J97

♣ 643

South:

♠ J1094

♥ AKQ

♦ AK6

♣ KJ8

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 280

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 6♠ N

North:

♠ AQJ6

♥ KQ3

♦ A983

♣ AJ

South:

♠ 9542

♥ A108

♦ J106

♣ KQ5

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 281

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ 98

♥ QJ86

♦ A53

♣ AJ53

South:

♠ AK2

♥ AK742

♦ K2

♣ K87

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4NT³

Pass 5♠⁴ Pass 5NT⁵

Pass 6♣⁶ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=1

5. King ask by 5NT

6. K=0

Board: 282

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AJ65

♥ AK7

♦ A95

♣ A105

South:

♠ K97

♥ QJ92

♦ KJ106

♣ J6

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 283	♠ 1083	The opponents are silent.
Dealer: S	♥ 954	
Vul: None	♦ J103	Partner bids first.
HCP: 7	♣ AQ84	

Board: 284	♠ K98	The opponents are silent.
Dealer: N	♥ AJ83	
Vul: NS	♦ AJ64	You bid first.
HCP: 20	♣ AK	

Board: 285	♠ A93	The opponents are silent.
Dealer: S	♥ A962	
Vul: Both	♦ 873	Partner bids first.
HCP: 12	♣ A105	

Board: 286	♠ KQ65	The opponents are silent.
Dealer: N	♥ J97	
Vul: NS	♦ AJ7	You bid first.
HCP: 20	♣ AKQ	

Board: 287	♠ AK72	The opponents are silent.
Dealer: S	♥ 1084	
Vul: EW	♦ 64	Partner bids first.
HCP: 9	♣ Q964	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AJ74				2NT
Vul: None	♥ 954	♥ AKJ				
North HCP: 7	♦ J103	♦ K5	Pass	3NT	AP	
South HCP: 20	♣ AQ84	♣ KJ97				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 652		2NT	Pass	3NT
Vul: NS	♥ AJ83	♥ KQ7				
North HCP: 20	♦ AJ64	♦ 1083	AP			
South HCP: 8	♣ AK	♣ QJ109				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ Q7				2NT
Vul: Both	♥ A962	♥ KQ8	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ 873	♦ AKQJ5	Pass	6NT	AP	
South HCP: 20	♣ A105	♣ K93				
Contract: 6N S			1. Stayman			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ J109		2NT	Pass	3♣ ¹
Vul: NS	♥ J97	♥ KQ104	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ7	♦ 1092	AP			
South HCP: 6	♣ AKQ	♣ 743				
Contract: 3N N			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ AK72	♠ Q943				2NT
Vul: EW	♥ 1084	♥ A3	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 64	♦ AKJ	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ Q964	♣ AK108	Pass	5♥ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 283	♠ AJ74	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ K5	You bid first.
HCP: 20	♣ KJ97	

Board: 284	♠ 652	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ 1083	Partner bids first.
HCP: 8	♣ QJ109	

Board: 285	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ AKQJ5	You bid first.
HCP: 20	♣ K93	

Board: 286	♠ J109	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: NS	♦ 1092	Partner bids first.
HCP: 6	♣ 743	

Board: 287	♠ Q943	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ AK108	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AJ74				2NT
Vul: None	♥ 954	♥ AKJ				
North HCP: 7	♦ J103	♦ K5	Pass	3NT	AP	
South HCP: 20	♣ AQ84	♣ KJ97				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 652		2NT	Pass	3NT
Vul: NS	♥ AJ83	♥ KQ7				
North HCP: 20	♦ AJ64	♦ 1083	AP			
South HCP: 8	♣ AK	♣ QJ109				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ Q7				2NT
Vul: Both	♥ A962	♥ KQ8	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ 873	♦ AKQJ5	Pass	6NT	AP	
South HCP: 20	♣ A105	♣ K93				
Contract: 6N S			1. Stayman			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ J109		2NT	Pass	3♣ ¹
Vul: NS	♥ J97	♥ KQ104	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ7	♦ 1092	AP			
South HCP: 6	♣ AKQ	♣ 743				
Contract: 3N N			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ AK72	♠ Q943				2NT
Vul: EW	♥ 1084	♥ A3	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 64	♦ AKJ	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ Q964	♣ AK108	Pass	5♥ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 288	♠ AQ	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ AQJ43	You bid first.
HCP: 21	♣ A94	
Board: 289	♠ K9	West Doubles 4♠ if possible.
Dealer: S	♥ A32	
Vul: None	♦ KQ874	Partner bids first.
HCP: 14	♣ Q43	
Board: 290	♠ K8	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ KJ65	You bid first.
HCP: 21	♣ AK65	
Board: 291	♠ K7	The opponents are silent.
Dealer: S	♥ Q983	
Vul: Both	♦ J72	Partner bids first.
HCP: 13	♣ AQJ6	
Board: 292	♠ 83	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: None	♦ AK854	You bid first.
HCP: 20	♣ AK	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J843		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ7	♥ Q853	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQJ43	♦ 76	AP			
South HCP: 6	♣ A94	♣ K75				
Contract: 3N N				1. Stayman		

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q1043				2NT
Vul: None	♥ A32	♥ KQ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 14	♦ KQ874	♦ AJ52	X	6NT	AP	
South HCP: 20	♣ Q43	♣ AKJ				
Contract: 6N S				1. Gerber		
				2. A=2 out of 4		

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQJ5		2NT	Pass	3♣ ¹
Vul: EW	♥ AK2	♥ 753	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ KJ65	♦ A974	Pass	6NT	AP	
South HCP: 11	♣ AK65	♣ 97				
Contract: 6N N				1. Stayman		
				2. Quantitative 4NT		

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQ				2NT
Vul: Both	♥ Q983	♥ KJ1064	Pass	3♣ ¹	Pass	3♥
North HCP: 13	♦ J72	♦ AK9	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♣ AQJ6	♣ K52	Pass	5♦ ⁴	Pass	5♥
Contract: 5♥ S				AP		
				1. Stayman		
				2. artificial		
				3. Blackwood 0314, for ♥		
				4. A=1/5 or 4/5		

Board: 292

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ 83

♥ AQ86

♦ AK854

♣ AK

South:

♠ K74

♥ K432

♦ J2

♣ QJ95

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

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 288	♠ J843	The opponents are silent.
Dealer: N	♥ Q853	
Vul: Both	♦ 76	Partner bids first.
HCP: 6	♣ K75	
Board: 289	♠ Q1043	West Doubles 4♠ if possible.
Dealer: S	♥ KQ	
Vul: None	♦ AJ52	You bid first.
HCP: 20	♣ AKJ	
Board: 290	♠ AQJ5	The opponents are silent.
Dealer: N	♥ 753	
Vul: EW	♦ A974	Partner bids first.
HCP: 11	♣ 97	
Board: 291	♠ AQ	The opponents are silent.
Dealer: S	♥ KJ1064	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ K52	
Board: 292	♠ K74	The opponents are silent.
Dealer: N	♥ K432	
Vul: None	♦ J2	Partner bids first.
HCP: 10	♣ QJ95	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J843		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ7	♥ Q853	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQJ43	♦ 76	AP			
South HCP: 6	♣ A94	♣ K75				
Contract: 3N N				1. Stayman		

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q1043				2NT
Vul: None	♥ A32	♥ KQ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 14	♦ KQ874	♦ AJ52	X	6NT	AP	
South HCP: 20	♣ Q43	♣ AKJ				
Contract: 6N S				1. Gerber		
				2. A=2 out of 4		

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQJ5		2NT	Pass	3♣ ¹
Vul: EW	♥ AK2	♥ 753	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ KJ65	♦ A974	Pass	6NT	AP	
South HCP: 11	♣ AK65	♣ 97				
Contract: 6N N				1. Stayman		
				2. Quantitative 4NT		

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQ				2NT
Vul: Both	♥ Q983	♥ KJ1064	Pass	3♣ ¹	Pass	3♥
North HCP: 13	♦ J72	♦ AK9	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♣ AQJ6	♣ K52	Pass	5♦ ⁴	Pass	5♥
Contract: 5♥ S				AP		
				1. Stayman		
				2. artificial		
				3. Blackwood 0314, for ♥		
				4. A=1/5 or 4/5		

Board: 292

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ 83

♥ AQ86

♦ AK854

♣ AK

South:

♠ K74

♥ K432

♦ J2

♣ QJ95

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 293	♠ J10	The opponents are silent.
Dealer: S	♥ J976	
Vul: NS	♦ 1094	Partner bids first.
HCP: 7	♣ AJ74	

Board: 294	♠ A54	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ AQ92	

Board: 295	♠ 83	The opponents are silent.
Dealer: S	♥ 10864	
Vul: None	♦ K76	Partner bids first.
HCP: 5	♣ Q1075	

Board: 296	♠ AKQ6	West Doubles 5♦ if possible.
Dealer: N	♥ K109	
Vul: EW	♦ J3	You bid first.
HCP: 20	♣ AK98	

Board: 297	♠ QJ93	The opponents are silent.
Dealer: S	♥ K86	
Vul: None	♦ 76	Partner bids first.
HCP: 6	♣ 10864	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AK92				2NT
Vul: NS	♥ J976	♥ A104	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 1094	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ AJ74	♣ Q103				
Contract: 3N S			1. Stayman			

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ K109		2NT	Pass	3♣ ¹
Vul: Both	♥ J6	♥ A832	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AKQ7	♦ J32	AP			
South HCP: 12	♣ AQ92	♣ KJ8	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A654				2NT
Vul: None	♥ 10864	♥ KQ7	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ K76	♦ A9	Pass	3NT	AP	
South HCP: 20	♣ Q1075	♣ AK43	1. Stayman			
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J985		2NT	Pass	3♣ ¹
Vul: EW	♥ K109	♥ A6	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ J3	♦ Q542	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 9	♣ AK98	♣ Q75	X	5♠	AP	
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ A864				2NT
Vul: None	♥ K86	♥ J105	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 76	♦ AK4	Pass	4♠	AP	
South HCP: 21	♣ 10864	♣ AKQ	1. Stayman			
Contract: 4♠ S						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 293	♠ AK92	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ AK6	You bid first.
HCP: 20	♣ Q103	

Board: 294	♠ K109	The opponents are silent.
Dealer: N	♥ A832	
Vul: Both	♦ J32	Partner bids first.
HCP: 12	♣ KJ8	

Board: 295	♠ A654	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ AK43	

Board: 296	♠ J985	West Doubles 5♦ if possible.
Dealer: N	♥ A6	
Vul: EW	♦ Q542	Partner bids first.
HCP: 9	♣ Q75	

Board: 297	♠ A864	The opponents are silent.
Dealer: S	♥ J105	
Vul: None	♦ AK4	You bid first.
HCP: 21	♣ AKQ	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AK92				2NT
Vul: NS	♥ J976	♥ A104	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 1094	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ AJ74	♣ Q103				
Contract: 3N S			1. Stayman			

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ K109		2NT	Pass	3♣ ¹
Vul: Both	♥ J6	♥ A832	Pass	3♦	Pass	4NT ²
North HCP: 20	♦ AKQ7	♦ J32	AP			
South HCP: 12	♣ AQ92	♣ KJ8	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A654				2NT
Vul: None	♥ 10864	♥ KQ7	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ K76	♦ A9	Pass	3NT	AP	
South HCP: 20	♣ Q1075	♣ AK43	1. Stayman			
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J985		2NT	Pass	3♣ ¹
Vul: EW	♥ K109	♥ A6	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ J3	♦ Q542	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 9	♣ AK98	♣ Q75	X	5♠	AP	
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ A864				2NT
Vul: None	♥ K86	♥ J105	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 76	♦ AK4	Pass	4♠	AP	
South HCP: 21	♣ 10864	♣ AKQ	1. Stayman			
Contract: 4♠ S						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 298	♠ AK	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ AKJ10	You bid first.
HCP: 20	♣ QJ1073	

Board: 299	♠ A762	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: EW	♦ 764	Partner bids first.
HCP: 15	♣ Q9	

Board: 300	♠ AK	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ A9843	You bid first.
HCP: 20	♣ KJ5	

Board: 301	♠ K1052	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ K54	Partner bids first.
HCP: 13	♣ K42	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 298
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 4N N

North:
♠ AK
♥ Q9
♦ AKJ10
♣ QJ1073

South:
♠ QJ86
♥ AJ8
♦ 852
♣ A95

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

Board: 299
Dealer: S
Vul: EW
North HCP: 15
South HCP: 20
Contract: 7♥ S

North:
♠ A762
♥ AKQ4
♦ 764
♣ Q9

South:
♠ KQ108
♥ J983
♦ AQ
♣ AKJ

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	3NT
Pass	4NT ³	Pass	5♥ ⁴
Pass	7♥	AP	
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 300
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 4N N

North:
♠ AK
♥ AJ4
♦ A9843
♣ KJ5

South:
♠ J75
♥ K1052
♦ KJ2
♣ A84

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

Board: 301
Dealer: S
Vul: NS
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ K1052
♥ A98
♦ K54
♣ K42

South:
♠ QJ94
♥ KQ
♦ AQ103
♣ AQ7

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♠
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♠			
4. A=2/5 or 5/5, Q(S)=0			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 298	♠ QJ86	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ 852	Partner bids first.
HCP: 12	♣ A95	

Board: 299	♠ KQ108	The opponents are silent.
Dealer: S	♥ J983	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ AKJ	

Board: 300	♠ J75	The opponents are silent.
Dealer: N	♥ K1052	
Vul: Both	♦ KJ2	Partner bids first.
HCP: 12	♣ A84	

Board: 301	♠ QJ94	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ AQ103	You bid first.
HCP: 20	♣ AQ7	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 298
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 4N N

North:
♠ AK
♥ Q9
♦ AKJ10
♣ QJ1073

South:
♠ QJ86
♥ AJ8
♦ 852
♣ A95

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

Board: 299
Dealer: S
Vul: EW
North HCP: 15
South HCP: 20
Contract: 7♥ S

North:
♠ A762
♥ AKQ4
♦ 764
♣ Q9

South:
♠ KQ108
♥ J983
♦ AQ
♣ AKJ

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	3NT
Pass	4NT ³	Pass	5♥ ⁴
Pass	7♥	AP	
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 300
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 4N N

North:
♠ AK
♥ AJ4
♦ A9843
♣ KJ5

South:
♠ J75
♥ K1052
♦ KJ2
♣ A84

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

Board: 301
Dealer: S
Vul: NS
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ K1052
♥ A98
♦ K54
♣ K42

South:
♠ QJ94
♥ KQ
♦ AQ103
♣ AQ7

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♠
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♠			
4. A=2/5 or 5/5, Q(S)=0			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 302	♠ AQJ3	West Doubles 3♣ if possible.
Dealer: N	♥ Q32	
Vul: EW	♦ AK52	
HCP: 20	♣ A8	You bid first.

Board: 303	♠ AJ84	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ 104	
HCP: 13	♣ KQ73	Partner bids first.

Board: 304	♠ AJ	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: None	♦ 653	
HCP: 20	♣ AQ32	You bid first.

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 302

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AQJ3

♥ Q32

♦ AK52

♣ A8

South:

♠ 10942

♥ K74

♦ 74

♣ Q764

West North East South

2NT Pass 3♣¹

X 3♠ Pass 4♠

AP

1. Stayman

Board: 303

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AJ84

♥ QJ5

♦ 104

♣ KQ73

South:

♠ KQ96

♥ AK3

♦ A32

♣ A62

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♥² Pass 4NT³

Pass 5♦⁴ Pass 6♠

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 304

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7♥ N

North:

♠ AJ

♥ AKQ10

♦ 653

♣ AQ32

South:

♠ KQ

♥ 9864

♦ AK8

♣ K965

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4♣³ Pass 4NT⁴

Pass 5♦⁵ Pass 5♠

Pass 5NT⁶ Pass 7♥

AP

1. Stayman

2. artificial

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=1/5 or 4/5

6. ♥ queen no ♣ king no ♦ king

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 302	♠ 10942	West Doubles 3♣ if possible. Partner bids first.
Dealer: N	♥ K74	
Vul: EW	♦ 74	
HCP: 5	♣ Q764	

Board: 303	♠ KQ96	The opponents are silent. You bid first.
Dealer: S	♥ AK3	
Vul: Both	♦ A32	
HCP: 20	♣ A62	

Board: 304	♠ KQ	The opponents are silent. Partner bids first.
Dealer: N	♥ 9864	
Vul: None	♦ AK8	
HCP: 15	♣ K965	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 302

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AQJ3

♥ Q32

♦ AK52

♣ A8

South:

♠ 10942

♥ K74

♦ 74

♣ Q764

West North East South

2NT Pass 3♣¹

X 3♠ Pass 4♠

AP

1. Stayman

Board: 303

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AJ84

♥ QJ5

♦ 104

♣ KQ73

South:

♠ KQ96

♥ AK3

♦ A32

♣ A62

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♥² Pass 4NT³

Pass 5♦⁴ Pass 6♠

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 304

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7♥ N

North:

♠ AJ

♥ AKQ10

♦ 653

♣ AQ32

South:

♠ KQ

♥ 9864

♦ AK8

♣ K965

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4♣³ Pass 4NT⁴

Pass 5♦⁵ Pass 5♠

Pass 5NT⁶ Pass 7♥

AP

1. Stayman

2. artificial

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=1/5 or 4/5

6. ♥ queen no ♣ king no ♦ king

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 305	♠ KQ42	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ Q1095	Partner bids first.
HCP: 12	♣ 96	

Board: 306	♠ K5	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: Both	♦ AQ9	You bid first.
HCP: 21	♣ AK84	

Board: 307	♠ AJ87	The opponents are silent.
Dealer: S	♥ 1084	
Vul: None	♦ 86	Partner bids first.
HCP: 12	♣ AQJ3	

Board: 308	♠ AKQ10	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ AKJ109	You bid first.
HCP: 21	♣ A5	

Board: 309	♠ 876	The opponents are silent.
Dealer: S	♥ 954	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 8	♣ K1086	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 305

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 5♠ S

North:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

South:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

West	North	East	South
			2NT

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

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

Pass	5♦ ⁴	Pass	5♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 306

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ K5

♥ KQ108

♦ AQ9

♣ AK84

South:

♠ 1082

♥ A92

♦ KJ653

♣ J9

West	North	East	South
	2NT	Pass	3NT

AP

Board: 307

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AJ87

♥ 1084

♦ 86

♣ AQJ3

South:

♠ 932

♥ AKJ3

♦ AKQ10

♣ K2

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

Pass	4NT ²	Pass	6NT
------	------------------	------	-----

AP

1. Stayman

2. Quantitative 4NT

Board: 308

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AKQ10

♥ 62

♦ AKJ109

♣ A5

South:

♠ 982

♥ AQ

♦ Q543

♣ K1098

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4NT ²	Pass	6NT
------	------------------	------	-----

AP

1. Gerber

2. A=3 out of 4

Board: 309

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 876

♥ 954

♦ KQ8

♣ K1086

South:

♠ AQ109

♥ AKQ10

♦ 72

♣ AJ5

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

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

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 305	♠ AJ987	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ K83	You bid first.
HCP: 20	♣ AKJ	

Board: 306	♠ 1082	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ KJ653	Partner bids first.
HCP: 9	♣ J9	

Board: 307	♠ 932	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ AKQ10	You bid first.
HCP: 20	♣ K2	

Board: 308	♠ 982	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ Q543	Partner bids first.
HCP: 11	♣ K1098	

Board: 309	♠ AQ109	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: Both	♦ 72	You bid first.
HCP: 20	♣ AJ5	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 305

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 5♠ S

North:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

South:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

West	North	East	South
			2NT

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

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

Pass	5♦ ⁴	Pass	5♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 306

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ K5

♥ KQ108

♦ AQ9

♣ AK84

South:

♠ 1082

♥ A92

♦ KJ653

♣ J9

West	North	East	South
	2NT	Pass	3NT

AP

Board: 307

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AJ87

♥ 1084

♦ 86

♣ AQJ3

South:

♠ 932

♥ AKJ3

♦ AKQ10

♣ K2

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

Pass	4NT ²	Pass	6NT
------	------------------	------	-----

AP

1. Stayman

2. Quantitative 4NT

Board: 308

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AKQ10

♥ 62

♦ AKJ109

♣ A5

South:

♠ 982

♥ AQ

♦ Q543

♣ K1098

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4NT ²	Pass	6NT
------	------------------	------	-----

AP

1. Gerber

2. A=3 out of 4

Board: 309

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 876

♥ 954

♦ KQ8

♣ K1086

South:

♠ AQ109

♥ AKQ10

♦ 72

♣ AJ5

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

2NT

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 310	♠ K5	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ AKQ43	You bid first.
HCP: 20	♣ A62	

Board: 311	♠ K10	The opponents are silent.
Dealer: S	♥ 872	
Vul: NS	♦ J74	Partner bids first.
HCP: 10	♣ AQ876	

Board: 312	♠ AK842	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AJ83	You bid first.
HCP: 21	♣ KQ	

Board: 313	♠ QJ86	The opponents are silent.
Dealer: S	♥ K108	
Vul: None	♦ J32	Partner bids first.
HCP: 12	♣ AJ3	

Board: 314	♠ Q642	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AKJ43	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ A986		2NT	Pass	3♣ ¹
Vul: None	♥ KJ10	♥ AQ	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKQ43	♦ 1098	AP			
South HCP: 13	♣ A62	♣ K1094				
Contract: 6N N						

1. Stayman

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQ982				2NT
Vul: NS	♥ 872	♥ AK10				
North HCP: 10	♦ J74	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ AQ876	♣ J9				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AK842	♠ J63		2NT	Pass	3NT
Vul: EW	♥ A2	♥ K5				
North HCP: 21	♦ AJ83	♦ 1094	AP			
South HCP: 5	♣ KQ	♣ J10754				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ AK2				2NT
Vul: None	♥ K108	♥ AQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J32	♦ AQ5	Pass	4NT ²	AP	
South HCP: 20	♣ AJ3	♣ 7542				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ Q642	♠ A95		2NT	Pass	3♣ ¹
Vul: EW	♥ K4	♥ Q765	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK	♦ 1094	AP			
South HCP: 8	♣ AKJ43	♣ Q106				
Contract: 3N N						

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 310	♠ A986	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ 1098	Partner bids first.
HCP: 13	♣ K1094	

Board: 311	♠ AQ982	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ AQ8	You bid first.
HCP: 20	♣ J9	

Board: 312	♠ J63	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ 1094	Partner bids first.
HCP: 5	♣ J10754	

Board: 313	♠ AK2	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ 7542	

Board: 314	♠ A95	The opponents are silent.
Dealer: N	♥ Q765	
Vul: EW	♦ 1094	Partner bids first.
HCP: 8	♣ Q106	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ A986		2NT	Pass	3♣ ¹
Vul: None	♥ KJ10	♥ AQ	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKQ43	♦ 1098	AP			
South HCP: 13	♣ A62	♣ K1094				
Contract: 6N N						

1. Stayman

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQ982				2NT
Vul: NS	♥ 872	♥ AK10				
North HCP: 10	♦ J74	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ AQ876	♣ J9				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AK842	♠ J63		2NT	Pass	3NT
Vul: EW	♥ A2	♥ K5				
North HCP: 21	♦ AJ83	♦ 1094	AP			
South HCP: 5	♣ KQ	♣ J10754				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ AK2				2NT
Vul: None	♥ K108	♥ AQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ J32	♦ AQ5	Pass	4NT ²	AP	
South HCP: 20	♣ AJ3	♣ 7542				
Contract: 4N S						

1. Stayman
2. Quantitative 4NT

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ Q642	♠ A95		2NT	Pass	3♣ ¹
Vul: EW	♥ K4	♥ Q765	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK	♦ 1094	AP			
South HCP: 8	♣ AKJ43	♣ Q106				
Contract: 3N N						

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 315	♠ Q1098	The opponents are silent.
Dealer: S	♥ K72	
Vul: Both	♦ Q95	Partner bids first.
HCP: 10	♣ K108	

Board: 316	♠ KQJ86	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ AQ93	

Board: 317	♠ Q983	The opponents are silent.
Dealer: S	♥ K87	
Vul: EW	♦ 9763	Partner bids first.
HCP: 8	♣ QJ	

Board: 318	♠ AK86	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ 83	You bid first.
HCP: 21	♣ AK93	

Board: 319	♠ K76	The opponents are silent.
Dealer: S	♥ A532	
Vul: None	♦ K1052	Partner bids first.
HCP: 12	♣ Q3	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ K6				2NT
Vul: Both	♥ K72	♥ AJ3	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ Q95	♦ AKJ10	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ A764				
Contract: 3N S						1. Stayman

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQJ86	♠ 1073		2NT	Pass	3♣ ¹
Vul: NS	♥ A10	♥ KQ83	Pass	3♠	Pass	6NT
North HCP: 20	♦ A5	♦ KQ9	AP			
South HCP: 13	♣ AQ93	♣ K86				
Contract: 6N N						1. Stayman

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ AKJ6				2NT
Vul: EW	♥ K87	♥ 93	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ 9763	♦ AJ10	Pass	4♠	AP	
South HCP: 20	♣ QJ	♣ AK108				
Contract: 4♠ S						1. Stayman

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ Q7		2NT	Pass	4♣ ¹
Vul: Both	♥ AK2	♥ Q96	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ 83	♦ AQJ106	AP			
South HCP: 13	♣ AK93	♣ Q64				
Contract: 6N N						1. Gerber 2. A=3 out of 4

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A8				2NT
Vul: None	♥ A532	♥ KQJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K1052	♦ Q9	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♣ Q3	♣ AKJ54	Pass	5♦ ⁴	Pass	5♥
Contract: 5♥ S				AP		
						1. Stayman 2. artificial 3. Blackwood 0314, for ♥ 4. A=1/5 or 4/5

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 315	♠ K6	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: Both	♦ AKJ10	You bid first.
HCP: 20	♣ A764	

Board: 316	♠ 1073	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 13	♣ K86	

Board: 317	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 93	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ AK108	

Board: 318	♠ Q7	The opponents are silent.
Dealer: N	♥ Q96	
Vul: Both	♦ AQJ106	Partner bids first.
HCP: 13	♣ Q64	

Board: 319	♠ A8	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: None	♦ Q9	You bid first.
HCP: 20	♣ AKJ54	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ K6				2NT
Vul: Both	♥ K72	♥ AJ3	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ Q95	♦ AKJ10	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ A764				
Contract: 3N S			1. Stayman			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQJ86	♠ 1073		2NT	Pass	3♣ ¹
Vul: NS	♥ A10	♥ KQ83	Pass	3♠	Pass	6NT
North HCP: 20	♦ A5	♦ KQ9	AP			
South HCP: 13	♣ AQ93	♣ K86				
Contract: 6N N			1. Stayman			

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ AKJ6				2NT
Vul: EW	♥ K87	♥ 93	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ 9763	♦ AJ10	Pass	4♠	AP	
South HCP: 20	♣ QJ	♣ AK108				
Contract: 4♠ S			1. Stayman			

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ Q7		2NT	Pass	4♣ ¹
Vul: Both	♥ AK2	♥ Q96	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ 83	♦ AQJ106	AP			
South HCP: 13	♣ AK93	♣ Q64				
Contract: 6N N			1. Gerber 2. A=3 out of 4			

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A8				2NT
Vul: None	♥ A532	♥ KQJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K1052	♦ Q9	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♣ Q3	♣ AKJ54	Pass	5♦ ⁴	Pass	5♥
Contract: 5♥ S			AP			
			1. Stayman 2. artificial 3. Blackwood 0314, for ♥ 4. A=1/5 or 4/5			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 320	♠ AK1084	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ A87	You bid first.
HCP: 20	♣ Q4	

Board: 321	♠ Q75	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: Both	♦ J9	Partner bids first.
HCP: 15	♣ AK103	

Board: 322	♠ A932	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ AK95	

Board: 323	♠ J6	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: NS	♦ A764	Partner bids first.
HCP: 15	♣ AJ8	

Board: 324	♠ Q985	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ KQ102	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK1084	♠ Q97		2NT	Pass	4♣ ¹
Vul: EW	♥ AK5	♥ Q104	Pass	4NT ²	Pass	7NT
North HCP: 20	♦ A87	♦ KQJ	AP			
South HCP: 17	♣ Q4	♣ AK102	1. Gerber			
Contract: 7N N			2. A=3 out of 4			

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK10				2NT
Vul: Both	♥ AJ87	♥ KQ9	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ J9	♦ AQ1086	Pass	6NT	AP	
South HCP: 20	♣ AK103	♣ Q4	1. Stayman			
Contract: 6N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ J876		2NT	Pass	3♣ ¹
Vul: None	♥ K7	♥ Q103	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK3	♦ 752	AP			
South HCP: 6	♣ AK95	♣ QJ10	1. Stayman			
Contract: 4♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ				2NT
Vul: NS	♥ KQ106	♥ A94	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ A764	♦ KJ82	Pass	6NT	AP	
South HCP: 20	♣ AJ8	♣ K63	1. Stayman			
Contract: 6N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ Q985	♠ AK74		2NT	Pass	3♣ ¹
Vul: None	♥ AK7	♥ J98	Pass	3♠	Pass	4♥ ²
North HCP: 21	♦ AK	♦ J875	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 13	♣ KQ102	♣ A8	Pass	7♠	AP	
Contract: 7♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 320	♠ Q97	The opponents are silent.
Dealer: N	♥ Q104	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 17	♣ AK102	

Board: 321	♠ AK10	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ AQ1086	You bid first.
HCP: 20	♣ Q4	

Board: 322	♠ J876	The opponents are silent.
Dealer: N	♥ Q103	
Vul: None	♦ 752	Partner bids first.
HCP: 6	♣ QJ10	

Board: 323	♠ AKQ	The opponents are silent.
Dealer: S	♥ A94	
Vul: NS	♦ KJ82	You bid first.
HCP: 20	♣ K63	

Board: 324	♠ AK74	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ J875	Partner bids first.
HCP: 13	♣ A8	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK1084	♠ Q97		2NT	Pass	4♣ ¹
Vul: EW	♥ AK5	♥ Q104	Pass	4NT ²	Pass	7NT
North HCP: 20	♦ A87	♦ KQJ	AP			
South HCP: 17	♣ Q4	♣ AK102	1. Gerber			
Contract: 7N N			2. A=3 out of 4			

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK10				2NT
Vul: Both	♥ AJ87	♥ KQ9	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ J9	♦ AQ1086	Pass	6NT	AP	
South HCP: 20	♣ AK103	♣ Q4	1. Stayman			
Contract: 6N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ J876		2NT	Pass	3♣ ¹
Vul: None	♥ K7	♥ Q103	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK3	♦ 752	AP			
South HCP: 6	♣ AK95	♣ QJ10	1. Stayman			
Contract: 4♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ				2NT
Vul: NS	♥ KQ106	♥ A94	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ A764	♦ KJ82	Pass	6NT	AP	
South HCP: 20	♣ AJ8	♣ K63	1. Stayman			
Contract: 6N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ Q985	♠ AK74		2NT	Pass	3♣ ¹
Vul: None	♥ AK7	♥ J98	Pass	3♠	Pass	4♥ ²
North HCP: 21	♦ AK	♦ J875	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 13	♣ KQ102	♣ A8	Pass	7♠	AP	
Contract: 7♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 325	♠ Q654	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: NS	♦ 84	Partner bids first.
HCP: 12	♣ KQ7	

Board: 326	♠ K7	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ KQ874	You bid first.
HCP: 20	♣ AJ65	

Board: 327	♠ A1064	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ KQ86	Partner bids first.
HCP: 11	♣ 97	

Board: 328	♠ AJ	The opponents are silent.
Dealer: N	♥ 982	
Vul: NS	♦ AKJ2	You bid first.
HCP: 20	♣ AK95	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 325

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ Q654

♥ KQ62

♦ 84

♣ KQ7

South:

♠ KJ

♥ AJ109

♦ AK973

♣ AJ

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

Pass	3♠ ²	Pass	4♣ ³
------	-----------------	------	-----------------

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

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

AP

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

Board: 326

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K7

♥ AK

♦ KQ874

♣ AJ65

South:

♠ Q32

♥ 643

♦ 1032

♣ KQ87

West	North	East	South
	2NT	Pass	3NT

AP

Board: 327

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ A1064

♥ Q93

♦ KQ86

♣ 97

South:

♠ J2

♥ AKJ8

♦ AJ9

♣ AQ63

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

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

1. Stayman
2. Quantitative 4NT

Board: 328

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AJ

♥ 982

♦ AKJ2

♣ AK95

South:

♠ 10765

♥ A103

♦ 1065

♣ J108

West	North	East	South
	2NT	Pass	3♣ ¹

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

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 325	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: NS	♦ AK973	You bid first.
HCP: 21	♣ AJ	

Board: 326	♠ Q32	The opponents are silent.
Dealer: N	♥ 643	
Vul: EW	♦ 1032	Partner bids first.
HCP: 7	♣ KQ87	

Board: 327	♠ J2	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: None	♦ AJ9	You bid first.
HCP: 20	♣ AQ63	

Board: 328	♠ 10765	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ 1065	Partner bids first.
HCP: 5	♣ J108	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 325

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ Q654

♥ KQ62

♦ 84

♣ KQ7

South:

♠ KJ

♥ AJ109

♦ AK973

♣ AJ

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

Pass	3♠ ²	Pass	4♣ ³
------	-----------------	------	-----------------

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

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

AP

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

Board: 326

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K7

♥ AK

♦ KQ874

♣ AJ65

South:

♠ Q32

♥ 643

♦ 1032

♣ KQ87

West	North	East	South
	2NT	Pass	3NT

AP

Board: 327

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ A1064

♥ Q93

♦ KQ86

♣ 97

South:

♠ J2

♥ AKJ8

♦ AJ9

♣ AQ63

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

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

1. Stayman
2. Quantitative 4NT

Board: 328

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AJ

♥ 982

♦ AKJ2

♣ AK95

South:

♠ 10765

♥ A103

♦ 1065

♣ J108

West	North	East	South
	2NT	Pass	3♣ ¹

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 329	♠ AJ104	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ K97	Partner bids first.
HCP: 13	♣ Q1087	

Board: 330	♠ AK2	The opponents are silent.
Dealer: N	♥ 6532	
Vul: Both	♦ AQ7	You bid first.
HCP: 20	♣ AK3	

Board: 331	♠ A92	The opponents are silent.
Dealer: S	♥ 852	
Vul: NS	♦ A8742	Partner bids first.
HCP: 9	♣ J10	

Board: 332	♠ KQ86	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ AK64	You bid first.
HCP: 21	♣ KJ	

Board: 333	♠ Q952	The opponents are silent.
Dealer: S	♥ A95	
Vul: Both	♦ 82	Partner bids first.
HCP: 9	♣ QJ95	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 329

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ AJ104

♥ K9

♦ K97

♣ Q1087

South:

♠ K98

♥ A3

♦ AQJ4

♣ AK43

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT AP

1. Stayman

Board: 330

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK2

♥ 6532

♦ AQ7

♣ AK3

South:

♠ Q54

♥ KQ84

♦ K1042

♣ Q9

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 3NT Pass 4NT³

Pass 5♣⁴ Pass 6NT

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 331

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ A92

♥ 852

♦ A8742

♣ J10

South:

♠ J63

♥ AKQ9

♦ KQ105

♣ KQ

West North East South

2NT

Pass 3NT AP

Board: 332

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ KQ86

♥ AJ8

♦ AK64

♣ KJ

South:

♠ 432

♥ K93

♦ QJ72

♣ Q65

West North East South

2NT Pass 3NT

AP

Board: 333

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ Q952

♥ A95

♦ 82

♣ QJ95

South:

♠ K3

♥ KQJ86

♦ A109

♣ AK6

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 329	♠ K98	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ AQJ4	You bid first.
HCP: 21	♣ AK43	

Board: 330	♠ Q54	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: Both	♦ K1042	Partner bids first.
HCP: 12	♣ Q9	

Board: 331	♠ J63	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ KQ105	You bid first.
HCP: 20	♣ KQ	

Board: 332	♠ 432	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ QJ72	Partner bids first.
HCP: 8	♣ Q65	

Board: 333	♠ K3	The opponents are silent.
Dealer: S	♥ KQJ86	
Vul: Both	♦ A109	You bid first.
HCP: 20	♣ AK6	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 329

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ AJ104

♥ K9

♦ K97

♣ Q1087

South:

♠ K98

♥ A3

♦ AQJ4

♣ AK43

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT AP

1. Stayman

Board: 330

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK2

♥ 6532

♦ AQ7

♣ AK3

South:

♠ Q54

♥ KQ84

♦ K1042

♣ Q9

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 3NT Pass 4NT³

Pass 5♣⁴ Pass 6NT

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 331

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ A92

♥ 852

♦ A8742

♣ J10

South:

♠ J63

♥ AKQ9

♦ KQ105

♣ KQ

West North East South

2NT

Pass 3NT AP

Board: 332

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ KQ86

♥ AJ8

♦ AK64

♣ KJ

South:

♠ 432

♥ K93

♦ QJ72

♣ Q65

West North East South

2NT Pass 3NT

AP

Board: 333

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ Q952

♥ A95

♦ 82

♣ QJ95

South:

♠ K3

♥ KQJ86

♦ A109

♣ AK6

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 334	♠ AK62	The opponents are silent.
Dealer: N	♥ AK63	
Vul: None	♦ 986	You bid first.
HCP: 21	♣ AK	

Board: 335	♠ AQ106	The opponents are silent.
Dealer: S	♥ 1063	
Vul: EW	♦ 654	Partner bids first.
HCP: 6	♣ 764	

Board: 336	♠ Q72	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ AQ4	

Board: 337	♠ AQ4	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ QJ10	Partner bids first.
HCP: 10	♣ 109876	

Board: 338	♠ AK3	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KQJ64	You bid first.
HCP: 20	♣ J93	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 9753		2NT	Pass	3♣ ¹
Vul: None	♥ AK63	♥ Q97	Pass	3♥	Pass	3NT
North HCP: 21	♦ 986	♦ K105	Pass	4♠	AP	
South HCP: 5	♣ AK	♣ 1098				
Contract: 4♠ N				1. Stayman		

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ AQ106	♠ K982				2NT
Vul: EW	♥ 1063	♥ AQ	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 654	♦ QJ73	Pass	4♠	AP	
South HCP: 20	♣ 764	♣ AKJ				
Contract: 4♠ S				1. Stayman		

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AK3		2NT	Pass	4♣ ¹
Vul: Both	♥ AJ97	♥ K102	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AK4	♦ J7	AP			
South HCP: 12	♣ AQ4	♣ J7653				
Contract: 6N N				1. Gerber		
				2. A=3 out of 4		

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 92				2NT
Vul: None	♥ J6	♥ K4				
North HCP: 10	♦ QJ10	♦ AK42	Pass	3NT	AP	
South HCP: 20	♣ 109876	♣ AKQJ3				
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 94		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ	♥ 9754	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQJ64	♦ A85	AP			
South HCP: 10	♣ J93	♣ AQ54				
Contract: 3N N				1. Stayman		

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 334	♠ 9753	The opponents are silent.
Dealer: N	♥ Q97	
Vul: None	♦ K105	Partner bids first.
HCP: 5	♣ 1098	

Board: 335	♠ K982	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ QJ73	You bid first.
HCP: 20	♣ AKJ	

Board: 336	♠ AK3	The opponents are silent.
Dealer: N	♥ K102	
Vul: Both	♦ J7	Partner bids first.
HCP: 12	♣ J7653	

Board: 337	♠ 92	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ AK42	You bid first.
HCP: 20	♣ AKQJ3	

Board: 338	♠ 94	The opponents are silent.
Dealer: N	♥ 9754	
Vul: NS	♦ A85	Partner bids first.
HCP: 10	♣ AQ54	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 9753		2NT	Pass	3♣ ¹
Vul: None	♥ AK63	♥ Q97	Pass	3♥	Pass	3NT
North HCP: 21	♦ 986	♦ K105	Pass	4♠	AP	
South HCP: 5	♣ AK	♣ 1098				
Contract: 4♠ N						1. Stayman

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ AQ106	♠ K982				2NT
Vul: EW	♥ 1063	♥ AQ	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 654	♦ QJ73	Pass	4♠	AP	
South HCP: 20	♣ 764	♣ AKJ				
Contract: 4♠ S						1. Stayman

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AK3		2NT	Pass	4♣ ¹
Vul: Both	♥ AJ97	♥ K102	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AK4	♦ J7	AP			
South HCP: 12	♣ AQ4	♣ J7653				
Contract: 6N N						1. Gerber 2. A=3 out of 4

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 92				2NT
Vul: None	♥ J6	♥ K4				
North HCP: 10	♦ QJ10	♦ AK42	Pass	3NT	AP	
South HCP: 20	♣ 109876	♣ AKQJ3				
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 94		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ	♥ 9754	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQJ64	♦ A85	AP			
South HCP: 10	♣ J93	♣ AQ54				
Contract: 3N N						1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 339	♠ Q97	The opponents are silent.
Dealer: S	♥ 105	
Vul: Both	♦ 963	Partner bids first.
HCP: 8	♣ KQJ84	

Board: 340	♠ K64	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ AJ4	You bid first.
HCP: 20	♣ AKJ53	

Board: 341	♠ A92	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ Q7654	Partner bids first.
HCP: 11	♣ J3	

Board: 342	♠ KQJ4	The opponents are silent.
Dealer: N	♥ K752	
Vul: None	♦ Q6	You bid first.
HCP: 20	♣ AKQ	

Board: 343	♠ A7	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: EW	♦ Q763	Partner bids first.
HCP: 15	♣ K103	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 339

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ Q97

♥ 105

♦ 963

♣ KQJ84

South:

♠ J10

♥ AKJ

♦ AK742

♣ A65

West North East South

2NT

Pass 3NT AP

Board: 340

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ K64

♥ A7

♦ AJ4

♣ AKJ53

South:

♠ AQ5

♥ KQJ5

♦ 7653

♣ Q4

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 341

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ A92

♥ KJ3

♦ Q7654

♣ J3

South:

♠ KQ8

♥ A92

♦ KJ8

♣ AK107

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 342

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ KQJ4

♥ K752

♦ Q6

♣ AKQ

South:

♠ 105

♥ J96

♦ AJ73

♣ J987

West North East South

2NT Pass 3NT

AP

Board: 343

Dealer: S

Vul: EW

North HCP: 15

South HCP: 21

Contract: 6N S

North:

♠ A7

♥ KQJ2

♦ Q763

♣ K103

South:

♠ KJ65

♥ A83

♦ AK5

♣ AQ2

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 6NT AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 339	♠ J10	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ AK742	You bid first.
HCP: 20	♣ A65	

Board: 340	♠ AQ5	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: NS	♦ 7653	Partner bids first.
HCP: 14	♣ Q4	

Board: 341	♠ KQ8	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ KJ8	You bid first.
HCP: 20	♣ AK107	

Board: 342	♠ 105	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ AJ73	Partner bids first.
HCP: 7	♣ J987	

Board: 343	♠ KJ65	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ AK5	You bid first.
HCP: 21	♣ AQ2	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 339

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ Q97

♥ 105

♦ 963

♣ KQJ84

South:

♠ J10

♥ AKJ

♦ AK742

♣ A65

West North East South

2NT

Pass 3NT AP

Board: 340

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ K64

♥ A7

♦ AJ4

♣ AKJ53

South:

♠ AQ5

♥ KQJ5

♦ 7653

♣ Q4

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 341

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ A92

♥ KJ3

♦ Q7654

♣ J3

South:

♠ KQ8

♥ A92

♦ KJ8

♣ AK107

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 342

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ KQJ4

♥ K752

♦ Q6

♣ AKQ

South:

♠ 105

♥ J96

♦ AJ73

♣ J987

West North East South

2NT Pass 3NT

AP

Board: 343

Dealer: S

Vul: EW

North HCP: 15

South HCP: 21

Contract: 6N S

North:

♠ A7

♥ KQJ2

♦ Q763

♣ K103

South:

♠ KJ65

♥ A83

♦ AK5

♣ AQ2

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 6NT AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 344	♠ AK2	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ K763	

Board: 345	♠ Q42	The opponents are silent.
Dealer: S	♥ 9764	
Vul: EW	♦ K53	Partner bids first.
HCP: 12	♣ AK8	

Board: 346	♠ AQ	The opponents are silent.
Dealer: N	♥ K86	
Vul: Both	♦ AK742	You bid first.
HCP: 21	♣ KQ8	

Board: 347	♠ 65	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ J853	Partner bids first.
HCP: 6	♣ Q1084	

Board: 348	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ A932	You bid first.
HCP: 21	♣ 742	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q65		2NT	Pass	4♣ ¹
Vul: Both	♥ AJ5	♥ 632	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ KQ8	♦ AJ2	AP			
South HCP: 13	♣ K763	♣ AQ94	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK				2NT
Vul: EW	♥ 9764	♥ AQ10	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ K53	♦ AQJ82	Pass	6NT	AP	
South HCP: 21	♣ AK8	♣ J32	1. Stayman			
Contract: 6N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1082		2NT	Pass	3♣ ¹
Vul: Both	♥ K86	♥ AQ97	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK742	♦ Q1095	AP			
South HCP: 8	♣ KQ8	♣ 76	1. Stayman			
Contract: 3N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AKQ9				2NT
Vul: None	♥ K93	♥ J75				
North HCP: 6	♦ J853	♦ A92	Pass	3NT	AP	
South HCP: 21	♣ Q1084	♣ AK7				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 854		2NT	Pass	4♣ ¹
Vul: EW	♥ AK	♥ 963	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ A932	♦ KJ7	AP			
South HCP: 13	♣ 742	♣ AKQ8	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 344	♠ Q65	The opponents are silent.
Dealer: N	♥ 632	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 13	♣ AQ94	

Board: 345	♠ AK	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ AQJ82	You bid first.
HCP: 21	♣ J32	

Board: 346	♠ 1082	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: Both	♦ Q1095	Partner bids first.
HCP: 8	♣ 76	

Board: 347	♠ AKQ9	The opponents are silent.
Dealer: S	♥ J75	
Vul: None	♦ A92	You bid first.
HCP: 21	♣ AK7	

Board: 348	♠ 854	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ KJ7	Partner bids first.
HCP: 13	♣ AKQ8	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q65		2NT	Pass	4♣ ¹
Vul: Both	♥ AJ5	♥ 632	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ KQ8	♦ AJ2	AP			
South HCP: 13	♣ K763	♣ AQ94	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK				2NT
Vul: EW	♥ 9764	♥ AQ10	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ K53	♦ AQJ82	Pass	6NT	AP	
South HCP: 21	♣ AK8	♣ J32	1. Stayman			
Contract: 6N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1082		2NT	Pass	3♣ ¹
Vul: Both	♥ K86	♥ AQ97	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK742	♦ Q1095	AP			
South HCP: 8	♣ KQ8	♣ 76	1. Stayman			
Contract: 3N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AKQ9				2NT
Vul: None	♥ K93	♥ J75				
North HCP: 6	♦ J853	♦ A92	Pass	3NT	AP	
South HCP: 21	♣ Q1084	♣ AK7				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 854		2NT	Pass	4♣ ¹
Vul: EW	♥ AK	♥ 963	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ A932	♦ KJ7	AP			
South HCP: 13	♣ 742	♣ AKQ8	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 349	♠ Q872	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ K75	Partner bids first.
HCP: 13	♣ AJ108	

Board: 350	♠ Q93	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ KQ10	You bid first.
HCP: 20	♣ AK109	

Board: 351	♠ 982	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ KQJ64	Partner bids first.
HCP: 11	♣ Q3	

Board: 352	♠ AK975	The opponents are silent.
Dealer: N	♥ J93	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AQ3	

Board: 353	♠ J8	The opponents are silent.
Dealer: S	♥ Q853	
Vul: None	♦ KQ87	Partner bids first.
HCP: 12	♣ KJ4	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ Q872	♠ AK6				2NT
Vul: Both	♥ K6	♥ AJ98	Pass	3♣ ¹	Pass	3♥
North HCP: 13	♦ K75	♦ A2	Pass	6NT	AP	
South HCP: 21	♣ AJ108	♣ KQ63				
Contract: 6N S						1. Stayman

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ KJ8				
Vul: None	♥ AQ7	♥ K86		2NT	Pass	3NT
North HCP: 20	♦ KQ10	♦ J765	AP			
South HCP: 9	♣ AK109	♣ J63				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AK				2NT
Vul: NS	♥ K75	♥ AQ109	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 11	♦ KQJ64	♦ A853	Pass	7NT	AP	
South HCP: 21	♣ Q3	♣ A109				
Contract: 7N S						1. Gerber 2. A=0/4 or 4/4

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AK975	♠ QJ62		2NT	Pass	3♣ ¹
Vul: Both	♥ J93	♥ A108	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ AQ	♦ K1083	Pass	5♠	AP	
South HCP: 13	♣ AQ3	♣ K6				
Contract: 5♠ N						1. Stayman 2. artificial

Board: 353

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 5♥ S

North:

♠ J8

♥ Q853

♦ KQ87

♣ KJ4

South:

♠ K952

♥ AK102

♦ A6

♣ AQ9

West	North	East	South
			2NT

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

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 349	♠ AK6	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: Both	♦ A2	You bid first.
HCP: 21	♣ KQ63	

Board: 350	♠ KJ8	The opponents are silent.
Dealer: N	♥ K86	
Vul: None	♦ J765	Partner bids first.
HCP: 9	♣ J63	

Board: 351	♠ AK	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: NS	♦ A853	You bid first.
HCP: 21	♣ A109	

Board: 352	♠ QJ62	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ K1083	Partner bids first.
HCP: 13	♣ K6	

Board: 353	♠ K952	The opponents are silent.
Dealer: S	♥ AK102	
Vul: None	♦ A6	You bid first.
HCP: 20	♣ AQ9	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ Q872	♠ AK6				2NT
Vul: Both	♥ K6	♥ AJ98	Pass	3♣ ¹	Pass	3♥
North HCP: 13	♦ K75	♦ A2	Pass	6NT	AP	
South HCP: 21	♣ AJ108	♣ KQ63				
Contract: 6N S						1. Stayman

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ KJ8				
Vul: None	♥ AQ7	♥ K86		2NT	Pass	3NT
North HCP: 20	♦ KQ10	♦ J765	AP			
South HCP: 9	♣ AK109	♣ J63				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AK				2NT
Vul: NS	♥ K75	♥ AQ109	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 11	♦ KQJ64	♦ A853	Pass	7NT	AP	
South HCP: 21	♣ Q3	♣ A109				
Contract: 7N S						1. Gerber 2. A=0/4 or 4/4

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AK975	♠ QJ62		2NT	Pass	3♣ ¹
Vul: Both	♥ J93	♥ A108	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ AQ	♦ K1083	Pass	5♠	AP	
South HCP: 13	♣ AQ3	♣ K6				
Contract: 5♠ N						1. Stayman 2. artificial

Board: 353
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 5♥ S

North:
♠ J8
♥ Q853
♦ KQ87
♣ KJ4

South:
♠ K952
♥ AK102
♦ A6
♣ AQ9

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

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 354	♠ K3	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AK742	You bid first.
HCP: 20	♣ AQ84	

Board: 355	♠ 8743	East Bids 3♠ if possible.
Dealer: S	♥ 94	
Vul: EW	♦ J862	Partner bids first.
HCP: 5	♣ A104	

Board: 356	♠ AQ10	The opponents are silent.
Dealer: N	♥ AK104	
Vul: None	♦ K54	You bid first.
HCP: 21	♣ KQ3	

Board: 357	♠ KJ10	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ Q10652	Partner bids first.
HCP: 12	♣ K96	

Board: 358	♠ K63	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ AQ103	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ94		2NT	Pass	3♣ ¹
Vul: NS	♥ A9	♥ Q3	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK742	♦ J105	AP			
South HCP: 7	♣ AQ84	♣ J1095				
Contract: 3N N			1. Stayman			

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ AQ				2NT
Vul: EW	♥ 94	♥ 765	Pass	3♣ ¹	3♠	3NT
North HCP: 5	♦ J862	♦ AKQ94	AP			
South HCP: 20	♣ A104	♣ KQ5				
Contract: 3N S			1. Stayman			

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K832		2NT	Pass	3♣ ¹
Vul: None	♥ AK104	♥ Q87	Pass	3♥	Pass	3NT
North HCP: 21	♦ K54	♦ J96	AP			
South HCP: 7	♣ KQ3	♣ J98				
Contract: 3N N			1. Stayman			

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ Q62				2NT
Vul: NS	♥ K3	♥ A64	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ Q10652	♦ AK73	AP			
South HCP: 20	♣ K96	♣ AQJ				
Contract: 4N S			1. Gerber			
			2. A=3 out of 4			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ Q875		2NT	Pass	3♣ ¹
Vul: EW	♥ J4	♥ K6	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 8542	AP			
South HCP: 8	♣ AQ103	♣ K98				
Contract: 3N N			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 354	♠ QJ94	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ J105	Partner bids first.
HCP: 7	♣ J1095	

Board: 355	♠ AQ	East Bids 3♠ if possible.
Dealer: S	♥ 765	
Vul: EW	♦ AKQ94	You bid first.
HCP: 20	♣ KQ5	

Board: 356	♠ K832	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ J96	Partner bids first.
HCP: 7	♣ J98	

Board: 357	♠ Q62	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ AK73	You bid first.
HCP: 20	♣ AQJ	

Board: 358	♠ Q875	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ 8542	Partner bids first.
HCP: 8	♣ K98	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ94		2NT	Pass	3♣ ¹
Vul: NS	♥ A9	♥ Q3	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK742	♦ J105	AP			
South HCP: 7	♣ AQ84	♣ J1095				
Contract: 3N N			1. Stayman			

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ AQ				2NT
Vul: EW	♥ 94	♥ 765	Pass	3♣ ¹	3♠	3NT
North HCP: 5	♦ J862	♦ AKQ94	AP			
South HCP: 20	♣ A104	♣ KQ5				
Contract: 3N S			1. Stayman			

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K832		2NT	Pass	3♣ ¹
Vul: None	♥ AK104	♥ Q87	Pass	3♥	Pass	3NT
North HCP: 21	♦ K54	♦ J96	AP			
South HCP: 7	♣ KQ3	♣ J98				
Contract: 3N N			1. Stayman			

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ Q62				2NT
Vul: NS	♥ K3	♥ A64	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ Q10652	♦ AK73	AP			
South HCP: 20	♣ K96	♣ AQJ				
Contract: 4N S			1. Gerber			
			2. A=3 out of 4			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ Q875		2NT	Pass	3♣ ¹
Vul: EW	♥ J4	♥ K6	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 8542	AP			
South HCP: 8	♣ AQ103	♣ K98				
Contract: 3N N			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 359	♠ K5	The opponents are silent.
Dealer: S	♥ 1094	
Vul: Both	♦ Q82	Partner bids first.
HCP: 9	♣ KJ1075	

Board: 360	♠ AK108	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ K73	

Board: 361	♠ J82	The opponents are silent.
Dealer: S	♥ Q73	
Vul: EW	♦ KQ	Partner bids first.
HCP: 11	♣ K10972	

Board: 362	♠ AJ543	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AK52	You bid first.
HCP: 20	♣ A3	

Board: 363	♠ QJ86	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ AQ85	Partner bids first.
HCP: 9	♣ 1063	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 359

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K5

♥ 1094

♦ Q82

♣ KJ1075

South:

♠ AQ4

♥ AKJ7

♦ A963

♣ Q4

West North East South

Pass 3NT AP 2NT

Board: 360

Dealer: N

Vul: NS

North HCP: 21

South HCP: 13

Contract: 6♠ N

North:

♠ AK108

♥ KQ10

♦ AQ8

♣ K73

South:

♠ J753

♥ A6

♦ K96

♣ AJ62

West North East South

Pass 3♠¹ 2NT Pass

Pass 4♥² 3♠ Pass

Pass 5♥⁴ 4NT³ Pass

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

Board: 361

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 4N S

North:

♠ J82

♥ Q73

♦ KQ

♣ K10972

South:

♠ AKQ

♥ AK10

♦ J1073

♣ A86

West North East South

Pass 4♣¹ 2NT Pass

Pass 4NT² 4♣¹ Pass

AP

1. Gerber

2. A=3 out of 4

Board: 362

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AJ543

♥ A9

♦ AK52

♣ A3

South:

♠ KQ6

♥ K87

♦ 973

♣ KQ98

West North East South

Pass 4♣¹ 2NT Pass

Pass 6NT 4♦² Pass

AP

1. Gerber

2. A=0/4 or 4/4

Board: 363

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ QJ86

♥ 96

♦ AQ85

♣ 1063

South:

♠ A7

♥ KJ83

♦ K7

♣ AKQ98

West North East South

Pass 3♣¹ 2NT Pass

Pass 3♥ 3NT AP

Pass 3NT AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 359	♠ AQ4	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: Both	♦ A963	You bid first.
HCP: 20	♣ Q4	

Board: 360	♠ J753	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ K96	Partner bids first.
HCP: 13	♣ AJ62	

Board: 361	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ J1073	You bid first.
HCP: 21	♣ A86	

Board: 362	♠ KQ6	The opponents are silent.
Dealer: N	♥ K87	
Vul: Both	♦ 973	Partner bids first.
HCP: 13	♣ KQ98	

Board: 363	♠ A7	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AKQ98	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 359

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K5

♥ 1094

♦ Q82

♣ KJ1075

South:

♠ AQ4

♥ AKJ7

♦ A963

♣ Q4

West North East South

Pass 3NT AP 2NT

Board: 360

Dealer: N

Vul: NS

North HCP: 21

South HCP: 13

Contract: 6♠ N

North:

♠ AK108

♥ KQ10

♦ AQ8

♣ K73

South:

♠ J753

♥ A6

♦ K96

♣ AJ62

West North East South

Pass 3♠¹ 2NT Pass

Pass 4♥² 3♠ Pass

Pass 5♥⁴ 4NT³ Pass

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

Board: 361

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 4N S

North:

♠ J82

♥ Q73

♦ KQ

♣ K10972

South:

♠ AKQ

♥ AK10

♦ J1073

♣ A86

West North East South

Pass 4♣¹ 2NT Pass

Pass 4NT² 4♣¹ Pass

AP

1. Gerber

2. A=3 out of 4

Board: 362

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AJ543

♥ A9

♦ AK52

♣ A3

South:

♠ KQ6

♥ K87

♦ 973

♣ KQ98

West North East South

Pass 4♣¹ 2NT Pass

Pass 6NT 4♦² Pass

AP

1. Gerber

2. A=0/4 or 4/4

Board: 363

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ QJ86

♥ 96

♦ AQ85

♣ 1063

South:

♠ A7

♥ KJ83

♦ K7

♣ AKQ98

West North East South

Pass 3♣¹ 2NT Pass

Pass 3♥ 3NT AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 364	♠ AK7	West Doubles 5♦ if possible.
Dealer: N	♥ KQJ9	
Vul: EW	♦ 86	You bid first.
HCP: 20	♣ AK76	

Board: 365	♠ 743	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: Both	♦ QJ32	Partner bids first.
HCP: 8	♣ 107	

Board: 366	♠ A43	The opponents are silent.
Dealer: N	♥ AK1083	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ AJ4	

Board: 367	♠ KQ106	The opponents are silent.
Dealer: S	♥ J983	
Vul: NS	♦ QJ	Partner bids first.
HCP: 12	♣ QJ9	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 364

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 5♥ N

North:

♠ AK7

♥ KQJ9

♦ 86

♣ AK76

South:

♠ J85

♥ A632

♦ KJ74

♣ 95

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4NT³ Pass 5♦⁴

X 5♥ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

Board: 365

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 743

♥ KQ95

♦ QJ32

♣ 107

South:

♠ A85

♥ J64

♦ AK

♣ AKQ95

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

Board: 366

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ A43

♥ AK1083

♦ A4

♣ AJ4

South:

♠ K102

♥ Q7

♦ KQ1083

♣ 1085

West North East South

2NT Pass 3NT

AP

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4NT³

Pass 5♣⁴ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 367

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ KQ106

♥ J983

♦ QJ

♣ QJ9

South:

♠ A7

♥ AQ52

♦ A432

♣ AK2

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 364	♠ J85	West Doubles 5♦ if possible.
Dealer: N	♥ A632	
Vul: EW	♦ KJ74	Partner bids first.
HCP: 9	♣ 95	

Board: 365	♠ A85	The opponents are silent.
Dealer: S	♥ J64	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ AKQ95	

Board: 366	♠ K102	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ KQ1083	Partner bids first.
HCP: 10	♣ 1085	

Board: 367	♠ A7	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: NS	♦ A432	You bid first.
HCP: 21	♣ AK2	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 364

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 5♥ N

North:

♠ AK7

♥ KQJ9

♦ 86

♣ AK76

South:

♠ J85

♥ A632

♦ KJ74

♣ 95

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4NT³ Pass 5♦⁴

X 5♥ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

Board: 365

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 743

♥ KQ95

♦ QJ32

♣ 107

South:

♠ A85

♥ J64

♦ AK

♣ AKQ95

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

Board: 366

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ A43

♥ AK1083

♦ A4

♣ AJ4

South:

♠ K102

♥ Q7

♦ KQ1083

♣ 1085

West North East South

2NT Pass 3NT

AP

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4NT³

Pass 5♣⁴ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 367

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ KQ106

♥ J983

♦ QJ

♣ QJ9

South:

♠ A7

♥ AQ52

♦ A432

♣ AK2

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 368	♠ K74	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ AKJ3	You bid first.
HCP: 20	♣ AQ96	

Board: 369	♠ 6543	The opponents are silent.
Dealer: S	♥ 652	
Vul: None	♦ A86	Partner bids first.
HCP: 10	♣ AQ4	

Board: 370	♠ K86	The opponents are silent.
Dealer: N	♥ KQ532	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ AK3	

Board: 371	♠ AQ6	The opponents are silent.
Dealer: S	♥ 1074	
Vul: EW	♦ 106	Partner bids first.
HCP: 9	♣ K9873	

Board: 372	♠ AKQ9	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ AJ3	You bid first.
HCP: 21	♣ 976	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ AJ6		2NT	Pass	3♣ ¹
Vul: Both	♥ K5	♥ AQ72	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKJ3	♦ 82	AP			
South HCP: 14	♣ AQ96	♣ K1043	1. Stayman			
Contract: 6N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 6543	♠ AK9				2NT
Vul: None	♥ 652	♥ AKQ8	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ A86	♦ Q42	Pass	3NT	AP	
South HCP: 21	♣ AQ4	♣ K96	1. Stayman			
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ Q104		2NT	Pass	3NT
Vul: NS	♥ KQ532	♥ A86	AP			
North HCP: 20	♦ AJ	♦ K7652				
South HCP: 10	♣ AK3	♣ J10				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ KJ732				2NT
Vul: EW	♥ 1074	♥ AKJ	Pass	3NT	AP	
North HCP: 9	♦ 106	♦ A92				
South HCP: 20	♣ K9873	♣ A6				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 752		2NT	Pass	3NT
Vul: None	♥ AK9	♥ 1074	AP			
North HCP: 21	♦ AJ3	♦ 10976				
South HCP: 8	♣ 976	♣ AKJ				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 368	♠ AJ6	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: Both	♦ 82	Partner bids first.
HCP: 14	♣ K1043	

Board: 369	♠ AK9	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: None	♦ Q42	You bid first.
HCP: 21	♣ K96	

Board: 370	♠ Q104	The opponents are silent.
Dealer: N	♥ A86	
Vul: NS	♦ K7652	Partner bids first.
HCP: 10	♣ J10	

Board: 371	♠ KJ732	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ A92	You bid first.
HCP: 20	♣ A6	

Board: 372	♠ 752	The opponents are silent.
Dealer: N	♥ 1074	
Vul: None	♦ 10976	Partner bids first.
HCP: 8	♣ AKJ	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ AJ6		2NT	Pass	3♣ ¹
Vul: Both	♥ K5	♥ AQ72	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKJ3	♦ 82	AP			
South HCP: 14	♣ AQ96	♣ K1043	1. Stayman			
Contract: 6N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 6543	♠ AK9				2NT
Vul: None	♥ 652	♥ AKQ8	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ A86	♦ Q42	Pass	3NT	AP	
South HCP: 21	♣ AQ4	♣ K96	1. Stayman			
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ Q104		2NT	Pass	3NT
Vul: NS	♥ KQ532	♥ A86	AP			
North HCP: 20	♦ AJ	♦ K7652				
South HCP: 10	♣ AK3	♣ J10				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ KJ732				2NT
Vul: EW	♥ 1074	♥ AKJ	Pass	3NT	AP	
North HCP: 9	♦ 106	♦ A92				
South HCP: 20	♣ K9873	♣ A6				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 752		2NT	Pass	3NT
Vul: None	♥ AK9	♥ 1074	AP			
North HCP: 21	♦ AJ3	♦ 10976				
South HCP: 8	♣ 976	♣ AKJ				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 373	♠ J32	The opponents are silent.
Dealer: S	♥ 1098	
Vul: NS	♦ AJ752	Partner bids first.
HCP: 7	♣ J4	

Board: 374	♠ Q7	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: EW	♦ AQ75	You bid first.
HCP: 20	♣ AK2	

Board: 375	♠ J54	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: Both	♦ A983	Partner bids first.
HCP: 13	♣ A9	

Board: 376	♠ AQ2	The opponents are silent.
Dealer: N	♥ AK97	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ K54	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 373

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J32

♥ 1098

♦ AJ752

♣ J4

South:

♠ Q10

♥ AQJ6

♦ KQ64

♣ AQ5

West North East South

2NT

Pass 3NT AP

Board: 374

Dealer: N

Vul: EW

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ Q7

♥ AJ104

♦ AQ75

♣ AK2

South:

♠ AK102

♥ K96

♦ K6

♣ Q1076

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 6NT

AP

1. Stayman

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4NT³

Pass 5♣⁴ Pass 5NT⁵

Pass 6♣⁶ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. King ask by 5NT

6. K=0

Board: 375

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ J54

♥ KJ92

♦ A983

♣ A9

South:

♠ AQ6

♥ AQ86

♦ K1072

♣ KQ

Board: 376

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ AQ2

♥ AK97

♦ A72

♣ K54

South:

♠ 75

♥ 10852

♦ 953

♣ AJ86

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 373	♠ Q10	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: NS	♦ KQ64	You bid first.
HCP: 20	♣ AQ5	

Board: 374	♠ AK102	The opponents are silent.
Dealer: N	♥ K96	
Vul: EW	♦ K6	Partner bids first.
HCP: 15	♣ Q1076	

Board: 375	♠ AQ6	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: Both	♦ K1072	You bid first.
HCP: 20	♣ KQ	

Board: 376	♠ 75	The opponents are silent.
Dealer: N	♥ 10852	
Vul: NS	♦ 953	Partner bids first.
HCP: 5	♣ AJ86	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 373

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J32

♥ 1098

♦ AJ752

♣ J4

South:

♠ Q10

♥ AQJ6

♦ KQ64

♣ AQ5

West North East South

2NT

Pass 3NT AP

Board: 374

Dealer: N

Vul: EW

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ Q7

♥ AJ104

♦ AQ75

♣ AK2

South:

♠ AK102

♥ K96

♦ K6

♣ Q1076

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 6NT

AP

1. Stayman

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4NT³

Pass 5♣⁴ Pass 5NT⁵

Pass 6♣⁶ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. King ask by 5NT

6. K=0

Board: 375

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ J54

♥ KJ92

♦ A983

♣ A9

South:

♠ AQ6

♥ AQ86

♦ K1072

♣ KQ

Board: 376

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ AQ2

♥ AK97

♦ A72

♣ K54

South:

♠ 75

♥ 10852

♦ 953

♣ AJ86

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 377	♠ 8764	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: EW	♦ 62	Partner bids first.
HCP: 5	♣ 1043	

Board: 378	♠ KQ7	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ K832	You bid first.
HCP: 21	♣ KJ	

Board: 379	♠ J832	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ K863	Partner bids first.
HCP: 12	♣ A3	

Board: 380	♠ K8	The opponents are silent.
Dealer: N	♥ KQ963	
Vul: Both	♦ AKJ7	You bid first.
HCP: 20	♣ A3	

Board: 381	♠ AQ	The opponents are silent.
Dealer: S	♥ 976	
Vul: None	♦ 432	Partner bids first.
HCP: 12	♣ KQJ103	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 8764	♠ AK3				2NT
Vul: EW	♥ KQ75	♥ A10	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 62	♦ AQ1074	Pass	3NT	AP	
South HCP: 20	♣ 1043	♣ QJ8				
Contract: 3N S						1. Stayman

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A1098		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQ7	♥ 953	Pass	3♥	Pass	3NT
North HCP: 21	♦ K832	♦ 97	AP			
South HCP: 6	♣ KJ	♣ Q1076				
Contract: 3N N						1. Stayman

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ KQ10				2NT
Vul: None	♥ A95	♥ KQJ10	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K863	♦ AJ10	Pass	4NT ²	AP	
South HCP: 20	♣ A3	♣ KJ2				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ9		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ963	♥ 10542	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ7	♦ 952	AP			
South HCP: 8	♣ A3	♣ KQ9				
Contract: 4♥ N						1. Stayman

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K95				2NT
Vul: None	♥ 976	♥ AKJ10	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ 432	♦ KQJ5	Pass	6NT	AP	
South HCP: 21	♣ KQJ103	♣ A9				
Contract: 6N S						1. Gerber 2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 377	♠ AK3	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ AQ1074	You bid first.
HCP: 20	♣ QJ8	

Board: 378	♠ A1098	The opponents are silent.
Dealer: N	♥ 953	
Vul: Both	♦ 97	Partner bids first.
HCP: 6	♣ Q1076	

Board: 379	♠ KQ10	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: None	♦ AJ10	You bid first.
HCP: 20	♣ KJ2	

Board: 380	♠ QJ9	The opponents are silent.
Dealer: N	♥ 10542	
Vul: Both	♦ 952	Partner bids first.
HCP: 8	♣ KQ9	

Board: 381	♠ K95	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: None	♦ KQJ5	You bid first.
HCP: 21	♣ A9	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 8764	♠ AK3				2NT
Vul: EW	♥ KQ75	♥ A10	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 62	♦ AQ1074	Pass	3NT	AP	
South HCP: 20	♣ 1043	♣ QJ8				
Contract: 3N S						1. Stayman

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A1098		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQ7	♥ 953	Pass	3♥	Pass	3NT
North HCP: 21	♦ K832	♦ 97	AP			
South HCP: 6	♣ KJ	♣ Q1076				
Contract: 3N N						1. Stayman

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ KQ10				2NT
Vul: None	♥ A95	♥ KQJ10	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ K863	♦ AJ10	Pass	4NT ²	AP	
South HCP: 20	♣ A3	♣ KJ2				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ9		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ963	♥ 10542	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ7	♦ 952	AP			
South HCP: 8	♣ A3	♣ KQ9				
Contract: 4♥ N						1. Stayman

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K95				2NT
Vul: None	♥ 976	♥ AKJ10	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ 432	♦ KQJ5	Pass	6NT	AP	
South HCP: 21	♣ KQJ103	♣ A9				
Contract: 6N S						1. Gerber 2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 382	♠ AK4	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ AQ1097	You bid first.
HCP: 20	♣ KJ10	

Board: 383	♠ 85	The opponents are silent.
Dealer: S	♥ 1075	
Vul: Both	♦ KQ43	Partner bids first.
HCP: 6	♣ J1076	

Board: 384	♠ AK7	The opponents are silent.
Dealer: N	♥ AK852	
Vul: NS	♦ 72	You bid first.
HCP: 20	♣ AQ8	

Board: 385	♠ AQ65	The opponents are silent.
Dealer: S	♥ 9432	
Vul: EW	♦ K54	Partner bids first.
HCP: 9	♣ 85	

Board: 386	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ A92	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 382
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ AK4
♥ K8
♦ AQ1097
♣ KJ10

South:
♠ J53
♥ A642
♦ KJ64
♣ A3

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

1. Stayman
2. Quantitative 4NT

Board: 383
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 85
♥ 1075
♦ KQ43
♣ J1076

South:
♠ J76
♥ AQJ9
♦ AJ5
♣ AK9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 384
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 5♥ N

North:
♠ AK7
♥ AK852
♦ 72
♣ AQ8

South:
♠ 632
♥ QJ73
♦ Q6
♣ KJ43

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

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

Board: 385
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 3N S

North:
♠ AQ65
♥ 9432
♦ K54
♣ 85

South:
♠ K73
♥ A76
♦ A10
♣ AKQ109

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

1. Stayman

Board: 386
Dealer: N
Vul: None
North HCP: 21
South HCP: 15
Contract: 7N N

North:
♠ KQ6
♥ AQ95
♦ AQ6
♣ A92

South:
♠ AJ2
♥ KJ
♦ KJ1084
♣ Q86

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	7NT
AP			

1. Gerber
2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 382	♠ J53	The opponents are silent.
Dealer: N	♥ A642	
Vul: NS	♦ KJ64	Partner bids first.
HCP: 13	♣ A3	
Board: 383	♠ J76	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: Both	♦ AJ5	You bid first.
HCP: 20	♣ AK9	
Board: 384	♠ 632	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: NS	♦ Q6	Partner bids first.
HCP: 9	♣ KJ43	
Board: 385	♠ K73	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ A10	You bid first.
HCP: 20	♣ AKQ109	
Board: 386	♠ AJ2	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ KJ1084	Partner bids first.
HCP: 15	♣ Q86	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 382
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ AK4
♥ K8
♦ AQ1097
♣ KJ10

South:
♠ J53
♥ A642
♦ KJ64
♣ A3

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

1. Stayman
2. Quantitative 4NT

Board: 383
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 85
♥ 1075
♦ KQ43
♣ J1076

South:
♠ J76
♥ AQJ9
♦ AJ5
♣ AK9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 384
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 5♥ N

North:
♠ AK7
♥ AK852
♦ 72
♣ AQ8

South:
♠ 632
♥ QJ73
♦ Q6
♣ KJ43

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

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

Board: 385
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 3N S

North:
♠ AQ65
♥ 9432
♦ K54
♣ 85

South:
♠ K73
♥ A76
♦ A10
♣ AKQ109

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

1. Stayman

Board: 386
Dealer: N
Vul: None
North HCP: 21
South HCP: 15
Contract: 7N N

North:
♠ KQ6
♥ AQ95
♦ AQ6
♣ A92

South:
♠ AJ2
♥ KJ
♦ KJ1084
♣ Q86

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4NT ²	Pass	7NT
AP			

1. Gerber
2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 387	♠ Q74	The opponents are silent.
Dealer: S	♥ AQ103	
Vul: NS	♦ A1087	Partner bids first.
HCP: 15	♣ K9	

Board: 388	♠ K53	The opponents are silent.
Dealer: N	♥ KQJ63	
Vul: EW	♦ A3	You bid first.
HCP: 21	♣ AKJ	

Board: 389	♠ 965	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ QJ987	Partner bids first.
HCP: 11	♣ KQ	

Board: 390	♠ A108	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AKQ6	You bid first.
HCP: 20	♣ K754	

Board: 391	♠ K975	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ Q73	Partner bids first.
HCP: 15	♣ AQ3	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AKJ				2NT
Vul: NS	♥ AQ103	♥ K95	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ A1087	♦ KQ96	Pass	6NT	AP	
South HCP: 20	♣ K9	♣ A64				
Contract: 6N S						1. Stayman

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ AQ2		2NT	Pass	4♣ ¹
Vul: EW	♥ KQJ63	♥ A42	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ A3	♦ K10854	AP			
South HCP: 13	♣ AKJ	♣ 83				
Contract: 6N N						1. Gerber 2. A=2 out of 4

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KQ				2NT
Vul: Both	♥ K104	♥ AQ63	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ QJ987	♦ A2	Pass	6NT	AP	
South HCP: 20	♣ KQ	♣ AJ1084				
Contract: 6N S						1. Gerber 2. A=3 out of 4

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K743		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ	♥ 976	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ6	♦ J43	AP			
South HCP: 6	♣ K754	♣ Q98				
Contract: 3N N						1. Stayman

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ AQ				2NT
Vul: EW	♥ KJ8	♥ AQ	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ Q73	♦ AK65	Pass	6NT	AP	
South HCP: 20	♣ AQ3	♣ J8742				
Contract: 6N S						1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 387	♠ AKJ	The opponents are silent.
Dealer: S	♥ K95	
Vul: NS	♦ KQ96	You bid first.
HCP: 20	♣ A64	

Board: 388	♠ AQ2	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ K10854	Partner bids first.
HCP: 13	♣ 83	

Board: 389	♠ KQ	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AJ1084	

Board: 390	♠ K743	The opponents are silent.
Dealer: N	♥ 976	
Vul: NS	♦ J43	Partner bids first.
HCP: 6	♣ Q98	

Board: 391	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AK65	You bid first.
HCP: 20	♣ J8742	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AKJ				2NT
Vul: NS	♥ AQ103	♥ K95	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ A1087	♦ KQ96	Pass	6NT	AP	
South HCP: 20	♣ K9	♣ A64				
Contract: 6N S						1. Stayman

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ AQ2		2NT	Pass	4♣ ¹
Vul: EW	♥ KQJ63	♥ A42	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ A3	♦ K10854	AP			
South HCP: 13	♣ AKJ	♣ 83				
Contract: 6N N						1. Gerber 2. A=2 out of 4

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KQ				2NT
Vul: Both	♥ K104	♥ AQ63	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ QJ987	♦ A2	Pass	6NT	AP	
South HCP: 20	♣ KQ	♣ AJ1084				
Contract: 6N S						1. Gerber 2. A=3 out of 4

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K743		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ	♥ 976	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ6	♦ J43	AP			
South HCP: 6	♣ K754	♣ Q98				
Contract: 3N N						1. Stayman

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ AQ				2NT
Vul: EW	♥ KJ8	♥ AQ	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ Q73	♦ AK65	Pass	6NT	AP	
South HCP: 20	♣ AQ3	♣ J8742				
Contract: 6N S						1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 392	♠ KQ8	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: Both	♦ AQ84	You bid first.
HCP: 20	♣ A5	

Board: 393	♠ A42	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ K1053	Partner bids first.
HCP: 17	♣ KQ7	

Board: 394	♠ AKJ10	The opponents are silent.
Dealer: N	♥ J83	
Vul: EW	♦ Q7	You bid first.
HCP: 20	♣ AKQ6	

Board: 395	♠ A95	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ AQJ76	Partner bids first.
HCP: 11	♣ 953	

Board: 396	♠ Q65	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ KJ9	You bid first.
HCP: 21	♣ AKQJ5	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A92		2NT	Pass	4♣ ¹
Vul: Both	♥ KQ85	♥ J97	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ AQ84	♦ K9	AP			
South HCP: 13	♣ A5	♣ KQ1094	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KJ9				2NT
Vul: None	♥ KQ10	♥ A8	Pass	4♣ ¹	Pass	4NT ²
North HCP: 17	♦ K1053	♦ AQJ86	Pass	7NT	AP	
South HCP: 20	♣ KQ7	♣ AJ9	1. Gerber			
Contract: 7N S			2. A=3 out of 4			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q32		2NT	Pass	3NT
Vul: EW	♥ J83	♥ Q109	AP			
North HCP: 20	♦ Q7	♦ AJ963				
South HCP: 9	♣ AKQ6	♣ 75				
Contract: 3N N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQJ				2NT
Vul: Both	♥ 62	♥ KQJ	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 11	♦ AQJ76	♦ 109	Pass	6NT	AP	
South HCP: 21	♣ 953	♣ AKQ84	1. Gerber			
Contract: 6N S			2. A=1/4			

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AJ83		2NT	Pass	3♣ ¹
Vul: None	♥ KQ	♥ J84	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ9	♦ 10862	AP			
South HCP: 6	♣ AKQJ5	♣ 109	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 392	♠ A92	The opponents are silent.
Dealer: N	♥ J97	
Vul: Both	♦ K9	Partner bids first.
HCP: 13	♣ KQ1094	

Board: 393	♠ KJ9	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ AQJ86	You bid first.
HCP: 20	♣ AJ9	

Board: 394	♠ Q32	The opponents are silent.
Dealer: N	♥ Q109	
Vul: EW	♦ AJ963	Partner bids first.
HCP: 9	♣ 75	

Board: 395	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ 109	You bid first.
HCP: 21	♣ AKQ84	

Board: 396	♠ AJ83	The opponents are silent.
Dealer: N	♥ J84	
Vul: None	♦ 10862	Partner bids first.
HCP: 6	♣ 109	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A92		2NT	Pass	4♣ ¹
Vul: Both	♥ KQ85	♥ J97	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ AQ84	♦ K9	AP			
South HCP: 13	♣ A5	♣ KQ1094	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KJ9				2NT
Vul: None	♥ KQ10	♥ A8	Pass	4♣ ¹	Pass	4NT ²
North HCP: 17	♦ K1053	♦ AQJ86	Pass	7NT	AP	
South HCP: 20	♣ KQ7	♣ AJ9	1. Gerber			
Contract: 7N S			2. A=3 out of 4			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q32		2NT	Pass	3NT
Vul: EW	♥ J83	♥ Q109	AP			
North HCP: 20	♦ Q7	♦ AJ963				
South HCP: 9	♣ AKQ6	♣ 75				
Contract: 3N N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQJ				2NT
Vul: Both	♥ 62	♥ KQJ	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 11	♦ AQJ76	♦ 109	Pass	6NT	AP	
South HCP: 21	♣ 953	♣ AKQ84	1. Gerber			
Contract: 6N S			2. A=1/4			

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AJ83		2NT	Pass	3♣ ¹
Vul: None	♥ KQ	♥ J84	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ9	♦ 10862	AP			
South HCP: 6	♣ AKQJ5	♣ 109	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 397	♠ J863	East Doubles 3♣ if possible.
Dealer: S	♥ KJ7	
Vul: NS	♦ Q109	Partner bids first.
HCP: 7	♣ 953	

Board: 398	♠ QJ109	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AQ72	You bid first.
HCP: 20	♣ AJ10	

Board: 399	♠ J107	The opponents are silent.
Dealer: S	♥ 9862	
Vul: None	♦ KQ9	Partner bids first.
HCP: 6	♣ 754	

Board: 400	♠ K93	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ AKQ106	You bid first.
HCP: 20	♣ QJ	

Board: 401	♠ AK	The opponents are silent.
Dealer: S	♥ Q1043	
Vul: EW	♦ A985	Partner bids first.
HCP: 13	♣ 863	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ AK2				2NT
Vul: NS	♥ KJ7	♥ AQ1085	Pass	3♣ ¹	X	3♥
North HCP: 7	♦ Q109	♦ AK7	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ 106				
Contract: 3N S						1. Stayman

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ QJ109	♠ K643		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ	♥ 875	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ72	♦ K84	AP			
South HCP: 6	♣ AJ10	♣ 863				
Contract: 4♠ N						1. Stayman

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ K843				2NT
Vul: None	♥ 9862	♥ AQ104	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ KQ9	♦ A4	Pass	4♥	AP	
South HCP: 21	♣ 754	♣ AKJ				
Contract: 4♥ S						1. Stayman

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AQ		2NT	Pass	3♣ ¹
Vul: NS	♥ AJ9	♥ K842	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ106	♦ J95	AP			
South HCP: 10	♣ QJ	♣ 8543				
Contract: 3N N						1. Stayman

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J3				2NT
Vul: EW	♥ Q1043	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ A985	♦ KJ102	Pass	6NT	AP	
South HCP: 21	♣ 863	♣ AKQ7				
Contract: 6N S						1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 397	♠ AK2	East Doubles 3♣ if possible.
Dealer: S	♥ AQ1085	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ 106	

Board: 398	♠ K643	The opponents are silent.
Dealer: N	♥ 875	
Vul: Both	♦ K84	Partner bids first.
HCP: 6	♣ 863	

Board: 399	♠ K843	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: None	♦ A4	You bid first.
HCP: 21	♣ AKJ	

Board: 400	♠ AQ	The opponents are silent.
Dealer: N	♥ K842	
Vul: NS	♦ J95	Partner bids first.
HCP: 10	♣ 8543	

Board: 401	♠ J3	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ KJ102	You bid first.
HCP: 21	♣ AKQ7	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ AK2				2NT
Vul: NS	♥ KJ7	♥ AQ1085	Pass	3♣ ¹	X	3♥
North HCP: 7	♦ Q109	♦ AK7	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ 106				
Contract: 3N S						1. Stayman

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ QJ109	♠ K643		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ	♥ 875	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ72	♦ K84	AP			
South HCP: 6	♣ AJ10	♣ 863				
Contract: 4♠ N						1. Stayman

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ K843				2NT
Vul: None	♥ 9862	♥ AQ104	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ KQ9	♦ A4	Pass	4♥	AP	
South HCP: 21	♣ 754	♣ AKJ				
Contract: 4♥ S						1. Stayman

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AQ		2NT	Pass	3♣ ¹
Vul: NS	♥ AJ9	♥ K842	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ106	♦ J95	AP			
South HCP: 10	♣ QJ	♣ 8543				
Contract: 3N N						1. Stayman

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J3				2NT
Vul: EW	♥ Q1043	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ A985	♦ KJ102	Pass	6NT	AP	
South HCP: 21	♣ 863	♣ AKQ7				
Contract: 6N S						1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 402	♠ AQJ9	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ AKQ104	You bid first.
HCP: 21	♣ AJ	

Board: 403	♠ 843	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ 1072	Partner bids first.
HCP: 5	♣ QJ65	

Board: 404	♠ K95	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: EW	♦ Q2	You bid first.
HCP: 20	♣ KQJ4	

Board: 405	♠ 102	The opponents are silent.
Dealer: S	♥ Q1063	
Vul: NS	♦ QJ85	Partner bids first.
HCP: 9	♣ KJ4	

Board: 406	♠ K109	The opponents are silent.
Dealer: N	♥ A872	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ AK7	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K106		2NT	Pass	3♣ ¹
Vul: None	♥ 75	♥ Q932	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQ104	♦ 952	AP			
South HCP: 5	♣ AJ	♣ 1064	1. Stayman			
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ10				2NT
Vul: NS	♥ Q83	♥ A72	Pass	3NT	AP	
North HCP: 5	♦ 1072	♦ AJ54				
South HCP: 20	♣ QJ65	♣ K7				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ83		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ5	♥ 432	Pass	3♥	Pass	6NT
North HCP: 20	♦ Q2	♦ A106	AP			
South HCP: 14	♣ KQJ4	♣ A103	1. Stayman			
Contract: 6N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK96				2NT
Vul: NS	♥ Q1063	♥ K2	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ QJ85	♦ AK1072	Pass	3NT	AP	
South HCP: 21	♣ KJ4	♣ A6	1. Stayman			
Contract: 3N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A874		2NT	Pass	3♣ ¹
Vul: EW	♥ A872	♥ 1043	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ8	♦ 94	AP			
South HCP: 5	♣ AK7	♣ J964	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 402	♠ K106	The opponents are silent.
Dealer: N	♥ Q932	
Vul: None	♦ 952	Partner bids first.
HCP: 5	♣ 1064	

Board: 403	♠ AKJ10	The opponents are silent.
Dealer: S	♥ A72	
Vul: NS	♦ AJ54	You bid first.
HCP: 20	♣ K7	

Board: 404	♠ AQ83	The opponents are silent.
Dealer: N	♥ 432	
Vul: EW	♦ A106	Partner bids first.
HCP: 14	♣ A103	

Board: 405	♠ AK96	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ AK1072	You bid first.
HCP: 21	♣ A6	

Board: 406	♠ A874	The opponents are silent.
Dealer: N	♥ 1043	
Vul: EW	♦ 94	Partner bids first.
HCP: 5	♣ J964	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K106		2NT	Pass	3♣ ¹
Vul: None	♥ 75	♥ Q932	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQ104	♦ 952	AP			
South HCP: 5	♣ AJ	♣ 1064	1. Stayman			
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ10				2NT
Vul: NS	♥ Q83	♥ A72	Pass	3NT	AP	
North HCP: 5	♦ 1072	♦ AJ54				
South HCP: 20	♣ QJ65	♣ K7				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ83		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ5	♥ 432	Pass	3♥	Pass	6NT
North HCP: 20	♦ Q2	♦ A106	AP			
South HCP: 14	♣ KQJ4	♣ A103	1. Stayman			
Contract: 6N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK96				2NT
Vul: NS	♥ Q1063	♥ K2	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ QJ85	♦ AK1072	Pass	3NT	AP	
South HCP: 21	♣ KJ4	♣ A6	1. Stayman			
Contract: 3N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A874		2NT	Pass	3♣ ¹
Vul: EW	♥ A872	♥ 1043	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ8	♦ 94	AP			
South HCP: 5	♣ AK7	♣ J964	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 407	♠ 9874	The opponents are silent.
Dealer: S	♥ Q43	
Vul: Both	♦ 985	Partner bids first.
HCP: 6	♣ KJ7	

Board: 408	♠ AJ8	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: None	♦ K4	You bid first.
HCP: 21	♣ AK75	

Board: 409	♠ 952	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ Q1097	Partner bids first.
HCP: 9	♣ A104	

Board: 410	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: None	♦ A8	You bid first.
HCP: 20	♣ A532	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AQ				2NT
Vul: Both	♥ Q43	♥ AJ106	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 985	♦ KQ76	Pass	3NT	AP	
South HCP: 20	♣ KJ7	♣ A53				
Contract: 3N S			1. Stayman			

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q53		2NT	Pass	4♣ ¹
Vul: None	♥ AQ62	♥ K4	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ K4	♦ AQ873	AP			
South HCP: 11	♣ AK75	♣ 963	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ A1073				2NT
Vul: EW	♥ QJ7	♥ AK2	Pass	3NT	AP	
North HCP: 9	♦ Q1097	♦ AK65				
South HCP: 20	♣ A104	♣ Q7				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K987		2NT	Pass	3♣ ¹
Vul: None	♥ KQ76	♥ AJ104	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ A8	♦ J4	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 12	♣ A532	♣ K76	Pass	5NT ⁵	Pass	6♥ ⁶
Contract: 6♥ N			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			
			5. King ask by 5NT			
			6. K=2			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 407	♠ AQ	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: Both	♦ KQ76	You bid first.
HCP: 20	♣ A53	

Board: 408	♠ Q53	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AQ873	Partner bids first.
HCP: 11	♣ 963	

Board: 409	♠ A1073	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ AK65	You bid first.
HCP: 20	♣ Q7	

Board: 410	♠ K987	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: None	♦ J4	Partner bids first.
HCP: 12	♣ K76	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AQ				2NT
Vul: Both	♥ Q43	♥ AJ106	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 985	♦ KQ76	Pass	3NT	AP	
South HCP: 20	♣ KJ7	♣ A53				
Contract: 3N S			1. Stayman			

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q53		2NT	Pass	4♣ ¹
Vul: None	♥ AQ62	♥ K4	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ K4	♦ AQ873	AP			
South HCP: 11	♣ AK75	♣ 963	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ A1073				2NT
Vul: EW	♥ QJ7	♥ AK2	Pass	3NT	AP	
North HCP: 9	♦ Q1097	♦ AK65				
South HCP: 20	♣ A104	♣ Q7				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K987		2NT	Pass	3♣ ¹
Vul: None	♥ KQ76	♥ AJ104	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ A8	♦ J4	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 12	♣ A532	♣ K76	Pass	5NT ⁵	Pass	6♥ ⁶
Contract: 6♥ N			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			
			5. King ask by 5NT			
			6. K=2			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 411	♠ K52	The opponents are silent.
Dealer: S	♥ 73	
Vul: NS	♦ J53	Partner bids first.
HCP: 4	♣ 108754	

Board: 412	♠ AK1082	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ A1042	

Board: 413	♠ K102	The opponents are silent.
Dealer: S	♥ J42	
Vul: None	♦ J98	Partner bids first.
HCP: 9	♣ A764	

Board: 414	♠ A1084	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ AK5	

Board: 415	♠ K74	The opponents are silent.
Dealer: S	♥ J95	
Vul: EW	♦ Q75	Partner bids first.
HCP: 6	♣ 10986	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ A7				2NT
Vul: NS	♥ 73	♥ A1052				
North HCP: 4	♦ J53	♦ AKQ9	AP			
South HCP: 20	♣ 108754	♣ QJ6				
Contract: 2N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK1082	♠ Q75		2NT	Pass	4♣ ¹
Vul: Both	♥ A4	♥ KJ8	Pass	4♦ ²	Pass	6NT
North HCP: 20	♦ AJ	♦ KQ1074	AP			
South HCP: 11	♣ A1042	♣ 73	1. Gerber			
Contract: 6N N			2. A=0/4 or 4/4			

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ A87				2NT
Vul: None	♥ J42	♥ AQ109				
North HCP: 9	♦ J98	♦ AK4	Pass	3NT	AP	
South HCP: 20	♣ A764	♣ QJ8				
Contract: 3N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ A1084	♠ K32		2NT	Pass	3NT
Vul: NS	♥ AJ74	♥ 1052				
North HCP: 20	♦ A2	♦ QJ75	AP			
South HCP: 9	♣ AK5	♣ QJ8				
Contract: 3N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ A9				2NT
Vul: EW	♥ J95	♥ 42				
North HCP: 6	♦ Q75	♦ AK108	Pass	3NT	AP	
South HCP: 21	♣ 10986	♣ AKQJ3				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 411	♠ A7	The opponents are silent.
Dealer: S	♥ A1052	
Vul: NS	♦ AKQ9	You bid first.
HCP: 20	♣ QJ6	

Board: 412	♠ Q75	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ KQ1074	Partner bids first.
HCP: 11	♣ 73	

Board: 413	♠ A87	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ QJ8	

Board: 414	♠ K32	The opponents are silent.
Dealer: N	♥ 1052	
Vul: NS	♦ QJ75	Partner bids first.
HCP: 9	♣ QJ8	

Board: 415	♠ A9	The opponents are silent.
Dealer: S	♥ 42	
Vul: EW	♦ AK108	You bid first.
HCP: 21	♣ AKQJ3	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ A7				2NT
Vul: NS	♥ 73	♥ A1052				
North HCP: 4	♦ J53	♦ AKQ9	AP			
South HCP: 20	♣ 108754	♣ QJ6				
Contract: 2N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK1082	♠ Q75		2NT	Pass	4♣ ¹
Vul: Both	♥ A4	♥ KJ8	Pass	4♦ ²	Pass	6NT
North HCP: 20	♦ AJ	♦ KQ1074	AP			
South HCP: 11	♣ A1042	♣ 73	1. Gerber			
Contract: 6N N			2. A=0/4 or 4/4			

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ A87				2NT
Vul: None	♥ J42	♥ AQ109				
North HCP: 9	♦ J98	♦ AK4	Pass	3NT	AP	
South HCP: 20	♣ A764	♣ QJ8				
Contract: 3N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ A1084	♠ K32		2NT	Pass	3NT
Vul: NS	♥ AJ74	♥ 1052				
North HCP: 20	♦ A2	♦ QJ75	AP			
South HCP: 9	♣ AK5	♣ QJ8				
Contract: 3N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ A9				2NT
Vul: EW	♥ J95	♥ 42				
North HCP: 6	♦ Q75	♦ AK108	Pass	3NT	AP	
South HCP: 21	♣ 10986	♣ AKQJ3				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 416	♠ Q76	The opponents are silent.
Dealer: N	♥ AK106	
Vul: None	♦ A864	You bid first.
HCP: 20	♣ AK	

Board: 417	♠ Q92	The opponents are silent.
Dealer: S	♥ KQ108	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 12	♣ 932	

Board: 418	♠ A43	The opponents are silent.
Dealer: N	♥ K986	
Vul: Both	♦ AKJ6	You bid first.
HCP: 20	♣ AJ	

Board: 419	♠ AK75	The opponents are silent.
Dealer: S	♥ J64	
Vul: NS	♦ 82	Partner bids first.
HCP: 12	♣ A1072	

Board: 420	♠ A82	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ AKQ98	You bid first.
HCP: 20	♣ QJ4	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 416

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ Q76
♥ AK106
♦ A864
♣ AK

South:

♠ J102
♥ Q75
♦ Q5
♣ J7653

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 417

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ Q92
♥ KQ108
♦ AJ4
♣ 932

South:

♠ K6
♥ A6
♦ KQ73
♣ AKQ86

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

Board: 418

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A43
♥ K986
♦ AKJ6
♣ AJ

South:

♠ KQ7
♥ Q10
♦ 852
♣ KQ1042

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

Board: 419

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AK75
♥ J64
♦ 82
♣ A1072

South:

♠ J4
♥ AKQ
♦ AJ104
♣ KQ98

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

Board: 420

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A82
♥ A9
♦ AKQ98
♣ QJ4

South:

♠ 10753
♥ KQ54
♦ 105
♣ AK6

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 416	♠ J102	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ Q5	Partner bids first.
HCP: 6	♣ J7653	

Board: 417	♠ K6	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ KQ73	You bid first.
HCP: 21	♣ AKQ86	

Board: 418	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ 852	Partner bids first.
HCP: 12	♣ KQ1042	

Board: 419	♠ J4	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ AJ104	You bid first.
HCP: 20	♣ KQ98	

Board: 420	♠ 10753	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: EW	♦ 105	Partner bids first.
HCP: 12	♣ AK6	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 416

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ Q76
♥ AK106
♦ A864
♣ AK

South:

♠ J102
♥ Q75
♦ Q5
♣ J7653

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 417

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ Q92
♥ KQ108
♦ AJ4
♣ 932

South:

♠ K6
♥ A6
♦ KQ73
♣ AKQ86

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

Board: 418

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A43
♥ K986
♦ AKJ6
♣ AJ

South:

♠ KQ7
♥ Q10
♦ 852
♣ KQ1042

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

Board: 419

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AK75
♥ J64
♦ 82
♣ A1072

South:

♠ J4
♥ AKQ
♦ AJ104
♣ KQ98

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

Board: 420

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A82
♥ A9
♦ AKQ98
♣ QJ4

South:

♠ 10753
♥ KQ54
♦ 105
♣ AK6

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 421	♠ 764	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ QJ1094	Partner bids first.
HCP: 13	♣ A2	

Board: 422	♠ AQJ6	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: EW	♦ 85	You bid first.
HCP: 20	♣ AQ3	

Board: 423	♠ J93	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ K9632	Partner bids first.
HCP: 11	♣ K96	

Board: 424	♠ AK2	The opponents are silent.
Dealer: N	♥ AK93	
Vul: None	♦ AJ2	You bid first.
HCP: 21	♣ Q107	

Board: 425	♠ 732	The opponents are silent.
Dealer: S	♥ K42	
Vul: NS	♦ Q1086	Partner bids first.
HCP: 8	♣ QJ10	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ AQ10				2NT
Vul: None	♥ AQ9	♥ KJ102	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ QJ1094	♦ AK7	Pass	6NT	AP	
South HCP: 20	♣ A2	♣ K86				
Contract: 6N S						

1. Gerber
2. A=2 out of 4

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K5		2NT	Pass	4♣ ¹
Vul: EW	♥ AQJ6	♥ K84	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ 85	♦ QJ97		AP		
South HCP: 12	♣ AQ3	♣ K862				
Contract: 6N N						

1. Gerber
2. A=3 out of 4

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ AKQ6				2NT
Vul: Both	♥ A7	♥ QJ	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ K9632	♦ AJ		AP		
South HCP: 21	♣ K96	♣ A8754				
Contract: 4N S						

1. Gerber
2. A=3 out of 4

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q3		2NT	Pass	4♣ ¹
Vul: None	♥ AK93	♥ QJ10	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AJ2	♦ 9873		AP		
South HCP: 12	♣ Q107	♣ AK83				
Contract: 6N N						

1. Gerber
2. A=3 out of 4

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ KQ				2NT
Vul: NS	♥ K42	♥ J653				
North HCP: 8	♦ Q1086	♦ AK54	Pass	3NT	AP	
South HCP: 20	♣ QJ10	♣ AK4				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 421	♠ AQ10	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: None	♦ AK7	You bid first.
HCP: 20	♣ K86	

Board: 422	♠ K5	The opponents are silent.
Dealer: N	♥ K84	
Vul: EW	♦ QJ97	Partner bids first.
HCP: 12	♣ K862	

Board: 423	♠ AKQ6	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ AJ	You bid first.
HCP: 21	♣ A8754	

Board: 424	♠ Q3	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ 9873	Partner bids first.
HCP: 12	♣ AK83	

Board: 425	♠ KQ	The opponents are silent.
Dealer: S	♥ J653	
Vul: NS	♦ AK54	You bid first.
HCP: 20	♣ AK4	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ AQ10				2NT
Vul: None	♥ AQ9	♥ KJ102	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ QJ1094	♦ AK7	Pass	6NT	AP	
South HCP: 20	♣ A2	♣ K86				
Contract: 6N S						
			1. Gerber			
			2. A=2 out of 4			

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K5		2NT	Pass	4♣ ¹
Vul: EW	♥ AQJ6	♥ K84	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ 85	♦ QJ97	AP			
South HCP: 12	♣ AQ3	♣ K862				
Contract: 6N N			1. Gerber			
			2. A=3 out of 4			

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ AKQ6				2NT
Vul: Both	♥ A7	♥ QJ	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ K9632	♦ AJ	AP			
South HCP: 21	♣ K96	♣ A8754				
Contract: 4N S			1. Gerber			
			2. A=3 out of 4			

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q3		2NT	Pass	4♣ ¹
Vul: None	♥ AK93	♥ QJ10	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AJ2	♦ 9873	AP			
South HCP: 12	♣ Q107	♣ AK83				
Contract: 6N N			1. Gerber			
			2. A=3 out of 4			

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ KQ				2NT
Vul: NS	♥ K42	♥ J653				
North HCP: 8	♦ Q1086	♦ AK54	Pass	3NT	AP	
South HCP: 20	♣ QJ10	♣ AK4				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 426	♠ K10	The opponents are silent.
Dealer: N	♥ A942	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ KQ73	

Board: 427	♠ AJ8	The opponents are silent.
Dealer: S	♥ 8642	
Vul: None	♦ 75	Partner bids first.
HCP: 6	♣ J854	

Board: 428	♠ KQJ4	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ A4	You bid first.
HCP: 20	♣ AJ109	

Board: 429	♠ 6543	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 13	♣ Q2	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 426
Dealer: N
Vul: Both
North HCP: 21
South HCP: 12
Contract: 6♥ N

North:
♠ K10
♥ A942
♦ AKQ
♣ KQ73

South:
♠ QJ
♥ KQ86
♦ 973
♣ A1094

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

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=1

Board: 427
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ AJ8
♥ 8642
♦ 75
♣ J854

South:
♠ K76
♥ AQ5
♦ KJ84
♣ AK7

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

1. Stayman

Board: 428
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 4♠ N

North:
♠ KQJ4
♥ KQ7
♦ A4
♣ AJ109

South:
♠ A752
♥ A1095
♦ 532
♣ 87

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

1. Stayman

Board: 429
Dealer: S
Vul: NS
North HCP: 13
South HCP: 21
Contract: 6N S

North:
♠ 6543
♥ KQ97
♦ AQ3
♣ Q2

South:
♠ KQ8
♥ AJ2
♦ KJ8
♣ AK54

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

1. Stayman

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 426	♠ QJ	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: Both	♦ 973	Partner bids first.
HCP: 12	♣ A1094	

Board: 427	♠ K76	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ KJ84	You bid first.
HCP: 20	♣ AK7	

Board: 428	♠ A752	The opponents are silent.
Dealer: N	♥ A1095	
Vul: EW	♦ 532	Partner bids first.
HCP: 8	♣ 87	

Board: 429	♠ KQ8	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ KJ8	You bid first.
HCP: 21	♣ AK54	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 426
Dealer: N
Vul: Both
North HCP: 21
South HCP: 12
Contract: 6♥ N

North:
♠ K10
♥ A942
♦ AKQ
♣ KQ73

South:
♠ QJ
♥ KQ86
♦ 973
♣ A1094

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

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=1

Board: 427
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ AJ8
♥ 8642
♦ 75
♣ J854

South:
♠ K76
♥ AQ5
♦ KJ84
♣ AK7

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

1. Stayman

Board: 428
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 4♠ N

North:
♠ KQJ4
♥ KQ7
♦ A4
♣ AJ109

South:
♠ A752
♥ A1095
♦ 532
♣ 87

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

1. Stayman

Board: 429
Dealer: S
Vul: NS
North HCP: 13
South HCP: 21
Contract: 6N S

North:
♠ 6543
♥ KQ97
♦ AQ3
♣ Q2

South:
♠ KQ8
♥ AJ2
♦ KJ8
♣ AK54

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

1. Stayman

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 430	♠ AJ5	The opponents are silent.
Dealer: N	♥ Q952	
Vul: EW	♦ AK5	You bid first.
HCP: 21	♣ AK8	

Board: 431	♠ Q83	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ 9873	Partner bids first.
HCP: 14	♣ KQ73	

Board: 432	♠ 93	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AKJ42	You bid first.
HCP: 20	♣ KQ86	

Board: 433	♠ QJ73	The opponents are silent.
Dealer: S	♥ 1093	
Vul: Both	♦ Q6	Partner bids first.
HCP: 9	♣ KJ63	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 430
Dealer: N
Vul: EW
North HCP: 21
South HCP: 9
Contract: 5♥ N

North:
♠ AJ5
♥ Q952
♦ AK5
♣ AK8

South:
♠ Q96
♥ K1087
♦ Q872
♣ Q10

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

Board: 431
Dealer: S
Vul: Both
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ Q83
♥ AK
♦ 9873
♣ KQ73

South:
♠ AKJ9
♥ J54
♦ AK4
♣ A86

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

Board: 432
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ 93
♥ AK
♦ AKJ42
♣ KQ86

South:
♠ AQ75
♥ Q1095
♦ 97
♣ AJ4

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

Board: 433
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 5♠ S

North:
♠ QJ73
♥ 1093
♦ Q6
♣ KJ63

South:
♠ A942
♥ KQ
♦ AK7
♣ A1074

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

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 430	♠ Q96	The opponents are silent.
Dealer: N	♥ K1087	
Vul: EW	♦ Q872	Partner bids first.
HCP: 9	♣ Q10	

Board: 431	♠ AKJ9	The opponents are silent.
Dealer: S	♥ J54	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ A86	

Board: 432	♠ AQ75	The opponents are silent.
Dealer: N	♥ Q1095	
Vul: NS	♦ 97	Partner bids first.
HCP: 13	♣ AJ4	

Board: 433	♠ A942	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ A1074	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 430
Dealer: N
Vul: EW
North HCP: 21
South HCP: 9
Contract: 5♥ N

North:
♠ AJ5
♥ Q952
♦ AK5
♣ AK8

South:
♠ Q96
♥ K1087
♦ Q872
♣ Q10

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

Board: 431
Dealer: S
Vul: Both
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ Q83
♥ AK
♦ 9873
♣ KQ73

South:
♠ AKJ9
♥ J54
♦ AK4
♣ A86

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

Board: 432
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ 93
♥ AK
♦ AKJ42
♣ KQ86

South:
♠ AQ75
♥ Q1095
♦ 97
♣ AJ4

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

Board: 433
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 5♠ S

North:
♠ QJ73
♥ 1093
♦ Q6
♣ KJ63

South:
♠ A942
♥ KQ
♦ AK7
♣ A1074

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

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 434	♠ A7	The opponents are silent.
Dealer: N	♥ AK98	
Vul: None	♦ K94	You bid first.
HCP: 20	♣ AQ98	

Board: 435	♠ AKQ9	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ J84	Partner bids first.
HCP: 14	♣ K1072	

Board: 436	♠ AQ4	The opponents are silent.
Dealer: N	♥ AJ1082	
Vul: Both	♦ QJ	You bid first.
HCP: 21	♣ AK9	

Board: 437	♠ 10974	The opponents are silent.
Dealer: S	♥ J53	
Vul: None	♦ J1082	Partner bids first.
HCP: 5	♣ K6	

Board: 438	♠ AQ642	The opponents are silent.
Dealer: N	♥ A94	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ A93	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K632		2NT	Pass	3♣ ¹
Vul: None	♥ AK98	♥ 106	Pass	3♥	Pass	3NT
North HCP: 20	♦ K94	♦ A1075	AP			
South HCP: 10	♣ AQ98	♣ K64				
Contract: 3N N			1. Stayman			

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ AKQ9	♠ J4				2NT
Vul: EW	♥ J9	♥ AQ3	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ J84	♦ AKQ6	Pass	6NT	AP	
South HCP: 20	♣ K1072	♣ A843				
Contract: 6N S			1. Stayman			

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ KJ86		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ1082	♥ 95	Pass	3♥	Pass	3NT
North HCP: 21	♦ QJ	♦ A872	AP			
South HCP: 10	♣ AK9	♣ Q84				
Contract: 3N N			1. Stayman			

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ J5				2NT
Vul: None	♥ J53	♥ AKQ7	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ J1082	♦ A5	Pass	3NT	AP	
South HCP: 20	♣ K6	♣ AQ1075				
Contract: 3N S			1. Stayman			

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ AQ642	♠ J1095		2NT	Pass	3♣ ¹
Vul: NS	♥ A94	♥ Q762	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ	♦ 86	AP			
South HCP: 5	♣ A93	♣ Q76				
Contract: 4♠ N			1. Stayman			

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 434	♠ K632	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ A1075	Partner bids first.
HCP: 10	♣ K64	

Board: 435	♠ J4	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ A843	

Board: 436	♠ KJ86	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ A872	Partner bids first.
HCP: 10	♣ Q84	

Board: 437	♠ J5	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ AQ1075	

Board: 438	♠ J1095	The opponents are silent.
Dealer: N	♥ Q762	
Vul: NS	♦ 86	Partner bids first.
HCP: 5	♣ Q76	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K632		2NT	Pass	3♣ ¹
Vul: None	♥ AK98	♥ 106	Pass	3♥	Pass	3NT
North HCP: 20	♦ K94	♦ A1075	AP			
South HCP: 10	♣ AQ98	♣ K64				
Contract: 3N N			1. Stayman			

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ AKQ9	♠ J4				2NT
Vul: EW	♥ J9	♥ AQ3	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ J84	♦ AKQ6	Pass	6NT	AP	
South HCP: 20	♣ K1072	♣ A843				
Contract: 6N S			1. Stayman			

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ KJ86		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ1082	♥ 95	Pass	3♥	Pass	3NT
North HCP: 21	♦ QJ	♦ A872	AP			
South HCP: 10	♣ AK9	♣ Q84				
Contract: 3N N			1. Stayman			

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ J5				2NT
Vul: None	♥ J53	♥ AKQ7	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ J1082	♦ A5	Pass	3NT	AP	
South HCP: 20	♣ K6	♣ AQ1075				
Contract: 3N S			1. Stayman			

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ AQ642	♠ J1095		2NT	Pass	3♣ ¹
Vul: NS	♥ A94	♥ Q762	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ	♦ 86	AP			
South HCP: 5	♣ A93	♣ Q76				
Contract: 4♠ N			1. Stayman			

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 439	♠ 7642	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 7	♣ Q975	

Board: 440	♠ AK83	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: None	♦ KQ	You bid first.
HCP: 21	♣ KJ4	

Board: 441	♠ Q875	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: EW	♦ K2	Partner bids first.
HCP: 14	♣ K83	

Board: 442	♠ KQ9	The opponents are silent.
Dealer: N	♥ K843	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ AJ7	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 7642	♠ AKQ3				2NT
Vul: Both	♥ 109	♥ 654	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ KQ8	♦ A6	Pass	4♠	AP	
South HCP: 21	♣ Q975	♣ AKJ8	1. Stayman			
Contract: 4♠ S						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ J10		2NT	Pass	4♣ ¹
Vul: None	♥ KQ87	♥ A62	Pass	4♥ ²	Pass	6NT
North HCP: 21	♦ KQ	♦ A984	AP			
South HCP: 13	♣ KJ4	♣ A1063	1. Gerber			
Contract: 6N N			2. A=1/4			

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ AK94				2NT
Vul: EW	♥ KQJ8	♥ A95	Pass	3♣ ¹	Pass	3♠
North HCP: 14	♦ K2	♦ A10	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ K83	♣ AQ96	Pass	5♣ ⁴	Pass	5♦
Contract: 6♠ S			Pass	5♥ ⁵	Pass	6♠
			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			
			5. ♠ queen and ♥ king			

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 107		2NT	Pass	3♣ ¹
Vul: None	♥ K843	♥ Q952	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK5	♦ Q32	AP			
South HCP: 7	♣ AJ7	♣ K984	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 439	♠ AKQ3	The opponents are silent.
Dealer: S	♥ 654	
Vul: Both	♦ A6	You bid first.
HCP: 21	♣ AKJ8	

Board: 440	♠ J10	The opponents are silent.
Dealer: N	♥ A62	
Vul: None	♦ A984	Partner bids first.
HCP: 13	♣ A1063	

Board: 441	♠ AK94	The opponents are silent.
Dealer: S	♥ A95	
Vul: EW	♦ A10	You bid first.
HCP: 21	♣ AQ96	

Board: 442	♠ 107	The opponents are silent.
Dealer: N	♥ Q952	
Vul: None	♦ Q32	Partner bids first.
HCP: 7	♣ K984	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 7642	♠ AKQ3				2NT
Vul: Both	♥ 109	♥ 654	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ KQ8	♦ A6	Pass	4♠	AP	
South HCP: 21	♣ Q975	♣ AKJ8	1. Stayman			
Contract: 4♠ S						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ J10		2NT	Pass	4♣ ¹
Vul: None	♥ KQ87	♥ A62	Pass	4♥ ²	Pass	6NT
North HCP: 21	♦ KQ	♦ A984	AP			
South HCP: 13	♣ KJ4	♣ A1063	1. Gerber			
Contract: 6N N			2. A=1/4			

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ AK94				2NT
Vul: EW	♥ KQJ8	♥ A95	Pass	3♣ ¹	Pass	3♠
North HCP: 14	♦ K2	♦ A10	Pass	4♥ ²	Pass	4NT ³
South HCP: 21	♣ K83	♣ AQ96	Pass	5♣ ⁴	Pass	5♦
Contract: 6♠ S			Pass	5♥ ⁵	Pass	6♠
			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			
			5. ♠ queen and ♥ king			

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 107		2NT	Pass	3♣ ¹
Vul: None	♥ K843	♥ Q952	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK5	♦ Q32	AP			
South HCP: 7	♣ AJ7	♣ K984	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 443	♠ 73	The opponents are silent.
Dealer: S	♥ J53	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 7	♣ KJ108	

Board: 444	♠ A10	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ AK72	You bid first.
HCP: 21	♣ K104	

Board: 445	♠ J53	The opponents are silent.
Dealer: S	♥ K974	
Vul: Both	♦ A104	Partner bids first.
HCP: 12	♣ A104	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 443

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 73

♥ J53

♦ Q1098

♣ KJ108

South:

♠ AKQ4

♥ K104

♦ K6

♣ AQ53

West North East South

2NT

Pass 3NT AP

Board: 444

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ A10

♥ AK108

♦ AK72

♣ K104

South:

♠ Q65

♥ 9532

♦ QJ104

♣ J7

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 445

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ J53

♥ K974

♦ A104

♣ A104

South:

♠ AK6

♥ AQJ

♦ K6

♣ KJ973

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and a Balanced response.

Board: 443	♠ AKQ4	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ K6	You bid first.
HCP: 21	♣ AQ53	

Board: 444	♠ Q65	The opponents are silent.
Dealer: N	♥ 9532	
Vul: EW	♦ QJ104	Partner bids first.
HCP: 6	♣ J7	

Board: 445	♠ AK6	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ K6	You bid first.
HCP: 21	♣ KJ973	

20-21 Notrump and a Balanced response. Both hands (Answers Page)

Board: 443

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 73

♥ J53

♦ Q1098

♣ KJ108

South:

♠ AKQ4

♥ K104

♦ K6

♣ AQ53

West North East South

2NT

Pass 3NT AP

Board: 444

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ A10

♥ AK108

♦ AK72

♣ K104

South:

♠ Q65

♥ 9532

♦ QJ104

♣ J7

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 445

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ J53

♥ K974

♦ A104

♣ A104

South:

♠ AK6

♥ AQJ

♦ K6

♣ KJ973

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT