

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ103				2NT
Vul: None	♥ Q97	♥ KJ2				
North HCP: 9	♦ Q9432	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 985		2NT	Pass	3♠ ¹
Vul: NS	♥ AQ76	♥ —	Pass	3NT	Pass	5♣
North HCP: 20	♦ QJ7	♦ 10832	AP			
South HCP: 3	♣ A3	♣ K109542				
Contract: 5♣ S						

1. Minor Suit Transfers after 2NT

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK6				2NT
Vul: EW	♥ 9862	♥ K75				
North HCP: 4	♦ 10743	♦ KQ9	AP			
South HCP: 20	♣ A82	♣ KQ63				
Contract: 2N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 10853				
Vul: Both	♥ J5	♥ K1072		2NT	AP	
North HCP: 20	♦ AQ93	♦ 107				
South HCP: 3	♣ AQ94	♣ 532				
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J10942	♠ A76				2NT
Vul: NS	♥ J97	♥ AK63	Pass	3♥	Pass	3♠
North HCP: 5	♦ QJ105	♦ K63	Pass	3NT	Pass	4♠
South HCP: 20	♣ 8	♣ AQ9	AP			
Contract: 4♠ S						

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ103				2NT
Vul: None	♥ Q97	♥ KJ2				
North HCP: 9	♦ Q9432	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 985		2NT	Pass	3♠ ¹
Vul: NS	♥ AQ76	♥ —	Pass	3NT	Pass	5♣
North HCP: 20	♦ QJ7	♦ 10832	AP			
South HCP: 3	♣ A3	♣ K109542				
Contract: 5♣ S						

1. Minor Suit Transfers after 2NT

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK6				2NT
Vul: EW	♥ 9862	♥ K75				
North HCP: 4	♦ 10743	♦ KQ9	AP			
South HCP: 20	♣ A82	♣ KQ63				
Contract: 2N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 10853				
Vul: Both	♥ J5	♥ K1072		2NT	AP	
North HCP: 20	♦ AQ93	♦ 107				
South HCP: 3	♣ AQ94	♣ 532				
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J10942	♠ A76				2NT
Vul: NS	♥ J97	♥ AK63	Pass	3♥	Pass	3♠
North HCP: 5	♦ QJ105	♦ K63	Pass	3NT	Pass	4♠
South HCP: 20	♣ 8	♣ AQ9	AP			
Contract: 4♠ S						

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

North:
♠ K94
♥ AK7
♦ AKQ72
♣ J8

South:
♠ AQJ
♥ QJ832
♦ 54
♣ A95

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

Board: 7
Dealer: S
Vul: Both
North HCP: 6
South HCP: 21
Contract: 4♠ S

North:
♠ AQ943
♥ 1074
♦ 8542
♣ 10

South:
♠ K85
♥ KQ8
♦ AKQ
♣ A754

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

Board: 8
Dealer: N
Vul: None
North HCP: 20
South HCP: 6
Contract: 4♠ N

North:
♠ KQ10
♥ A73
♦ Q104
♣ AKQ5

South:
♠ 85432
♥ Q9
♦ KJ52
♣ 87

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

Board: 9
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 5♥ S

North:
♠ 72
♥ A109765
♦ Q63
♣ A8

South:
♠ KQ3
♥ QJ4
♦ AKJ
♣ KQ106

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

1. Texas
2. Blackwood 0314, for ♥

Board: 10
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ KJ64
♥ KJ
♦ AKQ93
♣ K2

South:
♠ AQ10872
♥ 6
♦ 1074
♣ A86

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

1. Texas
2. Blackwood 0314, for ♠

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

North:
♠ K94
♥ AK7
♦ AKQ72
♣ J8

South:
♠ AQJ
♥ QJ832
♦ 54
♣ A95

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

Board: 7
Dealer: S
Vul: Both
North HCP: 6
South HCP: 21
Contract: 4♠ S

North:
♠ AQ943
♥ 1074
♦ 8542
♣ 10

South:
♠ K85
♥ KQ8
♦ AKQ
♣ A754

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

Board: 8
Dealer: N
Vul: None
North HCP: 20
South HCP: 6
Contract: 4♠ N

North:
♠ KQ10
♥ A73
♦ Q104
♣ AKQ5

South:
♠ 85432
♥ Q9
♦ KJ52
♣ 87

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

Board: 9
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 5♥ S

North:
♠ 72
♥ A109765
♦ Q63
♣ A8

South:
♠ KQ3
♥ QJ4
♦ AKJ
♣ KQ106

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

1. Texas
2. Blackwood 0314, for ♥

Board: 10
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ KJ64
♥ KJ
♦ AKQ93
♣ K2

South:
♠ AQ10872
♥ 6
♦ 1074
♣ A86

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

1. Texas
2. Blackwood 0314, for ♠

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 11	♠ 542	The opponents are silent.
Dealer: S	♥ Q10932	
Vul: None	♦ Q765	Partner bids first.
HCP: 4	♣ 7	
Board: 12	♠ AQ4	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ AK84	You bid first.
HCP: 20	♣ A73	
Board: 13	♠ Q9642	East Doubles 3♥ if possible.
Dealer: S	♥ —	
Vul: Both	♦ 54	Partner bids first.
HCP: 4	♣ Q98763	
Board: 14	♠ AQJ	The opponents are silent.
Dealer: N	♥ J106	
Vul: None	♦ AK72	You bid first.
HCP: 21	♣ AQ5	
Board: 15	♠ K10865	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ AJ752	Partner bids first.
HCP: 11	♣ J	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AQ3				2NT
Vul: None	♥ Q10932	♥ K75	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q765	♦ KJ8	AP			
South HCP: 21	♣ 7	♣ AKJ8				
Contract: 3♥ S						
Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J93				
Vul: NS	♥ K108	♥ A54		2NT	Pass	3NT
North HCP: 20	♦ AK84	♦ 6532	AP			
South HCP: 5	♣ A73	♣ 1084				
Contract: 3N N						
Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ AKJ7				2NT
Vul: Both	♥ —	♥ Q87	Pass	3♥	X	3NT ¹
North HCP: 4	♦ 54	♦ AQ62	Pass	4♠	AP	
South HCP: 20	♣ Q98763	♣ A10	1. Extended acceptance after NT			
Contract: 4♠ N						
Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1096				
Vul: None	♥ J106	♥ K93		2NT	Pass	3NT
North HCP: 21	♦ AK72	♦ QJ4	AP			
South HCP: 6	♣ AQ5	♣ 10642				
Contract: 3N N						
Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ K10865	♠ AQ4				2NT
Vul: NS	♥ Q7	♥ K952	Pass	3♥	Pass	3♠
North HCP: 11	♦ AJ752	♦ KQ	Pass	6NT	AP	
South HCP: 20	♣ J	♣ AQ54				
Contract: 6N S						

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

Board: 13	♠ AKJ7	East Doubles 3♥ if possible.
Dealer: S	♥ Q87	
Vul: Both	♦ AQ62	You bid first.
HCP: 20	♣ A10	

Board: 14	♠ 1096	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ QJ4	Partner bids first.
HCP: 6	♣ 10642	

Board: 15	♠ AQ4	The opponents are silent.
Dealer: S	♥ K952	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AQ54	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AQ3				2NT
Vul: None	♥ Q10932	♥ K75	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q765	♦ KJ8	AP			
South HCP: 21	♣ 7	♣ AKJ8				
Contract: 3♥ S						
Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J93		2NT	Pass	3NT
Vul: NS	♥ K108	♥ A54	AP			
North HCP: 20	♦ AK84	♦ 6532				
South HCP: 5	♣ A73	♣ 1084				
Contract: 3N N						
Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ AKJ7				2NT
Vul: Both	♥ —	♥ Q87	Pass	3♥	X	3NT ¹
North HCP: 4	♦ 54	♦ AQ62	Pass	4♠	AP	
South HCP: 20	♣ Q98763	♣ A10	1. Extended acceptance after NT			
Contract: 4♠ N						
Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1096		2NT	Pass	3NT
Vul: None	♥ J106	♥ K93	AP			
North HCP: 21	♦ AK72	♦ QJ4				
South HCP: 6	♣ AQ5	♣ 10642				
Contract: 3N N						
Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ K10865	♠ AQ4				2NT
Vul: NS	♥ Q7	♥ K952	Pass	3♥	Pass	3♠
North HCP: 11	♦ AJ752	♦ KQ	Pass	6NT	AP	
South HCP: 20	♣ J	♣ AQ54				
Contract: 6N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 16	♠ AJ97	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ KJ	You bid first.
HCP: 21	♣ AKQJ	

Board: 17	♠ 76	The opponents are silent.
Dealer: S	♥ AK7653	
Vul: None	♦ K4	Partner bids first.
HCP: 12	♣ Q73	

Board: 18	♠ KQ10	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ AQJ8	You bid first.
HCP: 20	♣ AQ32	

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

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

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

Board: 16
Dealer: N
Vul: EW
North HCP: 21
South HCP: 0
Contract: 2N N

North:
♠ AJ97
♥ Q82
♦ KJ
♣ AKQJ

South:
♠ 652
♥ 97
♦ 8742
♣ 8764

West	North	East	South
	2NT	AP	

Board: 17
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ 76
♥ AK7653
♦ K4
♣ Q73

South:
♠ AK53
♥ 84
♦ AJ7
♣ AKJ10

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

1. Texas
2. Blackwood 0314, for ♥

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

North:
♠ KQ10
♥ Q7
♦ AQJ8
♣ AQ32

South:
♠ J9763
♥ A1043
♦ 104
♣ 94

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

1. Stayman
2. SMOLEN

Board: 19
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ 103
♥ A8
♦ KJ104
♣ QJ1074

South:
♠ AK92
♥ 105
♦ AQ63
♣ AK3

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

1. Quantitative 4NT

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

North:
♠ AKJ
♥ KQ97
♦ AK7
♣ 1085

South:
♠ Q1096
♥ J104
♦ J52
♣ A64

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

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 16	♠ 652	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ 8742	Partner bids first.
HCP: 0	♣ 8764	

Board: 17	♠ AK53	The opponents are silent.
Dealer: S	♥ 84	
Vul: None	♦ AJ7	You bid first.
HCP: 20	♣ AKJ10	

Board: 18	♠ J9763	The opponents are silent.
Dealer: N	♥ A1043	
Vul: EW	♦ 104	Partner bids first.
HCP: 5	♣ 94	

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

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

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

Board: 16
Dealer: N
Vul: EW
North HCP: 21
South HCP: 0
Contract: 2N N

North:
♠ AJ97
♥ Q82
♦ KJ
♣ AKQJ

South:
♠ 652
♥ 97
♦ 8742
♣ 8764

West	North	East	South
	2NT	AP	

Board: 17
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ 76
♥ AK7653
♦ K4
♣ Q73

South:
♠ AK53
♥ 84
♦ AJ7
♣ AKJ10

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

1. Texas
2. Blackwood 0314, for ♥

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

North:
♠ KQ10
♥ Q7
♦ AQJ8
♣ AQ32

South:
♠ J9763
♥ A1043
♦ 104
♣ 94

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

1. Stayman
2. SMOLEN

Board: 19
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ 103
♥ A8
♦ KJ104
♣ QJ1074

South:
♠ AK92
♥ 105
♦ AQ63
♣ AK3

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

1. Quantitative 4NT

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

North:
♠ AKJ
♥ KQ97
♦ AK7
♣ 1085

South:
♠ Q1096
♥ J104
♦ J52
♣ A64

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

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQJ3				2NT
Vul: EW	♥ 74	♥ AJ5	Pass	4♣ ¹	Pass	4NT
North HCP: 10	♦ 10432	♦ AKJ7	Pass	6NT	AP	
South HCP: 20	♣ AQJ63	♣ 84	1. Gerber, for N			
Contract: 6N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ 107654		2NT	Pass	3♥
Vul: Both	♥ 1072	♥ AJ965	Pass	3♠	Pass	4♥
North HCP: 21	♦ AK5	♦ —				
South HCP: 6	♣ AKQ	♣ J43	Pass	4♠	AP	
Contract: 4♠ N						

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

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQJ3				2NT
Vul: EW	♥ 74	♥ AJ5	Pass	4♣ ¹	Pass	4NT
North HCP: 10	♦ 10432	♦ AKJ7	Pass	6NT	AP	
South HCP: 20	♣ AQJ63	♣ 84	1. Gerber, for N			
Contract: 6N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ 107654		2NT	Pass	3♥
Vul: Both	♥ 1072	♥ AJ965	Pass	3♠	Pass	4♥
North HCP: 21	♦ AK5	♦ —				
South HCP: 6	♣ AKQ	♣ J43	Pass	4♠	AP	
Contract: 4♠ N						

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

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

Board: 26
Dealer: N
Vul: NS
North HCP: 20
South HCP: 1
Contract: 2N N

North:
♠ AJ7
♥ AKQ3
♦ QJ4
♣ K105

South:
♠ 984
♥ J42
♦ 10763
♣ 974

West	North	East	South
	2NT	AP	

Board: 27
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 6
♥ A6
♦ J95
♣ J986432

South:
♠ AK87
♥ K1093
♦ K10
♣ AK10

West	North	East	South
Pass	3NT	AP	2NT

Board: 28
Dealer: N
Vul: None
North HCP: 20
South HCP: 6
Contract: 3N N

North:
♠ KQ4
♥ A62
♦ A106
♣ AK76

South:
♠ 9732
♥ KQJ97
♦ 983
♣ 9

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

1. Stayman

Board: 29
Dealer: S
Vul: NS
North HCP: 4
South HCP: 21
Contract: 4♥ S

North:
♠ J
♥ J1087652
♦ —
♣ Q8765

South:
♠ K82
♥ AQ94
♦ AK76
♣ AJ

West	North	East	South
Pass	4♦ ¹	Pass	4♥
AP			

1. Texas

Board: 30
Dealer: N
Vul: None
North HCP: 21
South HCP: 10
Contract: 4♠ N

North:
♠ AKJ6
♥ AQ7
♦ AK7
♣ 872

South:
♠ Q853
♥ J10
♦ Q92
♣ AJ64

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

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

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

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

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q853		2NT	Pass	3♣ ¹
Vul: None	♥ AQ7	♥ J10	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK7	♦ Q92	AP			
South HCP: 10	♣ 872	♣ AJ64	1. Stayman			
Contract: 4♠ N						

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 36	♠ KQJ	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ A962	You bid first.
HCP: 20	♣ K64	

Board: 37	♠ 10843	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ J932	Partner bids first.
HCP: 1	♣ 975	

Board: 38	♠ AK5	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ Q964	

Board: 39	♠ 873	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ 6542	Partner bids first.
HCP: 0	♣ 1097	

Board: 40	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ KJ95	You bid first.
HCP: 20	♣ A8	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1098532		2NT	Pass	3♥
Vul: Both	♥ AK6	♥ J10				
North HCP: 20	♦ A962	♦ 8	Pass	3♠	AP	
South HCP: 3	♣ K64	♣ Q532				
Contract: 3♠ N						

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

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

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K8764		2NT	Pass	3♥
Vul: NS	♥ AQ73	♥ K6	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ95	♦ Q864	Pass	4♠	Pass	4NT ¹
South HCP: 8	♣ A8	♣ 42	Pass	5♣	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 36	♠ 1098532	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ 8	Partner bids first.
HCP: 3	♣ Q532	

Board: 37	♠ KJ7	The opponents are silent.
Dealer: S	♥ QJ42	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ AQ104	

Board: 38	♠ 62	The opponents are silent.
Dealer: N	♥ Q1063	
Vul: Both	♦ J7	Partner bids first.
HCP: 7	♣ KJ1083	

Board: 39	♠ AQ	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ K107	You bid first.
HCP: 20	♣ K652	

Board: 40	♠ K8764	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ Q864	Partner bids first.
HCP: 8	♣ 42	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1098532		2NT	Pass	3♥
Vul: Both	♥ AK6	♥ J10				
North HCP: 20	♦ A962	♦ 8	Pass	3♠	AP	
South HCP: 3	♣ K64	♣ Q532				
Contract: 3♠ N						

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

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

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K8764		2NT	Pass	3♥
Vul: NS	♥ AQ73	♥ K6	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ95	♦ Q864	Pass	4♠	Pass	4NT ¹
South HCP: 8	♣ A8	♣ 42	Pass	5♣	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 41	♠ J63	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ 963	Partner bids first.
HCP: 4	♣ K7643	
Board: 42	♠ A1097	East Doubles 4♦ if possible.
Dealer: N	♥ AQ75	East Doubles Pass if possible.
Vul: None	♦ AQ9	
HCP: 20	♣ A6	You bid first.
Board: 43	♠ —	The opponents are silent.
Dealer: S	♥ KQ954	
Vul: NS	♦ J765	Partner bids first.
HCP: 7	♣ J632	
Board: 44	♠ K9	The opponents are silent.
Dealer: N	♥ K964	
Vul: EW	♦ AKQJ3	You bid first.
HCP: 20	♣ A6	
Board: 45	♠ Q1032	The opponents are silent.
Dealer: S	♥ Q853	
Vul: None	♦ J982	Partner bids first.
HCP: 5	♣ 7	

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

Board: 41

Dealer: S

Vul: Both

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ J63

♥ 84

♦ 963

♣ K7643

South:

♠ K9

♥ AQJ6

♦ KJ

♣ AQJ52

West North East South

2NT

AP

Board: 42

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 7♠X S

North:

♠ A1097

♥ AQ75

♦ AQ9

♣ A6

South:

♠ KQ8543

♥ KJ43

♦ 32

♣ 5

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ X 4NT⁴

Pass 5♦ Pass 7♠

Pass Pass X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

Board: 43

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ —

♥ KQ954

♦ J765

♣ J632

South:

♠ AK6

♥ A73

♦ KQ82

♣ A84

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 44

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ K9

♥ K964

♦ AKQJ3

♣ A6

South:

♠ 10864

♥ A1072

♦ —

♣ Q10742

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 45

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ Q1032

♥ Q853

♦ J982

♣ 7

South:

♠ A984

♥ AJ

♦ K74

♣ AKQ2

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 41	♠ K9	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: Both	♦ KJ	You bid first.
HCP: 21	♣ AQJ52	
Board: 42	♠ KQ8543	East Doubles 4♦ if possible.
Dealer: N	♥ KJ43	East Doubles Pass if possible.
Vul: None	♦ 32	
HCP: 9	♣ 5	Partner bids first.
Board: 43	♠ AK6	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ KQ82	You bid first.
HCP: 20	♣ A84	
Board: 44	♠ 10864	The opponents are silent.
Dealer: N	♥ A1072	
Vul: EW	♦ —	Partner bids first.
HCP: 6	♣ Q10742	
Board: 45	♠ A984	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K74	You bid first.
HCP: 21	♣ AKQ2	

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

Board: 41

Dealer: S

Vul: Both

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ J63

♥ 84

♦ 963

♣ K7643

South:

♠ K9

♥ AQJ6

♦ KJ

♣ AQJ52

West North East South

2NT

AP

Board: 42

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 7♠X S

North:

♠ A1097

♥ AQ75

♦ AQ9

♣ A6

South:

♠ KQ8543

♥ KJ43

♦ 32

♣ 5

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ X 4NT⁴

Pass 5♦ Pass 7♠

Pass Pass X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

Board: 43

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ —

♥ KQ954

♦ J765

♣ J632

South:

♠ AK6

♥ A73

♦ KQ82

♣ A84

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 44

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ K9

♥ K964

♦ AKQJ3

♣ A6

South:

♠ 10864

♥ A1072

♦ —

♣ Q10742

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 45

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ Q1032

♥ Q853

♦ J982

♣ 7

South:

♠ A984

♥ AJ

♦ K74

♣ AKQ2

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 1098		2NT	Pass	3♣ ¹
Vul: NS	♥ Q102	♥ J873	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQJ2	♦ K63	AP			
South HCP: 5	♣ AK9	♣ J64	1. Stayman			
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ A76				2NT
Vul: EW	♥ K108	♥ 9652				
North HCP: 8	♦ Q10542	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ 62	♣ AKQ10				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 85		2NT	Pass	4♦ ¹
Vul: Both	♥ AQJ5	♥ K1098742	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ K1086	♦ 5	Pass	5♠	Pass	6♥
South HCP: 7	♣ K102	♣ A74	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

Board: 49	♠ A76	The opponents are silent.
Dealer: S	♥ 9652	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AKQ10	

Board: 50	♠ 85	The opponents are silent.
Dealer: N	♥ K1098742	
Vul: Both	♦ 5	Partner bids first.
HCP: 7	♣ A74	

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

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

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

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 1098		2NT	Pass	3♣ ¹
Vul: NS	♥ Q102	♥ J873	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQJ2	♦ K63	AP			
South HCP: 5	♣ AK9	♣ J64	1. Stayman			
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ A76				2NT
Vul: EW	♥ K108	♥ 9652				
North HCP: 8	♦ Q10542	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ 62	♣ AKQ10				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 85		2NT	Pass	4♦ ¹
Vul: Both	♥ AQJ5	♥ K1098742	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ K1086	♦ 5	Pass	5♠	Pass	6♥
South HCP: 7	♣ K102	♣ A74	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 72				2NT
Vul: None	♥ Q10876	♥ A32	Pass	3♦	Pass	3♥
North HCP: 4	♦ 97	♦ AKQJ2	AP			
South HCP: 20	♣ 1064	♣ AQ3				
Contract: 3♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 84		2NT	Pass	3♦
Vul: Both	♥ KQ	♥ A8764	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ83	♦ K109	AP			
South HCP: 7	♣ A10642	♣ 873				
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AJ108				2NT
Vul: None	♥ Q2	♥ A85	Pass	3NT	AP	
North HCP: 5	♦ 10862	♦ KQJ5				
South HCP: 21	♣ J932	♣ AQ				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 109842		2NT	Pass	3♥
Vul: NS	♥ KQ106	♥ J84	Pass	3♠	AP	
North HCP: 20	♦ AKQ4	♦ J1065				
South HCP: 2	♣ 92	♣ 10				
Contract: 3♠ N						

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 51	♠ 72	The opponents are silent.
Dealer: S	♥ A32	
Vul: None	♦ AKQJ2	You bid first.
HCP: 20	♣ AQ3	

Board: 52	♠ 84	The opponents are silent.
Dealer: N	♥ A8764	
Vul: Both	♦ K109	Partner bids first.
HCP: 7	♣ 873	

Board: 53	♠ AJ108	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ KQJ5	You bid first.
HCP: 21	♣ AQ	

Board: 54	♠ 109842	The opponents are silent.
Dealer: N	♥ J84	
Vul: NS	♦ J1065	Partner bids first.
HCP: 2	♣ 10	

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

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 72				2NT
Vul: None	♥ Q10876	♥ A32	Pass	3♦	Pass	3♥
North HCP: 4	♦ 97	♦ AKQJ2	AP			
South HCP: 20	♣ 1064	♣ AQ3				
Contract: 3♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 84		2NT	Pass	3♦
Vul: Both	♥ KQ	♥ A8764	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ83	♦ K109	AP			
South HCP: 7	♣ A10642	♣ 873				
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AJ108				2NT
Vul: None	♥ Q2	♥ A85	Pass	3NT	AP	
North HCP: 5	♦ 10862	♦ KQJ5				
South HCP: 21	♣ J932	♣ AQ				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 109842		2NT	Pass	3♥
Vul: NS	♥ KQ106	♥ J84	Pass	3♠	AP	
North HCP: 20	♦ AKQ4	♦ J1065				
South HCP: 2	♣ 92	♣ 10				
Contract: 3♠ N						

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

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

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

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

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ A64		2NT	Pass	3NT
Vul: EW	♥ AQ9	♥ K5	AP			
North HCP: 21	♦ A52	♦ 10973				
South HCP: 8	♣ AQ7	♣ J1053				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

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

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

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ A64		2NT	Pass	3NT
Vul: EW	♥ AQ9	♥ K5	AP			
North HCP: 21	♦ A52	♦ 10973				
South HCP: 8	♣ AQ7	♣ J1053				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

20-21 Notrump and any Response.

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

Board: 67	♠ K83	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ A86	Partner bids first.
HCP: 11	♣ 109743	

Board: 68	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: None	♦ 109	You bid first.
HCP: 21	♣ A82	

Board: 69	♠ 762	The opponents are silent.
Dealer: S	♥ J97543	
Vul: NS	♦ A9	Partner bids first.
HCP: 5	♣ 72	

Board: 70	♠ K92	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ QJ8	You bid first.
HCP: 21	♣ AJ8	

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

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 654		2NT	Pass	3♣ ¹
Vul: EW	♥ K103	♥ A752	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK8	♦ J5	AP			
South HCP: 7	♣ AK54	♣ Q987	1. Stayman			
Contract: 3N N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQ10				2NT
Vul: Both	♥ A3	♥ KJ10	Pass	4♣ ¹	Pass	4♥
North HCP: 11	♦ A86	♦ KJ43	Pass	6NT	AP	
South HCP: 20	♣ 109743	♣ KQJ	1. Gerber, for N			
Contract: 6N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 9864		2NT	Pass	3♣ ¹
Vul: None	♥ AQJ3	♥ 10	Pass	3NT ²	Pass	4♠
North HCP: 21	♦ 109	♦ KQJ64	AP			
South HCP: 6	♣ A82	♣ 1073	1. Stayman			
Contract: 4♠ S			2. both majors			

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ K5				2NT
Vul: NS	♥ J97543	♥ Q86	Pass	3♦	Pass	3♥
North HCP: 5	♦ A9	♦ KQJ	Pass	4♥	AP	
South HCP: 20	♣ 72	♣ AKQ86				
Contract: 4♥ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ QJ65		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQJ	♥ 9764	Pass	3♥	Pass	4♥
North HCP: 21	♦ QJ8	♦ A	AP			
South HCP: 7	♣ AJ8	♣ 9742	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump and any Response.

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

Board: 67	♠ AQ10	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ KJ43	You bid first.
HCP: 20	♣ KQJ	

Board: 68	♠ 9864	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ KQJ64	Partner bids first.
HCP: 6	♣ 1073	

Board: 69	♠ K5	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ KQJ	You bid first.
HCP: 20	♣ AKQ86	

Board: 70	♠ QJ65	The opponents are silent.
Dealer: N	♥ 9764	
Vul: Both	♦ A	Partner bids first.
HCP: 7	♣ 9742	

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

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 654		2NT	Pass	3♣ ¹
Vul: EW	♥ K103	♥ A752	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK8	♦ J5	AP			
South HCP: 7	♣ AK54	♣ Q987				
Contract: 3N N			1. Stayman			

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQ10				2NT
Vul: Both	♥ A3	♥ KJ10	Pass	4♣ ¹	Pass	4♥
North HCP: 11	♦ A86	♦ KJ43	Pass	6NT	AP	
South HCP: 20	♣ 109743	♣ KQJ				
Contract: 6N S			1. Gerber, for N			

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 9864		2NT	Pass	3♣ ¹
Vul: None	♥ AQJ3	♥ 10	Pass	3NT ²	Pass	4♠
North HCP: 21	♦ 109	♦ KQJ64	AP			
South HCP: 6	♣ A82	♣ 1073				
Contract: 4♠ S			1. Stayman			
			2. both majors			

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ K5				2NT
Vul: NS	♥ J97543	♥ Q86	Pass	3♦	Pass	3♥
North HCP: 5	♦ A9	♦ KQJ				
South HCP: 20	♣ 72	♣ AKQ86	Pass	4♥	AP	
Contract: 4♥ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ QJ65		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQJ	♥ 9764	Pass	3♥	Pass	4♥
North HCP: 21	♦ QJ8	♦ A	AP			
South HCP: 7	♣ AJ8	♣ 9742				
Contract: 4♥ N			1. Stayman			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 71	♠ Q1073	The opponents are silent.
Dealer: S	♥ 1098	
Vul: None	♦ 9842	Partner bids first.
HCP: 2	♣ 92	

Board: 72	♠ Q82	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A1073	You bid first.
HCP: 20	♣ AQJ2	

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

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

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

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ 95				2NT
Vul: None	♥ 1098	♥ AKQ4				
North HCP: 2	♦ 9842	♦ AQJ	AP			
South HCP: 21	♣ 92	♣ AJ104				
Contract: 2N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ KJ1074		2NT	Pass	3♥
Vul: NS	♥ AK	♥ QJ843	Pass	3♠	Pass	4♥
North HCP: 20	♦ A1073	♦ —	Pass	4♠	AP	
South HCP: 7	♣ AQJ2	♣ 754				
Contract: 4♠ N						

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

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

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 71	♠ 95	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: None	♦ AQJ	You bid first.
HCP: 21	♣ AJ104	

Board: 72	♠ KJ1074	The opponents are silent.
Dealer: N	♥ QJ843	
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ 754	

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

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

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

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ 95				2NT
Vul: None	♥ 1098	♥ AKQ4				
North HCP: 2	♦ 9842	♦ AQJ	AP			
South HCP: 21	♣ 92	♣ AJ104				
Contract: 2N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ KJ1074		2NT	Pass	3♥
Vul: NS	♥ AK	♥ QJ843	Pass	3♠	Pass	4♥
North HCP: 20	♦ A1073	♦ —	Pass	4♠	AP	
South HCP: 7	♣ AQJ2	♣ 754				
Contract: 4♠ N						

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

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

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

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 10543		2NT	AP	
Vul: NS	♥ AQ7	♥ 642				
North HCP: 20	♦ 8743	♦ J965				
South HCP: 2	♣ A7	♣ J6				
Contract: 2N N						

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

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

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 10543		2NT	AP	
Vul: NS	♥ AQ7	♥ 642				
North HCP: 20	♦ 8743	♦ J965				
South HCP: 2	♣ A7	♣ J6				
Contract: 2N N						

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

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

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

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

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J10986				
Vul: None	♥ A93	♥ —		2NT	Pass	3♥
North HCP: 21	♦ AQ3	♦ J1054	Pass	3♠	AP	
South HCP: 3	♣ AQ54	♣ J932				
Contract: 3♠ N						

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

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

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

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

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

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J10986				
Vul: None	♥ A93	♥ —		2NT	Pass	3♥
North HCP: 21	♦ AQ3	♦ J1054	Pass	3♠	AP	
South HCP: 3	♣ AQ54	♣ J932				
Contract: 3♠ N						

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

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

Board: 86
Dealer: N
Vul: Both
North HCP: 21
South HCP: 5
Contract: 3N N

North:
♠ KJ103
♥ AQ76
♦ A54
♣ AK

South:
♠ Q84
♥ 3
♦ Q109762
♣ J54

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 87
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ 843
♥ QJ2
♦ KQ87652
♣ —

South:
♠ AKJ
♥ A984
♦ A109
♣ A54

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 88
Dealer: N
Vul: NS
North HCP: 21
South HCP: 7
Contract: 4♥ N

North:
♠ AK52
♥ K52
♦ AK109
♣ KJ

South:
♠ 1096
♥ AQ10873
♦ J4
♣ 83

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

Board: 89
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 6N S

North:
♠ 862
♥ A72
♦ K3
♣ K10984

South:
♠ KQJ
♥ KJ85
♦ AJ52
♣ AQ

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4♠
Pass	6NT	AP	
1. Gerber, for N			

Board: 90
Dealer: N
Vul: None
North HCP: 20
South HCP: 6
Contract: 3N N

North:
♠ K6
♥ AQJ5
♦ K75
♣ AK106

South:
♠ 109842
♥ K106
♦ Q2
♣ J84

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

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

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

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

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

Board: 86
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 5
 Contract: 3N N

North:
 ♠ KJ103
 ♥ AQ76
 ♦ A54
 ♣ AK

South:
 ♠ Q84
 ♥ 3
 ♦ Q109762
 ♣ J54

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 87
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 20
 Contract: 3N S

North:
 ♠ 843
 ♥ QJ2
 ♦ KQ87652
 ♣ —

South:
 ♠ AKJ
 ♥ A984
 ♦ A109
 ♣ A54

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 88
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ AK52
 ♥ K52
 ♦ AK109
 ♣ KJ

South:
 ♠ 1096
 ♥ AQ10873
 ♦ J4
 ♣ 83

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

Board: 89
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 21
 Contract: 6N S

North:
 ♠ 862
 ♥ A72
 ♦ K3
 ♣ K10984

South:
 ♠ KQJ
 ♥ KJ85
 ♦ AJ52
 ♣ AQ

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4♠
Pass	6NT	AP	
1. Gerber, for N			

Board: 90
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 6
 Contract: 3N N

North:
 ♠ K6
 ♥ AQJ5
 ♦ K75
 ♣ AK106

South:
 ♠ 109842
 ♥ K106
 ♦ Q2
 ♣ J84

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

North hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

Board: 94	♠ A73	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ AKQ75	You bid first.
HCP: 20	♣ K6	

Board: 95	♠ Q9	The opponents are silent.
Dealer: S	♥ 84	
Vul: None	♦ Q832	Partner bids first.
HCP: 4	♣ 109765	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KJ10962	♠ Q7				2NT
Vul: Both	♥ Q107	♥ AK86	Pass	3♥	Pass	3♠
North HCP: 9	♦ 98	♦ AK	Pass	4♠	AP	
South HCP: 20	♣ K4	♣ A7532				
Contract: 4♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K		2NT	Pass	3♦
Vul: NS	♥ AJ103	♥ KQ872	Pass	3NT ¹	Pass	6♥
North HCP: 21	♦ AKQ10	♦ 8542	AP			
South HCP: 8	♣ A7	♣ 943				
Contract: 6♥ S						

1. Extended acceptance after NT

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ Q98764	♠ J1052				2NT
Vul: EW	♥ 76	♥ AK2	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 10	♦ AK7	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ AJ85	♣ KQ10	AP			
Contract: 5♠ S						

1. Texas
2. Blackwood 0314, for ♠

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 986				
Vul: Both	♥ A97	♥ 102		2NT	AP	
North HCP: 20	♦ AKQ75	♦ J1083				
South HCP: 2	♣ K6	♣ J982				
Contract: 2N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K43				2NT
Vul: None	♥ 84	♥ AK3				
North HCP: 4	♦ Q832	♦ AK754	AP			
South HCP: 21	♣ 109765	♣ KJ				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

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

Board: 94	♠ 986	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ J1083	Partner bids first.
HCP: 2	♣ J982	

Board: 95	♠ K43	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ AK754	You bid first.
HCP: 21	♣ KJ	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KJ10962	♠ Q7				2NT
Vul: Both	♥ Q107	♥ AK86	Pass	3♥	Pass	3♠
North HCP: 9	♦ 98	♦ AK	Pass	4♠	AP	
South HCP: 20	♣ K4	♣ A7532				
Contract: 4♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K		2NT	Pass	3♦
Vul: NS	♥ AJ103	♥ KQ872	Pass	3NT ¹	Pass	6♥
North HCP: 21	♦ AKQ10	♦ 8542	AP			
South HCP: 8	♣ A7	♣ 943				
Contract: 6♥ S						

1. Extended acceptance after NT

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ Q98764	♠ J1052				2NT
Vul: EW	♥ 76	♥ AK2	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 10	♦ AK7	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ AJ85	♣ KQ10	AP			
Contract: 5♠ S						

1. Texas
2. Blackwood 0314, for ♠

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 986				
Vul: Both	♥ A97	♥ 102		2NT	AP	
North HCP: 20	♦ AKQ75	♦ J1083				
South HCP: 2	♣ K6	♣ J982				
Contract: 2N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K43				2NT
Vul: None	♥ 84	♥ AK3				
North HCP: 4	♦ Q832	♦ AK754	AP			
South HCP: 21	♣ 109765	♣ KJ				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 96	♠ AK74	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ AQ72	You bid first.
HCP: 20	♣ 42	

Board: 97	♠ Q2	The opponents are silent.
Dealer: S	♥ 109864	
Vul: Both	♦ 974	Partner bids first.
HCP: 3	♣ J107	

Board: 98	♠ KJ96	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ AKJ4	You bid first.
HCP: 20	♣ KQ	

Board: 99	♠ 7542	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ AK64	Partner bids first.
HCP: 10	♣ QJ87	

Board: 100	♠ AJ63	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ AK62	You bid first.
HCP: 21	♣ AKJ	

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

Board: 96
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ AK74
 ♥ AK7
 ♦ AQ72
 ♣ 42

South:
 ♠ J63
 ♥ 98643
 ♦ J643
 ♣ A

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

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

North:
 ♠ Q2
 ♥ 109864
 ♦ 974
 ♣ J107

South:
 ♠ AJ6
 ♥ K2
 ♦ AQJ106
 ♣ AQ8

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

Board: 98
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 2
 Contract: 4♠ S

North:
 ♠ KJ96
 ♥ K104
 ♦ AKJ4
 ♣ KQ

South:
 ♠ 108754
 ♥ J87
 ♦ 1072
 ♣ J8

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

1. Extended acceptance after NT

Board: 99
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 20
 Contract: 4♠ N

North:
 ♠ 7542
 ♥ 2
 ♦ AK64
 ♣ QJ87

South:
 ♠ KQJ9
 ♥ AQ104
 ♦ J5
 ♣ AK5

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

1. Stayman
2. both majors

Board: 100
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 9
 Contract: 6♥ N

North:
 ♠ AJ63
 ♥ J8
 ♦ AK62
 ♣ AKJ

South:
 ♠ Q
 ♥ AK109764
 ♦ 943
 ♣ 65

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

1. Texas
2. Blackwood 0314, for ♥

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 96	♠ J63	The opponents are silent.
Dealer: N	♥ 98643	
Vul: EW	♦ J643	Partner bids first.
HCP: 6	♣ A	

Board: 97	♠ AJ6	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ AQJ106	You bid first.
HCP: 21	♣ AQ8	

Board: 98	♠ 108754	The opponents are silent.
Dealer: N	♥ J87	
Vul: None	♦ 1072	Partner bids first.
HCP: 2	♣ J8	

Board: 99	♠ KQJ9	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: NS	♦ J5	You bid first.
HCP: 20	♣ AK5	

Board: 100	♠ Q	The opponents are silent.
Dealer: N	♥ AK109764	
Vul: Both	♦ 943	Partner bids first.
HCP: 9	♣ 65	

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

Board: 96
Dealer: N
Vul: EW
North HCP: 20
South HCP: 6
Contract: 4♥ N

North:
♠ AK74
♥ AK7
♦ AQ72
♣ 42

South:
♠ J63
♥ 98643
♦ J643
♣ A

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

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

North:
♠ Q2
♥ 109864
♦ 974
♣ J107

South:
♠ AJ6
♥ K2
♦ AQJ106
♣ AQ8

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

Board: 98
Dealer: N
Vul: None
North HCP: 20
South HCP: 2
Contract: 4♠ S

North:
♠ KJ96
♥ K104
♦ AKJ4
♣ KQ

South:
♠ 108754
♥ J87
♦ 1072
♣ J8

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

1. Extended acceptance after NT

Board: 99
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 4♠ N

North:
♠ 7542
♥ 2
♦ AK64
♣ QJ87

South:
♠ KQJ9
♥ AQ104
♦ J5
♣ AK5

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

1. Stayman
2. both majors

Board: 100
Dealer: N
Vul: Both
North HCP: 21
South HCP: 9
Contract: 6♥ N

North:
♠ AJ63
♥ J8
♦ AK62
♣ AKJ

South:
♠ Q
♥ AK109764
♦ 943
♣ 65

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

1. Texas
2. Blackwood 0314, for ♥

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 101	♠ 93	The opponents are silent.
Dealer: S	♥ 876	
Vul: NS	♦ QJ10743	Partner bids first.
HCP: 3	♣ 106	

Board: 102	♠ Q9	The opponents are silent.
Dealer: N	♥ A72	
Vul: EW	♦ A654	You bid first.
HCP: 20	♣ AKQJ	

Board: 103	♠ K754	The opponents are silent.
Dealer: S	♥ 63	
Vul: None	♦ QJ765	Partner bids first.
HCP: 8	♣ Q6	

Board: 104	♠ K96	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AQ96	

Board: 105	♠ 6	The opponents are silent.
Dealer: S	♥ J974	
Vul: EW	♦ K74	Partner bids first.
HCP: 8	♣ KJ752	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK2				2NT
Vul: NS	♥ 876	♥ A43	Pass	3♠ ¹	Pass	3NT
North HCP: 3	♦ QJ10743	♦ K852	Pass	4♦	AP	
South HCP: 20	♣ 106	♣ KQJ				
Contract: 4♦ N						

1. Minor Suit Transfers after 2NT

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ KJ76543		2NT	Pass	3♥
Vul: EW	♥ A72	♥ Q53	Pass	3♠	Pass	4♠
North HCP: 20	♦ A654	♦ 10	AP			
South HCP: 6	♣ AKQJ	♣ 72				
Contract: 4♠ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K754	♠ A9				2NT
Vul: None	♥ 63	♥ J8	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ QJ765	♦ AK93	Pass	3NT	AP	
South HCP: 20	♣ Q6	♣ AKJ82				
Contract: 3N S						

1. Stayman

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ AQ8		2NT	Pass	4♣ ¹
Vul: NS	♥ AKJ10	♥ 8	Pass	4NT	Pass	6NT
North HCP: 21	♦ A5	♦ KJ863	AP			
South HCP: 13	♣ AQ96	♣ K1075				
Contract: 6N N						

1. Gerber, for N

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK9				2NT
Vul: EW	♥ J974	♥ AQ10	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ K74	♦ AJ32	Pass	3NT	AP	
South HCP: 20	♣ KJ752	♣ Q43				
Contract: 3N S						

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 101	♠ AK2	The opponents are silent.
Dealer: S	♥ A43	
Vul: NS	♦ K852	You bid first.
HCP: 20	♣ KQJ	

Board: 102	♠ KJ76543	The opponents are silent.
Dealer: N	♥ Q53	
Vul: EW	♦ 10	Partner bids first.
HCP: 6	♣ 72	

Board: 103	♠ A9	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ AK93	You bid first.
HCP: 20	♣ AKJ82	

Board: 104	♠ AQ8	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ KJ863	Partner bids first.
HCP: 13	♣ K1075	

Board: 105	♠ AK9	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ AJ32	You bid first.
HCP: 20	♣ Q43	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK2				2NT
Vul: NS	♥ 876	♥ A43	Pass	3♠ ¹	Pass	3NT
North HCP: 3	♦ QJ10743	♦ K852	Pass	4♦	AP	
South HCP: 20	♣ 106	♣ KQJ				
Contract: 4♦ N						

1. Minor Suit Transfers after 2NT

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ KJ76543		2NT	Pass	3♥
Vul: EW	♥ A72	♥ Q53	Pass	3♠	Pass	4♠
North HCP: 20	♦ A654	♦ 10	AP			
South HCP: 6	♣ AKQJ	♣ 72				
Contract: 4♠ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K754	♠ A9				2NT
Vul: None	♥ 63	♥ J8	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ QJ765	♦ AK93	Pass	3NT	AP	
South HCP: 20	♣ Q6	♣ AKJ82				
Contract: 3N S						

1. Stayman

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ AQ8		2NT	Pass	4♣ ¹
Vul: NS	♥ AKJ10	♥ 8	Pass	4NT	Pass	6NT
North HCP: 21	♦ A5	♦ KJ863	AP			
South HCP: 13	♣ AQ96	♣ K1075				
Contract: 6N N						

1. Gerber, for N

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK9				2NT
Vul: EW	♥ J974	♥ AQ10	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ K74	♦ AJ32	Pass	3NT	AP	
South HCP: 20	♣ KJ752	♣ Q43				
Contract: 3N S						

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 106	♠ AJ10	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ A432	

Board: 107	♠ 64	The opponents are silent.
Dealer: S	♥ Q10876	
Vul: EW	♦ 96	Partner bids first.
HCP: 3	♣ J762	

Board: 108	♠ AKJ10	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ AJ103	You bid first.
HCP: 20	♣ AK4	

Board: 109	♠ Q10864	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ 10863	Partner bids first.
HCP: 4	♣ Q103	

Board: 110	♠ KJ53	The opponents are silent.
Dealer: N	♥ A432	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ AQ	

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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K8543		2NT	Pass	3♥
Vul: Both	♥ A8	♥ 1073	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK83	♦ 5	Pass	4♠	AP	
South HCP: 5	♣ A432	♣ Q1087				
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK87				2NT
Vul: EW	♥ Q10876	♥ AK32	Pass	3♦	Pass	3NT ¹
North HCP: 3	♦ 96	♦ K42	Pass	4♥	AP	
South HCP: 21	♣ J762	♣ A10				
Contract: 4♥ N						

1. Extended acceptance after NT

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q7		2NT	Pass	3♦
Vul: Both	♥ 32	♥ AK1095	Pass	3♥	Pass	6NT
North HCP: 20	♦ AJ103	♦ K764	AP			
South HCP: 15	♣ AK4	♣ QJ				
Contract: 6N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q10864	♠ AK3				2NT
Vul: Both	♥ 8	♥ 962	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10863	♦ AQ	AP			
South HCP: 20	♣ Q103	♣ AK972				
Contract: 3♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ Q96		2NT	Pass	3♦
Vul: None	♥ A432	♥ 98765	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ AQ6	♦ 52	AP			
South HCP: 5	♣ AQ	♣ K54				
Contract: 4♥ S						

1. Extended acceptance after NT

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 106	♠ K8543	The opponents are silent.
Dealer: N	♥ 1073	
Vul: Both	♦ 5	Partner bids first.
HCP: 5	♣ Q1087	

Board: 107	♠ AK87	The opponents are silent.
Dealer: S	♥ AK32	
Vul: EW	♦ K42	You bid first.
HCP: 21	♣ A10	

Board: 108	♠ Q7	The opponents are silent.
Dealer: N	♥ AK1095	
Vul: Both	♦ K764	Partner bids first.
HCP: 15	♣ QJ	

Board: 109	♠ AK3	The opponents are silent.
Dealer: S	♥ 962	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK972	

Board: 110	♠ Q96	The opponents are silent.
Dealer: N	♥ 98765	
Vul: None	♦ 52	Partner bids first.
HCP: 5	♣ K54	

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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K8543		2NT	Pass	3♥
Vul: Both	♥ A8	♥ 1073	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK83	♦ 5	Pass	4♠	AP	
South HCP: 5	♣ A432	♣ Q1087				
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK87				2NT
Vul: EW	♥ Q10876	♥ AK32	Pass	3♦	Pass	3NT ¹
North HCP: 3	♦ 96	♦ K42	Pass	4♥	AP	
South HCP: 21	♣ J762	♣ A10				
Contract: 4♥ N						

1. Extended acceptance after NT

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q7		2NT	Pass	3♦
Vul: Both	♥ 32	♥ AK1095	Pass	3♥	Pass	6NT
North HCP: 20	♦ AJ103	♦ K764	AP			
South HCP: 15	♣ AK4	♣ QJ				
Contract: 6N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q10864	♠ AK3				2NT
Vul: Both	♥ 8	♥ 962	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10863	♦ AQ	AP			
South HCP: 20	♣ Q103	♣ AK972				
Contract: 3♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ Q96		2NT	Pass	3♦
Vul: None	♥ A432	♥ 98765	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ AQ6	♦ 52	AP			
South HCP: 5	♣ AQ	♣ K54				
Contract: 4♥ S						

1. Extended acceptance after NT

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 111	♠ Q10643	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ KJ102	Partner bids first.
HCP: 7	♣ J9	

Board: 112	♠ AK84	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ AKJ73	You bid first.
HCP: 21	♣ A5	

Board: 113	♠ Q92	The opponents are silent.
Dealer: S	♥ 10764	
Vul: None	♦ K7	Partner bids first.
HCP: 10	♣ AJ64	

Board: 114	♠ AJ	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ KQ104	You bid first.
HCP: 20	♣ QJ85	

Board: 115	♠ A5	The opponents are silent.
Dealer: S	♥ AK963	
Vul: None	♦ Q32	Partner bids first.
HCP: 14	♣ J108	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ Q10643	♠ AJ5				2NT
Vul: NS	♥ 62	♥ A10	Pass	3♥	Pass	3♠
North HCP: 7	♦ KJ102	♦ A764	Pass	3NT	Pass	4♠
South HCP: 20	♣ J9	♣ AK84	AP			
Contract: 4♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ Q97652		2NT	Pass	4♥ ¹
Vul: Both	♥ Q6	♥ A97	Pass	4♠	Pass	4NT ²
North HCP: 21	♦ AKJ73	♦ Q	Pass	5♦	Pass	6♠
South HCP: 8	♣ A5	♣ 1097	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ K5				2NT
Vul: None	♥ 10764	♥ AQJ	Pass	3♠ ¹	Pass	3♦
North HCP: 10	♦ K7	♦ AQ82	Pass	3NT	AP	
South HCP: 21	♣ AJ64	♣ KQ98	1. Stayman			
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ62		2NT	Pass	3♠ ¹
Vul: EW	♥ AK10	♥ J84	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ104	♦ J87632	AP			
South HCP: 7	♣ QJ85	♣ —	1. Stayman			
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ Q3				2NT
Vul: None	♥ AK963	♥ J4	Pass	3♦	Pass	3♥
North HCP: 14	♦ Q32	♦ AKJ8	Pass	6NT	AP	
South HCP: 20	♣ J108	♣ AKQ96				
Contract: 6N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 111	♠ AJ5	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ A764	You bid first.
HCP: 20	♣ AK84	

Board: 112	♠ Q97652	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ Q	Partner bids first.
HCP: 8	♣ 1097	

Board: 113	♠ K5	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ AQ82	You bid first.
HCP: 21	♣ KQ98	

Board: 114	♠ KQ62	The opponents are silent.
Dealer: N	♥ J84	
Vul: EW	♦ J87632	Partner bids first.
HCP: 7	♣ —	

Board: 115	♠ Q3	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ AKQ96	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ Q10643	♠ AJ5				2NT
Vul: NS	♥ 62	♥ A10	Pass	3♥	Pass	3♠
North HCP: 7	♦ KJ102	♦ A764	Pass	3NT	Pass	4♠
South HCP: 20	♣ J9	♣ AK84	AP			
Contract: 4♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ Q97652		2NT	Pass	4♥ ¹
Vul: Both	♥ Q6	♥ A97	Pass	4♠	Pass	4NT ²
North HCP: 21	♦ AKJ73	♦ Q	Pass	5♦	Pass	6♠
South HCP: 8	♣ A5	♣ 1097	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ K5				2NT
Vul: None	♥ 10764	♥ AQJ	Pass	3♠ ¹	Pass	3♦
North HCP: 10	♦ K7	♦ AQ82	Pass	3NT	AP	
South HCP: 21	♣ AJ64	♣ KQ98	1. Stayman			
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ62		2NT	Pass	3♠ ¹
Vul: EW	♥ AK10	♥ J84	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ104	♦ J87632	AP			
South HCP: 7	♣ QJ85	♣ —	1. Stayman			
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ Q3				2NT
Vul: None	♥ AK963	♥ J4	Pass	3♦	Pass	3♥
North HCP: 14	♦ Q32	♦ AKJ8	Pass	6NT	AP	
South HCP: 20	♣ J108	♣ AKQ96				
Contract: 6N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 116	♠ J542	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ AQ3	

Board: 117	♠ Q832	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ J6	Partner bids first.
HCP: 9	♣ QJ853	

Board: 118	♠ 32	The opponents are silent.
Dealer: N	♥ AK102	
Vul: Both	♦ AKQ10	You bid first.
HCP: 20	♣ A109	

Board: 119	♠ 932	The opponents are silent.
Dealer: S	♥ J109	
Vul: NS	♦ A872	Partner bids first.
HCP: 6	♣ J97	

Board: 120	♠ AKQ	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: EW	♦ A64	You bid first.
HCP: 20	♣ Q53	

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

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J542	♠ K7		2NT	AP	
Vul: NS	♥ AKQ4	♥ 1085				
North HCP: 20	♦ A5	♦ 1096				
South HCP: 4	♣ AQ3	♣ J10974				
Contract: 2N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ AK96				2NT
Vul: EW	♥ K6	♥ AQ5	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J6	♦ AK52	Pass	4♠	AP	
South HCP: 20	♣ QJ853	♣ 64	1. Stayman			
Contract: 4♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ A		2NT	Pass	3♣ ¹
Vul: Both	♥ AK102	♥ J843	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQ10	♦ 9763	AP			
South HCP: 6	♣ A109	♣ J876	1. Stayman			
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AQ6				2NT
Vul: NS	♥ J109	♥ Q854	Pass	3NT	AP	
North HCP: 6	♦ A872	♦ KQJ				
South HCP: 21	♣ J97	♣ AK2				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J643		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ109	♥ 542	Pass	3♥	Pass	4♥
North HCP: 20	♦ A64	♦ KQ	AP			
South HCP: 7	♣ Q53	♣ J942	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 116	♠ K7	The opponents are silent.
Dealer: N	♥ 1085	
Vul: NS	♦ 1096	Partner bids first.
HCP: 4	♣ J10974	

Board: 117	♠ AK96	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ AK52	You bid first.
HCP: 20	♣ 64	

Board: 118	♠ A	The opponents are silent.
Dealer: N	♥ J843	
Vul: Both	♦ 9763	Partner bids first.
HCP: 6	♣ J876	

Board: 119	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q854	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ AK2	

Board: 120	♠ J643	The opponents are silent.
Dealer: N	♥ 542	
Vul: EW	♦ KQ	Partner bids first.
HCP: 7	♣ J942	

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

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J542	♠ K7		2NT	AP	
Vul: NS	♥ AKQ4	♥ 1085				
North HCP: 20	♦ A5	♦ 1096				
South HCP: 4	♣ AQ3	♣ J10974				
Contract: 2N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ AK96				2NT
Vul: EW	♥ K6	♥ AQ5	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J6	♦ AK52	Pass	4♠	AP	
South HCP: 20	♣ QJ853	♣ 64	1. Stayman			
Contract: 4♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ A		2NT	Pass	3♣ ¹
Vul: Both	♥ AK102	♥ J843	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQ10	♦ 9763	AP			
South HCP: 6	♣ A109	♣ J876	1. Stayman			
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AQ6				2NT
Vul: NS	♥ J109	♥ Q854				
North HCP: 6	♦ A872	♦ KQJ	Pass	3NT	AP	
South HCP: 21	♣ J97	♣ AK2				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J643		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ109	♥ 542	Pass	3♥	Pass	4♥
North HCP: 20	♦ A64	♦ KQ	AP			
South HCP: 7	♣ Q53	♣ J942	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 121	♠ Q10742	The opponents are silent.
Dealer: S	♥ 543	
Vul: Both	♦ 98732	Partner bids first.
HCP: 2	♣ —	

Board: 122	♠ AQJ	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ AKQJ9	You bid first.
HCP: 20	♣ 43	

Board: 123	♠ 86	The opponents are silent.
Dealer: S	♥ KJ10983	
Vul: EW	♦ 1093	Partner bids first.
HCP: 6	♣ Q10	

Board: 124	♠ KQ3	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: Both	♦ J5	You bid first.
HCP: 20	♣ AKQ6	

Board: 125	♠ 2	The opponents are silent.
Dealer: S	♥ 1087	
Vul: None	♦ KQ753	Partner bids first.
HCP: 5	♣ 10962	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q10742	♠ A6				2NT
Vul: Both	♥ 543	♥ K97	Pass	3♥	Pass	3♠
North HCP: 2	♦ 98732	♦ KQJ6	AP			
South HCP: 20	♣ —	♣ AK95				
Contract: 3♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K543		2NT	Pass	3♣ ¹
Vul: None	♥ K32	♥ 64	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ9	♦ 7642	AP			
South HCP: 8	♣ 43	♣ KQ10	1. Stayman			
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQJ				2NT
Vul: EW	♥ KJ10983	♥ 7654	Pass	3♦	Pass	3NT ¹
North HCP: 6	♦ 1093	♦ AKQJ	Pass	6♥	AP	
South HCP: 20	♣ Q10	♣ K6	1. Extended acceptance after NT			
Contract: 6♥ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ54		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ42	♥ AJ6	Pass	3♥	Pass	6NT
North HCP: 20	♦ J5	♦ K92	AP			
South HCP: 14	♣ AKQ6	♣ J85	1. Stayman			
Contract: 6N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ7				2NT
Vul: None	♥ 1087	♥ AK42	Pass	3NT	AP	
North HCP: 5	♦ KQ753	♦ 108				
South HCP: 21	♣ 10962	♣ AKJ8				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 121	♠ A6	The opponents are silent.
Dealer: S	♥ K97	
Vul: Both	♦ KQJ6	You bid first.
HCP: 20	♣ AK95	

Board: 122	♠ K543	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ 7642	Partner bids first.
HCP: 8	♣ KQ10	

Board: 123	♠ AQJ	The opponents are silent.
Dealer: S	♥ 7654	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ K6	

Board: 124	♠ AJ54	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ K92	Partner bids first.
HCP: 14	♣ J85	

Board: 125	♠ AQ7	The opponents are silent.
Dealer: S	♥ AK42	
Vul: None	♦ 108	You bid first.
HCP: 21	♣ AKJ8	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q10742	♠ A6				2NT
Vul: Both	♥ 543	♥ K97				
North HCP: 2	♦ 98732	♦ KQJ6	Pass	3♥	Pass	3♠
South HCP: 20	♣ —	♣ AK95	AP			
Contract: 3♠ S						
Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K543		2NT	Pass	3♣ ¹
Vul: None	♥ K32	♥ 64				
North HCP: 20	♦ AKQJ9	♦ 7642	Pass	3♦	Pass	3NT
South HCP: 8	♣ 43	♣ KQ10	AP			
Contract: 3N N			1. Stayman			
Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQJ				2NT
Vul: EW	♥ KJ10983	♥ 7654				
North HCP: 6	♦ 1093	♦ AKQJ	Pass	3♦	Pass	3NT ¹
South HCP: 20	♣ Q10	♣ K6	Pass	6♥	AP	
Contract: 6♥ N			1. Extended acceptance after NT			
Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ54		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ42	♥ AJ6				
North HCP: 20	♦ J5	♦ K92	Pass	3♥	Pass	6NT
South HCP: 14	♣ AKQ6	♣ J85	AP			
Contract: 6N N			1. Stayman			
Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ7				2NT
Vul: None	♥ 1087	♥ AK42				
North HCP: 5	♦ KQ753	♦ 108				
South HCP: 21	♣ 10962	♣ AKJ8	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 126	♠ QJ10	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ AK103	
Board: 127	♠ J84	East Doubles 3♣ if possible.
Dealer: S	♥ KQ42	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 13	♣ Q85	
Board: 128	♠ AJ107	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ AQJ9	
Board: 129	♠ Q6	The opponents are silent.
Dealer: S	♥ J86	
Vul: NS	♦ A952	Partner bids first.
HCP: 8	♣ J875	
Board: 130	♠ Q64	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ KQ64	You bid first.
HCP: 21	♣ AK5	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 87652		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ83	♥ KJ102	Pass	3♥	Pass	4♥
North HCP: 20	♦ A9	♦ J	AP			
South HCP: 7	♣ AK103	♣ Q42	1. Stayman			
Contract: 4♥ N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AK63				2NT
Vul: Both	♥ KQ42	♥ AJ	Pass	3♣ ¹	X	3♠
North HCP: 13	♦ KQ3	♦ AJ85	Pass	6NT	AP	
South HCP: 21	♣ Q85	♣ A73	1. Stayman			
Contract: 6N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ K952				
Vul: None	♥ KJ5	♥ 10942		2NT	AP	
North HCP: 20	♦ A10	♦ 73				
South HCP: 3	♣ AQJ9	♣ 765				
Contract: 2N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AJ43				2NT
Vul: NS	♥ J86	♥ AK5				
North HCP: 8	♦ A952	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ J875	♣ K642				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ J10932		2NT	Pass	3♥
Vul: None	♥ AK4	♥ 95	Pass	3♠	Pass	3NT
North HCP: 21	♦ KQ64	♦ A93	Pass	4♠	AP	
South HCP: 5	♣ AK5	♣ 742				
Contract: 4♠ N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 126	♠ 87652	The opponents are silent.
Dealer: N	♥ KJ102	
Vul: NS	♦ J	Partner bids first.
HCP: 7	♣ Q42	
Board: 127	♠ AK63	East Doubles 3♣ if possible.
Dealer: S	♥ AJ	
Vul: Both	♦ AJ85	You bid first.
HCP: 21	♣ A73	
Board: 128	♠ K952	The opponents are silent.
Dealer: N	♥ 10942	
Vul: None	♦ 73	Partner bids first.
HCP: 3	♣ 765	
Board: 129	♠ AJ43	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ K642	
Board: 130	♠ J10932	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ A93	Partner bids first.
HCP: 5	♣ 742	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 87652		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ83	♥ KJ102	Pass	3♥	Pass	4♥
North HCP: 20	♦ A9	♦ J	AP			
South HCP: 7	♣ AK103	♣ Q42	1. Stayman			
Contract: 4♥ N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AK63				2NT
Vul: Both	♥ KQ42	♥ AJ	Pass	3♣ ¹	X	3♠
North HCP: 13	♦ KQ3	♦ AJ85	Pass	6NT	AP	
South HCP: 21	♣ Q85	♣ A73	1. Stayman			
Contract: 6N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ K952				
Vul: None	♥ KJ5	♥ 10942		2NT	AP	
North HCP: 20	♦ A10	♦ 73				
South HCP: 3	♣ AQJ9	♣ 765				
Contract: 2N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AJ43				2NT
Vul: NS	♥ J86	♥ AK5				
North HCP: 8	♦ A952	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ J875	♣ K642				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ J10932		2NT	Pass	3♥
Vul: None	♥ AK4	♥ 95	Pass	3♠	Pass	3NT
North HCP: 21	♦ KQ64	♦ A93	Pass	4♠	AP	
South HCP: 5	♣ AK5	♣ 742				
Contract: 4♠ N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 131	♠ QJ74	The opponents are silent.
Dealer: S	♥ 9876	
Vul: NS	♦ J4	Partner bids first.
HCP: 6	♣ Q84	

Board: 132	♠ AK97	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ 743	You bid first.
HCP: 21	♣ AK7	

Board: 133	♠ AJ9742	The opponents are silent.
Dealer: S	♥ 63	
Vul: Both	♦ 1042	Partner bids first.
HCP: 6	♣ J3	

Board: 134	♠ K92	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ KQ109	You bid first.
HCP: 21	♣ AKQ9	

Board: 135	♠ 832	The opponents are silent.
Dealer: S	♥ QJ1053	
Vul: EW	♦ A3	Partner bids first.
HCP: 7	♣ 764	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A5				2NT
Vul: NS	♥ 9876	♥ KQJ4	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ J4	♦ AQ83	Pass	4♥	AP	
South HCP: 20	♣ Q84	♣ A76				
Contract: 4♥ S			1. Stayman			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ QJ2				
Vul: EW	♥ AK4	♥ Q65		2NT	Pass	3NT
North HCP: 21	♦ 743	♦ K985	AP			
South HCP: 10	♣ AK7	♣ Q106				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AJ9742	♠ K10				2NT
Vul: Both	♥ 63	♥ K985	Pass	3♥	Pass	3♠
North HCP: 6	♦ 1042	♦ AKQJ	Pass	4♠	AP	
South HCP: 20	♣ J3	♣ A85				
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ J				
Vul: NS	♥ A8	♥ QJ753		2NT	Pass	3♦
North HCP: 21	♦ KQ109	♦ 87653	Pass	3♥	AP	
South HCP: 4	♣ AKQ9	♣ 84				
Contract: 3♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AKJ9				2NT
Vul: EW	♥ QJ1053	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 7	♦ A3	♦ Q962	Pass	3NT	Pass	4♥
South HCP: 21	♣ 764	♣ A8	AP			
Contract: 4♥ S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 131	♠ A5	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ AQ83	You bid first.
HCP: 20	♣ A76	

Board: 132	♠ QJ2	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ K985	Partner bids first.
HCP: 10	♣ Q106	

Board: 133	♠ K10	The opponents are silent.
Dealer: S	♥ K985	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ A85	

Board: 134	♠ J	The opponents are silent.
Dealer: N	♥ QJ753	
Vul: NS	♦ 87653	Partner bids first.
HCP: 4	♣ 84	

Board: 135	♠ AKJ9	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ Q962	You bid first.
HCP: 21	♣ A8	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A5				2NT
Vul: NS	♥ 9876	♥ KQJ4	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ J4	♦ AQ83	Pass	4♥	AP	
South HCP: 20	♣ Q84	♣ A76				
Contract: 4♥ S			1. Stayman			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ QJ2				
Vul: EW	♥ AK4	♥ Q65		2NT	Pass	3NT
North HCP: 21	♦ 743	♦ K985	AP			
South HCP: 10	♣ AK7	♣ Q106				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AJ9742	♠ K10				2NT
Vul: Both	♥ 63	♥ K985	Pass	3♥	Pass	3♠
North HCP: 6	♦ 1042	♦ AKQJ	Pass	4♠	AP	
South HCP: 20	♣ J3	♣ A85				
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ J				
Vul: NS	♥ A8	♥ QJ753		2NT	Pass	3♦
North HCP: 21	♦ KQ109	♦ 87653	Pass	3♥	AP	
South HCP: 4	♣ AKQ9	♣ 84				
Contract: 3♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AKJ9				2NT
Vul: EW	♥ QJ1053	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 7	♦ A3	♦ Q962	Pass	3NT	Pass	4♥
South HCP: 21	♣ 764	♣ A8	AP			
Contract: 4♥ S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 136	♠ Q853	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ KQ7	

Board: 137	♠ AKJ1098	The opponents are silent.
Dealer: S	♥ 1065	
Vul: None	♦ 54	Partner bids first.
HCP: 11	♣ K7	

Board: 138	♠ K42	The opponents are silent.
Dealer: N	♥ AJ54	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AKJ9	

Board: 139	♠ A1064	The opponents are silent.
Dealer: S	♥ KQJ63	
Vul: None	♦ K103	Partner bids first.
HCP: 13	♣ 2	

Board: 140	♠ AKQ7	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ KJ103	You bid first.
HCP: 20	♣ KJ9	

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ Q853	♠ 96		2NT	Pass	4♦ ¹
Vul: Both	♥ AKJ	♥ Q87653				
North HCP: 20	♦ AJ7	♦ 85	Pass	4♥	AP	
South HCP: 2	♣ KQ7	♣ 964				
Contract: 4♥ N			1. Texas			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1098	♠ Q73				2NT
Vul: None	♥ 1065	♥ KJ74	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ 54	♦ AK8	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ K7	♣ AQJ	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ Q1087		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ54	♥ Q9				
North HCP: 20	♦ A9	♦ QJ752	Pass	3♥	Pass	3NT
South HCP: 7	♣ AKJ9	♣ 76	AP			
Contract: 3N N			1. Stayman			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ A1064	♠ K953				2NT
Vul: None	♥ KQJ63	♥ A982	Pass	3♣ ¹	Pass	3NT ²
North HCP: 13	♦ K103	♦ AQ				
South HCP: 21	♣ 2	♣ AKJ	Pass	6♥	AP	
Contract: 6♥ N			1. Stayman			
			2. both majors			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 9865				
Vul: NS	♥ K4	♥ 95		2NT	AP	
North HCP: 20	♦ KJ103	♦ 976				
South HCP: 4	♣ KJ9	♣ A643				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 136	♠ 96	The opponents are silent.
Dealer: N	♥ Q87653	
Vul: Both	♦ 85	Partner bids first.
HCP: 2	♣ 964	

Board: 137	♠ Q73	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ AQJ	

Board: 138	♠ Q1087	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ QJ752	Partner bids first.
HCP: 7	♣ 76	

Board: 139	♠ K953	The opponents are silent.
Dealer: S	♥ A982	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AKJ	

Board: 140	♠ 9865	The opponents are silent.
Dealer: N	♥ 95	
Vul: NS	♦ 976	Partner bids first.
HCP: 4	♣ A643	

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ Q853	♠ 96		2NT	Pass	4♦ ¹
Vul: Both	♥ AKJ	♥ Q87653				
North HCP: 20	♦ AJ7	♦ 85	Pass	4♥	AP	
South HCP: 2	♣ KQ7	♣ 964				
Contract: 4♥ N			1. Texas			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1098	♠ Q73				2NT
Vul: None	♥ 1065	♥ KJ74	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ 54	♦ AK8	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ K7	♣ AQJ	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ Q1087		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ54	♥ Q9				
North HCP: 20	♦ A9	♦ QJ752	Pass	3♥	Pass	3NT
South HCP: 7	♣ AKJ9	♣ 76	AP			
Contract: 3N N			1. Stayman			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ A1064	♠ K953				2NT
Vul: None	♥ KQJ63	♥ A982	Pass	3♣ ¹	Pass	3NT ²
North HCP: 13	♦ K103	♦ AQ				
South HCP: 21	♣ 2	♣ AKJ	Pass	6♥	AP	
Contract: 6♥ N			1. Stayman			
			2. both majors			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 9865				
Vul: NS	♥ K4	♥ 95		2NT	AP	
North HCP: 20	♦ KJ103	♦ 976				
South HCP: 4	♣ KJ9	♣ A643				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 141	♠ 852	The opponents are silent.
Dealer: S	♥ K942	
Vul: Both	♦ J109	Partner bids first.
HCP: 7	♣ K32	
Board: 142	♠ AK6	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ AJ94	You bid first.
HCP: 20	♣ J63	
Board: 143	♠ J1098	The opponents are silent.
Dealer: S	♥ 7432	
Vul: NS	♦ 2	Partner bids first.
HCP: 1	♣ 10872	
Board: 144	♠ KQ10	West Doubles 3♥ if possible.
Dealer: N	♥ KQ5	
Vul: EW	♦ AQ72	You bid first.
HCP: 20	♣ A62	
Board: 145	♠ Q5	The opponents are silent.
Dealer: S	♥ A875	
Vul: None	♦ KQ10865	Partner bids first.
HCP: 11	♣ 6	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ K4				2NT
Vul: Both	♥ K942	♥ AJ10	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J109	♦ AKQ54	Pass	3NT	AP	
South HCP: 21	♣ K32	♣ A85				
Contract: 3N S			1. Stayman			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 10952		2NT	Pass	3♣ ¹
Vul: None	♥ AK5	♥ 98	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ94	♦ K63	AP			
South HCP: 8	♣ J63	♣ KQ92	1. Stayman			
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K32				2NT
Vul: NS	♥ 7432	♥ KJ65				
North HCP: 1	♦ 2	♦ KJ	AP			
South HCP: 21	♣ 10872	♣ AKQJ				
Contract: 2N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 87654		2NT	Pass	3♥
Vul: EW	♥ KQ5	♥ 63	X	3♠	AP	
North HCP: 20	♦ AQ72	♦ K1095				
South HCP: 3	♣ A62	♣ 107				
Contract: 3♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AJ6				2NT
Vul: None	♥ A875	♥ QJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ KQ10865	♦ AJ	Pass	4♦	Pass	5♦
South HCP: 20	♣ 6	♣ AQJ98	Pass	6♦	AP	
Contract: 6♦ S			1. Stayman			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 141	♠ K4	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ AKQ54	You bid first.
HCP: 21	♣ A85	
Board: 142	♠ 10952	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ K63	Partner bids first.
HCP: 8	♣ KQ92	
Board: 143	♠ K32	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ AKQJ	
Board: 144	♠ 87654	West Doubles 3♥ if possible.
Dealer: N	♥ 63	
Vul: EW	♦ K1095	Partner bids first.
HCP: 3	♣ 107	
Board: 145	♠ AJ6	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AQJ98	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ K4				2NT
Vul: Both	♥ K942	♥ AJ10	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J109	♦ AKQ54	Pass	3NT	AP	
South HCP: 21	♣ K32	♣ A85				
Contract: 3N S			1. Stayman			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 10952		2NT	Pass	3♣ ¹
Vul: None	♥ AK5	♥ 98	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ94	♦ K63	AP			
South HCP: 8	♣ J63	♣ KQ92				
Contract: 3N N			1. Stayman			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K32				2NT
Vul: NS	♥ 7432	♥ KJ65				
North HCP: 1	♦ 2	♦ KJ	AP			
South HCP: 21	♣ 10872	♣ AKQJ				
Contract: 2N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 87654		2NT	Pass	3♥
Vul: EW	♥ KQ5	♥ 63	X	3♠	AP	
North HCP: 20	♦ AQ72	♦ K1095				
South HCP: 3	♣ A62	♣ 107				
Contract: 3♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AJ6				2NT
Vul: None	♥ A875	♥ QJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ KQ10865	♦ AJ	Pass	4♦	Pass	5♦
South HCP: 20	♣ 6	♣ AQJ98	Pass	6♦	AP	
Contract: 6♦ S			1. Stayman			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 146	♠ KJ4	The opponents are silent.
Dealer: N	♥ A983	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ A64	

Board: 147	♠ J73	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ 9854	Partner bids first.
HCP: 8	♣ AK107	

Board: 148	♠ KQ6	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ A10976	

Board: 149	♠ K	The opponents are silent.
Dealer: S	♥ KQ974	
Vul: NS	♦ J32	Partner bids first.
HCP: 13	♣ KJ65	

Board: 150	♠ AJ98	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ A64	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q3		2NT	Pass	3♣ ¹
Vul: NS	♥ A983	♥ 7654	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQ	♦ 9652	AP			
South HCP: 7	♣ A64	♣ KQ3	1. Stayman			
Contract: 4♥ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AK52				2NT
Vul: EW	♥ 95	♥ K2	Pass	3NT	AP	
North HCP: 8	♦ 9854	♦ AK				
South HCP: 20	♣ AK107	♣ QJ843				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A		2NT	Pass	3♦
Vul: Both	♥ K3	♥ J9742	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKJ	♦ 108632	AP			
South HCP: 5	♣ A10976	♣ 85				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A83				2NT
Vul: NS	♥ KQ974	♥ AJ10	Pass	3♦	Pass	3♥
North HCP: 13	♦ J32	♦ AKQ	Pass	6NT	AP	
South HCP: 20	♣ KJ65	♣ Q1098				
Contract: 6N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 107		2NT	Pass	3♦
Vul: EW	♥ A62	♥ QJ9873	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK9	♦ 2	AP			
South HCP: 8	♣ A64	♣ KQ107				
Contract: 6♥ N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 146	♠ Q3	The opponents are silent.
Dealer: N	♥ 7654	
Vul: NS	♦ 9652	Partner bids first.
HCP: 7	♣ KQ3	

Board: 147	♠ AK52	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ QJ843	

Board: 148	♠ A	The opponents are silent.
Dealer: N	♥ J9742	
Vul: Both	♦ 108632	Partner bids first.
HCP: 5	♣ 85	

Board: 149	♠ A83	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ Q1098	

Board: 150	♠ 107	The opponents are silent.
Dealer: N	♥ QJ9873	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ KQ107	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q3		2NT	Pass	3♣ ¹
Vul: NS	♥ A983	♥ 7654	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQ	♦ 9652	AP			
South HCP: 7	♣ A64	♣ KQ3	1. Stayman			
Contract: 4♥ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AK52				2NT
Vul: EW	♥ 95	♥ K2	Pass	3NT	AP	
North HCP: 8	♦ 9854	♦ AK				
South HCP: 20	♣ AK107	♣ QJ843				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A		2NT	Pass	3♦
Vul: Both	♥ K3	♥ J9742	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKJ	♦ 108632	AP			
South HCP: 5	♣ A10976	♣ 85				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A83				2NT
Vul: NS	♥ KQ974	♥ AJ10	Pass	3♦	Pass	3♥
North HCP: 13	♦ J32	♦ AKQ	Pass	6NT	AP	
South HCP: 20	♣ KJ65	♣ Q1098				
Contract: 6N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 107		2NT	Pass	3♦
Vul: EW	♥ A62	♥ QJ9873	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK9	♦ 2	AP			
South HCP: 8	♣ A64	♣ KQ107				
Contract: 6♥ N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 151	♠ A10952	The opponents are silent.
Dealer: S	♥ 943	
Vul: None	♦ Q4	Partner bids first.
HCP: 6	♣ 965	
Board: 152	♠ AQ6	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ KQ103	You bid first.
HCP: 20	♣ 1097	
Board: 153	♠ —	East Doubles 3♠ if possible.
Dealer: S	♥ Q1052	
Vul: Both	♦ Q109653	Partner bids first.
HCP: 4	♣ 1083	
Board: 154	♠ K96	The opponents are silent.
Dealer: N	♥ A1042	
Vul: None	♦ AKQ3	You bid first.
HCP: 20	♣ A6	
Board: 155	♠ QJ7632	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ 64	Partner bids first.
HCP: 8	♣ KQ6	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A10952	♠ 74				2NT
Vul: None	♥ 943	♥ AK	Pass	3♥	Pass	3♠
North HCP: 6	♦ Q4	♦ AK1092	Pass	3NT	AP	
South HCP: 20	♣ 965	♣ KQJ8				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 73		2NT	Pass	3♦
Vul: EW	♥ AKQ	♥ 109853	Pass	3♥	AP	
North HCP: 20	♦ KQ103	♦ 97				
South HCP: 3	♣ 1097	♣ K842				
Contract: 3♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A54				2NT
Vul: Both	♥ Q1052	♥ AK7	Pass	3♠ ¹	X	4♣ ²
North HCP: 4	♦ Q109653	♦ AJ	Pass	5♦	AP	
South HCP: 20	♣ 1083	♣ KJ975				
Contract: 5♦ N						

1. Minor Suit Transfers after 2NT
2. automat

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 4		2NT	Pass	3NT
Vul: None	♥ A1042	♥ Q5	AP			
North HCP: 20	♦ AKQ3	♦ J109854				
South HCP: 6	♣ A6	♣ K1085				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ QJ7632	♠ AK108				2NT
Vul: NS	♥ 32	♥ AKJ	Pass	3♥	Pass	3♠
North HCP: 8	♦ 64	♦ J10	Pass	4♠	AP	
South HCP: 20	♣ KQ6	♣ A1098				
Contract: 4♠ S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 151	♠ 74	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AK1092	You bid first.
HCP: 20	♣ KQJ8	
Board: 152	♠ 73	The opponents are silent.
Dealer: N	♥ 109853	
Vul: EW	♦ 97	Partner bids first.
HCP: 3	♣ K842	
Board: 153	♠ A54	East Doubles 3♠ if possible.
Dealer: S	♥ AK7	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ KJ975	
Board: 154	♠ 4	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ J109854	Partner bids first.
HCP: 6	♣ K1085	
Board: 155	♠ AK108	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ J10	You bid first.
HCP: 20	♣ A1098	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A10952	♠ 74				2NT
Vul: None	♥ 943	♥ AK	Pass	3♥	Pass	3♠
North HCP: 6	♦ Q4	♦ AK1092	Pass	3NT	AP	
South HCP: 20	♣ 965	♣ KQJ8				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 73		2NT	Pass	3♦
Vul: EW	♥ AKQ	♥ 109853	Pass	3♥	AP	
North HCP: 20	♦ KQ103	♦ 97				
South HCP: 3	♣ 1097	♣ K842				
Contract: 3♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A54				2NT
Vul: Both	♥ Q1052	♥ AK7	Pass	3♠ ¹	X	4♣ ²
North HCP: 4	♦ Q109653	♦ AJ	Pass	5♦	AP	
South HCP: 20	♣ 1083	♣ KJ975				
Contract: 5♦ N						

1. Minor Suit Transfers after 2NT
2. automat

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 4		2NT	Pass	3NT
Vul: None	♥ A1042	♥ Q5	AP			
North HCP: 20	♦ AKQ3	♦ J109854				
South HCP: 6	♣ A6	♣ K1085				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ QJ7632	♠ AK108				2NT
Vul: NS	♥ 32	♥ AKJ	Pass	3♥	Pass	3♠
North HCP: 8	♦ 64	♦ J10	Pass	4♠	AP	
South HCP: 20	♣ KQ6	♣ A1098				
Contract: 4♠ S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 156	♠ QJ9	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: Both	♦ QJ4	You bid first.
HCP: 21	♣ AQ7	

Board: 157	♠ J9	The opponents are silent.
Dealer: S	♥ J843	
Vul: NS	♦ 10653	Partner bids first.
HCP: 3	♣ J102	

Board: 158	♠ AKJ7	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ 974	You bid first.
HCP: 20	♣ AK76	

Board: 159	♠ 863	The opponents are silent.
Dealer: S	♥ J107	
Vul: None	♦ AKQ54	Partner bids first.
HCP: 12	♣ Q10	

Board: 160	♠ AKJ5	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AQ932	

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

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ K875		2NT	AP	
Vul: Both	♥ AKQ4	♥ 9862				
North HCP: 21	♦ QJ4	♦ 653				
South HCP: 3	♣ AQ7	♣ 32				
Contract: 2N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK7				2NT
Vul: NS	♥ J843	♥ 10652				
North HCP: 3	♦ 10653	♦ A8	AP			
South HCP: 20	♣ J102	♣ AKQ5				
Contract: 2N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 109432		2NT	Pass	3♣ ¹
Vul: EW	♥ KQ	♥ AJ109	Pass	3♠	Pass	4♠
North HCP: 20	♦ 974	♦ KJ	AP			
South HCP: 9	♣ AK76	♣ 43	1. Stayman			
Contract: 4♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AK52				2NT
Vul: None	♥ J107	♥ AQ2	Pass	4♣ ¹	Pass	4NT
North HCP: 12	♦ AKQ54	♦ J6	Pass	6NT	AP	
South HCP: 21	♣ Q10	♣ AK97	1. Gerber, for N			
Contract: 6N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q		2NT	Pass	3♦
Vul: NS	♥ K10	♥ 87432	Pass	3♥	AP	
North HCP: 21	♦ A5	♦ 98				
South HCP: 3	♣ AQ932	♣ J8754				
Contract: 3♥ N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 156	♠ K875	The opponents are silent.
Dealer: N	♥ 9862	
Vul: Both	♦ 653	Partner bids first.
HCP: 3	♣ 32	

Board: 157	♠ AK7	The opponents are silent.
Dealer: S	♥ 10652	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AKQ5	

Board: 158	♠ 109432	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: EW	♦ KJ	Partner bids first.
HCP: 9	♣ 43	

Board: 159	♠ AK52	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ J6	You bid first.
HCP: 21	♣ AK97	

Board: 160	♠ Q	The opponents are silent.
Dealer: N	♥ 87432	
Vul: NS	♦ 98	Partner bids first.
HCP: 3	♣ J8754	

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

Board: 156	North:	South:	
Dealer: N	♠ QJ9	♠ K875	West North East South
Vul: Both	♥ AKQ4	♥ 9862	2NT AP
North HCP: 21	♦ QJ4	♦ 653	
South HCP: 3	♣ AQ7	♣ 32	
Contract: 2N N			

Board: 157	North:	South:	
Dealer: S	♠ J9	♠ AK7	West North East South
Vul: NS	♥ J843	♥ 10652	2NT
North HCP: 3	♦ 10653	♦ A8	AP
South HCP: 20	♣ J102	♣ AKQ5	
Contract: 2N S			

Board: 158	North:	South:	West North East South
Dealer: N	♠ AKJ7	♠ 109432	2NT Pass 3♣ ¹
Vul: EW	♥ KQ	♥ AJ109	Pass 3♠ Pass 4♠
North HCP: 20	♦ 974	♦ KJ	AP
South HCP: 9	♣ AK76	♣ 43	1. Stayman
Contract: 4♠ N			

Board: 159	North:	South:	West North East South
Dealer: S	♠ 863	♠ AK52	2NT
Vul: None	♥ J107	♥ AQ2	Pass 4♣ ¹ Pass 4NT
North HCP: 12	♦ AKQ54	♦ J6	Pass 6NT AP
South HCP: 21	♣ Q10	♣ AK97	
Contract: 6N S			1. Gerber, for N

Board: 160	North:	South:	West North East South
Dealer: N	♠ AKJ5	♠ Q	2NT Pass 3♦
Vul: NS	♥ K10	♥ 87432	Pass 3♥ AP
North HCP: 21	♦ A5	♦ 98	
South HCP: 3	♣ AQ932	♣ J8754	
Contract: 3♥ N			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 161	♠ 85	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ K106432	Partner bids first.
HCP: 5	♣ Q106	
Board: 162	♠ A5	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ K1065	You bid first.
HCP: 20	♣ AKQ9	
Board: 163	♠ Q106	The opponents are silent.
Dealer: S	♥ 976	
Vul: EW	♦ K7	Partner bids first.
HCP: 9	♣ KJ1062	
Board: 164	♠ K74	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ AJ2	You bid first.
HCP: 21	♣ K76	
Board: 165	♠ KQ1074	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ J87	Partner bids first.
HCP: 11	♣ K95	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AKQ				2NT
Vul: EW	♥ 106	♥ 73				
North HCP: 5	♦ K106432	♦ AQJ7	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ AJ53				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J64		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ7	♥ Q865	Pass	3♦	Pass	3NT
North HCP: 20	♦ K1065	♦ A984	AP			
South HCP: 8	♣ AKQ9	♣ J3	1. Stayman			
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AKJ4				2NT
Vul: EW	♥ 976	♥ A832				
North HCP: 9	♦ K7	♦ A96	Pass	3NT	AP	
South HCP: 20	♣ KJ1062	♣ A5				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ J1098		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQJ	♥ 109532	Pass	3♥	Pass	4♥
North HCP: 21	♦ AJ2	♦ 6	AP			
South HCP: 6	♣ K76	♣ AJ8	1. Stayman			
Contract: 4♥ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KQ1074	♠ AJ9				2NT
Vul: None	♥ Q3	♥ A94				
North HCP: 11	♦ J87	♦ AK106	Pass	3♥	Pass	3♠
South HCP: 20	♣ K95	♣ A86	Pass	6NT	AP	
Contract: 6N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 161	♠ AKQ	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ AQJ7	You bid first.
HCP: 21	♣ AJ53	

Board: 162	♠ J64	The opponents are silent.
Dealer: N	♥ Q865	
Vul: Both	♦ A984	Partner bids first.
HCP: 8	♣ J3	

Board: 163	♠ AKJ4	The opponents are silent.
Dealer: S	♥ A832	
Vul: EW	♦ A96	You bid first.
HCP: 20	♣ A5	

Board: 164	♠ J1098	The opponents are silent.
Dealer: N	♥ 109532	
Vul: Both	♦ 6	Partner bids first.
HCP: 6	♣ AJ8	

Board: 165	♠ AJ9	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ AK106	You bid first.
HCP: 20	♣ A86	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AKQ				2NT
Vul: EW	♥ 106	♥ 73				
North HCP: 5	♦ K106432	♦ AQJ7	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ AJ53				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J64		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ7	♥ Q865	Pass	3♦	Pass	3NT
North HCP: 20	♦ K1065	♦ A984	AP			
South HCP: 8	♣ AKQ9	♣ J3	1. Stayman			
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AKJ4				2NT
Vul: EW	♥ 976	♥ A832				
North HCP: 9	♦ K7	♦ A96	Pass	3NT	AP	
South HCP: 20	♣ KJ1062	♣ A5				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ J1098		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQJ	♥ 109532	Pass	3♥	Pass	4♥
North HCP: 21	♦ AJ2	♦ 6	AP			
South HCP: 6	♣ K76	♣ AJ8	1. Stayman			
Contract: 4♥ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KQ1074	♠ AJ9				2NT
Vul: None	♥ Q3	♥ A94				
North HCP: 11	♦ J87	♦ AK106	Pass	3♥	Pass	3♠
South HCP: 20	♣ K95	♣ A86	Pass	6NT	AP	
Contract: 6N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 166	♠ AK6	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ AQ98	You bid first.
HCP: 20	♣ AK86	
Board: 167	♠ 84	The opponents are silent.
Dealer: S	♥ 863	
Vul: Both	♦ 1042	Partner bids first.
HCP: 2	♣ Q7642	
Board: 168	♠ AJ8	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ Q872	
Board: 169	♠ KQJ742	East Doubles 3♥ if possible.
Dealer: S	♥ 7	
Vul: Both	♦ 7	Partner bids first.
HCP: 8	♣ Q10753	
Board: 170	♠ A76	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ AQ74	You bid first.
HCP: 20	♣ KQ4	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J532		2NT	Pass	3♣ ¹
Vul: EW	♥ 96	♥ AJ2	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ98	♦ 1062	AP			
South HCP: 7	♣ AK86	♣ J75				
Contract: 3N N						

1. Stayman

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ10				2NT
Vul: Both	♥ 863	♥ KQ54				
North HCP: 2	♦ 1042	♦ AQ7	AP			
South HCP: 21	♣ Q7642	♣ A85				
Contract: 2N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 5		2NT	Pass	3♦
Vul: NS	♥ AJ8	♥ KQ1076	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKQ	♦ J7642	Pass	4♥	Pass	4NT ¹
South HCP: 10	♣ Q872	♣ A10	Pass	5♣	Pass	6♥
Contract: 6♥ N			AP			

1. Blackwood 0314, for ♥

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ KQJ742	♠ A85				2NT
Vul: Both	♥ 7	♥ A95	Pass	3♥	X	3♠
North HCP: 8	♦ 7	♦ AKJ5	Pass	3NT ¹	Pass	4♣ ²
South HCP: 20	♣ Q10753	♣ A94	Pass	4NT ³	Pass	5♦
Contract: 6♠ S			Pass	6♠	AP	

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ32				
Vul: None	♥ AJ7	♥ 832		2NT	AP	
North HCP: 20	♦ AQ74	♦ 632				
South HCP: 4	♣ KQ4	♣ J85				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 166	♠ J532	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ 1062	Partner bids first.
HCP: 7	♣ J75	
Board: 167	♠ AQ10	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ A85	
Board: 168	♠ 5	The opponents are silent.
Dealer: N	♥ KQ1076	
Vul: NS	♦ J7642	Partner bids first.
HCP: 10	♣ A10	
Board: 169	♠ A85	East Doubles 3♥ if possible.
Dealer: S	♥ A95	
Vul: Both	♦ AKJ5	You bid first.
HCP: 20	♣ A94	
Board: 170	♠ QJ32	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ 632	Partner bids first.
HCP: 4	♣ J85	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J532		2NT	Pass	3♣ ¹
Vul: EW	♥ 96	♥ AJ2	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ98	♦ 1062	AP			
South HCP: 7	♣ AK86	♣ J75				
Contract: 3N N						

1. Stayman

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ10				2NT
Vul: Both	♥ 863	♥ KQ54				
North HCP: 2	♦ 1042	♦ AQ7	AP			
South HCP: 21	♣ Q7642	♣ A85				
Contract: 2N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 5		2NT	Pass	3♦
Vul: NS	♥ AJ8	♥ KQ1076	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKQ	♦ J7642	Pass	4♥	Pass	4NT ¹
South HCP: 10	♣ Q872	♣ A10	Pass	5♣	Pass	6♥
Contract: 6♥ N			AP			

1. Blackwood 0314, for ♥

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ KQJ742	♠ A85				2NT
Vul: Both	♥ 7	♥ A95	Pass	3♥	X	3♠
North HCP: 8	♦ 7	♦ AKJ5	Pass	3NT ¹	Pass	4♣ ²
South HCP: 20	♣ Q10753	♣ A94	Pass	4NT ³	Pass	5♦
Contract: 6♠ S			Pass	6♠	AP	

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ32				
Vul: None	♥ AJ7	♥ 832		2NT	AP	
North HCP: 20	♦ AQ74	♦ 632				
South HCP: 4	♣ KQ4	♣ J85				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 171	♠ 2	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: NS	♦ KJ87653	Partner bids first.
HCP: 9	♣ 5	

Board: 172	♠ AQ10	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: None	♦ A653	You bid first.
HCP: 21	♣ KQ	

Board: 173	♠ J8	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ KQ1032	Partner bids first.
HCP: 10	♣ Q1054	

Board: 174	♠ AKQ2	The opponents are silent.
Dealer: N	♥ J1043	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ A102	

Board: 175	♠ Q1098542	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: NS	♦ —	Partner bids first.
HCP: 5	♣ 652	

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

Board: 171
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 2
♥ AJ107
♦ KJ87653
♣ 5

South:
♠ KQ93
♥ KQ9
♦ A42
♣ AQ10

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

1. Stayman

Board: 172
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AQ10
♥ AQ83
♦ A653
♣ KQ

South:
♠ K42
♥ 965
♦ KJ92
♣ A75

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

1. Gerber, for N

Board: 173
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ J8
♥ Q10
♦ KQ1032
♣ Q1054

South:
♠ Q1073
♥ AJ3
♦ AJ6
♣ AKJ

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 174
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ AKQ2
♥ J1043
♦ AQ
♣ A102

South:
♠ 74
♥ A85
♦ 863
♣ KQJ87

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

1. Gerber, for N

Board: 175
Dealer: S
Vul: NS
North HCP: 5
South HCP: 21
Contract: 4♠ S

North:
♠ Q1098542
♥ QJ5
♦ —
♣ 652

South:
♠ AK7
♥ A74
♦ AK1073
♣ K8

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 171	♠ KQ93	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ A42	You bid first.
HCP: 20	♣ AQ10	

Board: 172	♠ K42	The opponents are silent.
Dealer: N	♥ 965	
Vul: None	♦ KJ92	Partner bids first.
HCP: 11	♣ A75	

Board: 173	♠ Q1073	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ AJ6	You bid first.
HCP: 20	♣ AKJ	

Board: 174	♠ 74	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ 863	Partner bids first.
HCP: 10	♣ KQJ87	

Board: 175	♠ AK7	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ AK1073	You bid first.
HCP: 21	♣ K8	

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

Board: 171
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 2
♥ AJ107
♦ KJ87653
♣ 5

South:
♠ KQ93
♥ KQ9
♦ A42
♣ AQ10

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

1. Stayman

Board: 172
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AQ10
♥ AQ83
♦ A653
♣ KQ

South:
♠ K42
♥ 965
♦ KJ92
♣ A75

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

1. Gerber, for N

Board: 173
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ J8
♥ Q10
♦ KQ1032
♣ Q1054

South:
♠ Q1073
♥ AJ3
♦ AJ6
♣ AKJ

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 174
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ AKQ2
♥ J1043
♦ AQ
♣ A102

South:
♠ 74
♥ A85
♦ 863
♣ KQJ87

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

1. Gerber, for N

Board: 175
Dealer: S
Vul: NS
North HCP: 5
South HCP: 21
Contract: 4♠ S

North:
♠ Q1098542
♥ QJ5
♦ —
♣ 652

South:
♠ AK7
♥ A74
♦ AK1073
♣ K8

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 176	♠ AKQ	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ K98	You bid first.
HCP: 20	♣ AK853	

Board: 177	♠ 95432	The opponents are silent.
Dealer: S	♥ 106543	
Vul: Both	♦ 5	Partner bids first.
HCP: 3	♣ K8	

Board: 178	♠ AK7	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ A64	You bid first.
HCP: 20	♣ KQ85	

Board: 179	♠ Q107654	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ 42	Partner bids first.
HCP: 5	♣ K62	

Board: 180	♠ AK53	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: None	♦ 74	You bid first.
HCP: 21	♣ KJ3	

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 106542		2NT	Pass	3♥
Vul: EW	♥ J2	♥ Q743				
North HCP: 20	♦ K98	♦ 3	Pass	3♠	AP	
South HCP: 2	♣ AK853	♣ 964				
Contract: 3♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 95432	♠ K6				2NT
Vul: Both	♥ 106543	♥ AKQJ				
North HCP: 3	♦ 5	♦ KQ97	Pass	3♥	Pass	3♠
South HCP: 20	♣ K8	♣ Q109	AP			
Contract: 3♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ62		2NT	Pass	3♣ ¹
Vul: None	♥ KJ4	♥ A5				
North HCP: 20	♦ A64	♦ J9	Pass	3♦	Pass	6NT
South HCP: 12	♣ KQ85	♣ A9432	AP			
Contract: 6N N			1. Stayman			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q107654	♠ AKJ				2NT
Vul: EW	♥ 105	♥ K87				
North HCP: 5	♦ 42	♦ AK5	Pass	3♥	Pass	3♠
South HCP: 21	♣ K62	♣ QJ43				
Contract: 4♠ S			Pass	4♠	AP	

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 8		2NT	Pass	3NT
Vul: None	♥ AKQJ	♥ 107				
North HCP: 21	♦ 74	♦ K109632				
South HCP: 7	♣ KJ3	♣ A972	AP			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any Response.

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

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 106542		2NT	Pass	3♥
Vul: EW	♥ J2	♥ Q743				
North HCP: 20	♦ K98	♦ 3	Pass	3♠	AP	
South HCP: 2	♣ AK853	♣ 964				
Contract: 3♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 95432	♠ K6				2NT
Vul: Both	♥ 106543	♥ AKQJ				
North HCP: 3	♦ 5	♦ KQ97	Pass	3♥	Pass	3♠
South HCP: 20	♣ K8	♣ Q109	AP			
Contract: 3♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ62		2NT	Pass	3♣ ¹
Vul: None	♥ KJ4	♥ A5				
North HCP: 20	♦ A64	♦ J9	Pass	3♦	Pass	6NT
South HCP: 12	♣ KQ85	♣ A9432	AP			
Contract: 6N N			1. Stayman			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q107654	♠ AKJ				2NT
Vul: EW	♥ 105	♥ K87				
North HCP: 5	♦ 42	♦ AK5	Pass	3♥	Pass	3♠
South HCP: 21	♣ K62	♣ QJ43				
Contract: 4♠ S			Pass	4♠	AP	

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 8		2NT	Pass	3NT
Vul: None	♥ AKQJ	♥ 107				
North HCP: 21	♦ 74	♦ K109632				
South HCP: 7	♣ KJ3	♣ A972	AP			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 181	♠ J92	The opponents are silent.
Dealer: S	♥ KQ1092	
Vul: NS	♦ 3	Partner bids first.
HCP: 9	♣ K932	

Board: 182	♠ A4	The opponents are silent.
Dealer: N	♥ AK87	
Vul: Both	♦ A82	You bid first.
HCP: 20	♣ AJ76	

Board: 183	♠ 10964	The opponents are silent.
Dealer: S	♥ J752	
Vul: None	♦ Q98	Partner bids first.
HCP: 5	♣ Q4	

Board: 184	♠ Q1097	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ KQ64	

Board: 185	♠ 53	The opponents are silent.
Dealer: S	♥ 1063	
Vul: None	♦ 3	Partner bids first.
HCP: 1	♣ J986543	

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

Board: 181			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ J92	♠ K5	Pass	3♦	Pass	3♥
North HCP: 9	♥ KQ1092	♥ A74	Pass	3NT	Pass	4♥
South HCP: 20	♦ 3	♦ AQJ85	Pass	4NT ¹	Pass	5♣
Contract: 6♥ S	♣ K932	♣ AQ6	Pass	6♥	AP	
			1. Blackwood 0314, for ♥			
Board: 182			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: Both	♠ A4	♠ K632				
North HCP: 20	♥ AK87	♥ QJ6	Pass	3♥	Pass	6NT
South HCP: 12	♦ A82	♦ K763	AP			
Contract: 6N N	♣ AJ76	♣ K8	1. Stayman			
Board: 183			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 10964	♠ AQJ3				
North HCP: 5	♥ J752	♥ AK6	Pass	3♣ ¹	Pass	3♠
South HCP: 21	♦ Q98	♦ K103	Pass	4♠	AP	
Contract: 4♠ S	♣ Q4	♣ A86	1. Stayman			
Board: 184			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3NT
Vul: EW	♠ Q1097	♠ K52				
North HCP: 20	♥ AQ8	♥ J62	AP			
South HCP: 7	♦ AK	♦ Q832				
Contract: 3N N	♣ KQ64	♣ J102				
Board: 185			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 53	♠ KQ8				
North HCP: 1	♥ 1063	♥ AK4	Pass	3♠ ¹	Pass	3NT
South HCP: 21	♦ 3	♦ Q964	AP			
Contract: 3N S	♣ J986543	♣ AK10	1. Minor Suit Transfers after 2NT			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 181	♠ K5	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ AQJ85	You bid first.
HCP: 20	♣ AQ6	

Board: 182	♠ K632	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ K763	Partner bids first.
HCP: 12	♣ K8	

Board: 183	♠ AQJ3	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ K103	You bid first.
HCP: 21	♣ A86	

Board: 184	♠ K52	The opponents are silent.
Dealer: N	♥ J62	
Vul: EW	♦ Q832	Partner bids first.
HCP: 7	♣ J102	

Board: 185	♠ KQ8	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ Q964	You bid first.
HCP: 21	♣ AK10	

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

Board: 181			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ J92	♠ K5	Pass	3♦	Pass	3♥
North HCP: 9	♥ KQ1092	♥ A74	Pass	3NT	Pass	4♥
South HCP: 20	♦ 3	♦ AQJ85	Pass	4NT ¹	Pass	5♣
Contract: 6♥ S	♣ K932	♣ AQ6	Pass	6♥	AP	
			1. Blackwood 0314, for ♥			
Board: 182			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: Both	♠ A4	♠ K632	Pass	3♥	Pass	6NT
North HCP: 20	♥ AK87	♥ QJ6	AP			
South HCP: 12	♦ A82	♦ K763	1. Stayman			
Contract: 6N N	♣ AJ76	♣ K8				
Board: 183			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 10964	♠ AQJ3	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♥ J752	♥ AK6	Pass	4♠	AP	
South HCP: 21	♦ Q98	♦ K103	1. Stayman			
Contract: 4♠ S	♣ Q4	♣ A86				
Board: 184			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3NT
Vul: EW	♠ Q1097	♠ K52	AP			
North HCP: 20	♥ AQ8	♥ J62				
South HCP: 7	♦ AK	♦ Q832				
Contract: 3N N	♣ KQ64	♣ J102				
Board: 185			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 53	♠ KQ8	Pass	3♠ ¹	Pass	3NT
North HCP: 1	♥ 1063	♥ AK4	AP			
South HCP: 21	♦ 3	♦ Q964	1. Minor Suit Transfers after 2NT			
Contract: 3N S	♣ J986543	♣ AK10				

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 186	♠ AKJ9	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ QJ5	

Board: 187	♠ 986	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ 1062	Partner bids first.
HCP: 8	♣ KQ1095	

Board: 188	♠ A953	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ AK63	You bid first.
HCP: 21	♣ A5	

Board: 189	♠ A642	The opponents are silent.
Dealer: S	♥ 10965	
Vul: NS	♦ 54	Partner bids first.
HCP: 4	♣ 1083	

Board: 190	♠ AJ	The opponents are silent.
Dealer: N	♥ A106	
Vul: EW	♦ KQJ106	You bid first.
HCP: 20	♣ AJ2	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 102		2NT	AP	
Vul: NS	♥ KQ72	♥ 10984				
North HCP: 20	♦ A4	♦ 10752				
South HCP: 4	♣ QJ5	♣ A107				
Contract: 2N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AKJ5		3NT	AP	2NT
Vul: EW	♥ K3	♥ 104	Pass			
North HCP: 8	♦ 1062	♦ AQJ8				
South HCP: 20	♣ KQ1095	♣ AJ4				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ J86		2NT	AP	
Vul: Both	♥ AQ4	♥ 92				
North HCP: 21	♦ AK63	♦ J754				
South HCP: 2	♣ A5	♣ 8732				
Contract: 2N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ KQJ3				2NT
Vul: NS	♥ 10965	♥ KJ43	AP			
North HCP: 4	♦ 54	♦ Q2				
South HCP: 21	♣ 1083	♣ AKQ				
Contract: 2N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 107		2NT	Pass	3♦
Vul: EW	♥ A106	♥ Q9752	Pass	3♥	AP	
North HCP: 20	♦ KQJ106	♦ 8752				
South HCP: 2	♣ AJ2	♣ 43				
Contract: 3♥ N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 186	♠ 102	The opponents are silent.
Dealer: N	♥ 10984	
Vul: NS	♦ 10752	Partner bids first.
HCP: 4	♣ A107	

Board: 187	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ AQJ8	You bid first.
HCP: 20	♣ AJ4	

Board: 188	♠ J86	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ J754	Partner bids first.
HCP: 2	♣ 8732	

Board: 189	♠ KQJ3	The opponents are silent.
Dealer: S	♥ KJ43	
Vul: NS	♦ Q2	You bid first.
HCP: 21	♣ AKQ	

Board: 190	♠ 107	The opponents are silent.
Dealer: N	♥ Q9752	
Vul: EW	♦ 8752	Partner bids first.
HCP: 2	♣ 43	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 102		2NT	AP	
Vul: NS	♥ KQ72	♥ 10984				
North HCP: 20	♦ A4	♦ 10752				
South HCP: 4	♣ QJ5	♣ A107				
Contract: 2N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AKJ5		3NT	AP	2NT
Vul: EW	♥ K3	♥ 104	Pass			
North HCP: 8	♦ 1062	♦ AQJ8				
South HCP: 20	♣ KQ1095	♣ AJ4				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ J86		2NT	AP	
Vul: Both	♥ AQ4	♥ 92				
North HCP: 21	♦ AK63	♦ J754				
South HCP: 2	♣ A5	♣ 8732				
Contract: 2N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ KQJ3				2NT
Vul: NS	♥ 10965	♥ KJ43	AP			
North HCP: 4	♦ 54	♦ Q2				
South HCP: 21	♣ 1083	♣ AKQ				
Contract: 2N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 107		2NT	Pass	3♦
Vul: EW	♥ A106	♥ Q9752	Pass	3♥	AP	
North HCP: 20	♦ KQJ106	♦ 8752				
South HCP: 2	♣ AJ2	♣ 43				
Contract: 3♥ N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 191	♠ J32	The opponents are silent.
Dealer: S	♥ Q873	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ KJ742	

Board: 192	♠ K74	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ AK432	You bid first.
HCP: 20	♣ AK8	

Board: 193	♠ 6	The opponents are silent.
Dealer: S	♥ QJ52	
Vul: NS	♦ J752	Partner bids first.
HCP: 8	♣ A653	

Board: 194	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ AKJ3	You bid first.
HCP: 21	♣ Q93	

Board: 195	♠ —	The opponents are silent.
Dealer: S	♥ A10832	
Vul: None	♦ K8754	Partner bids first.
HCP: 7	♣ 1083	

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

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK106				2NT
Vul: None	♥ Q873	♥ A2	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 2	♦ K764	Pass	4♠	AP	
South HCP: 20	♣ KJ742	♣ AQ9				
Contract: 4♠ S						1. Stayman

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ J86				
Vul: Both	♥ K5	♥ 64		2NT	Pass	3♠ ¹
North HCP: 20	♦ AK432	♦ J9	Pass	3NT	AP	
South HCP: 4	♣ AK8	♣ Q107654				
Contract: 3N N						1. Minor Suit Transfers after 2NT

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK4				2NT
Vul: NS	♥ QJ52	♥ K864	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ J752	♦ AQ9	Pass	6♥	AP	
South HCP: 20	♣ A653	♣ KJ8				
Contract: 6♥ S						1. Stayman

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 7542				
Vul: Both	♥ AJ10	♥ KQ5		2NT	Pass	3♣ ¹
North HCP: 21	♦ AKJ3	♦ Q106	Pass	3♦	Pass	3NT
South HCP: 8	♣ Q93	♣ J74	AP			
Contract: 3N N						1. Stayman

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK5				2NT
Vul: None	♥ A10832	♥ QJ74	Pass	3♦	Pass	3NT ¹
North HCP: 7	♦ K8754	♦ A2	Pass	6♥	AP	
South HCP: 21	♣ 1083	♣ AK52				
Contract: 6♥ N						1. Extended acceptance after NT

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 191	♠ AK106	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ K764	You bid first.
HCP: 20	♣ AQ9	

Board: 192	♠ J86	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ J9	Partner bids first.
HCP: 4	♣ Q107654	

Board: 193	♠ AK4	The opponents are silent.
Dealer: S	♥ K864	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ KJ8	

Board: 194	♠ 7542	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: Both	♦ Q106	Partner bids first.
HCP: 8	♣ J74	

Board: 195	♠ AK5	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: None	♦ A2	You bid first.
HCP: 21	♣ AK52	

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

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK106				2NT
Vul: None	♥ Q873	♥ A2	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 2	♦ K764	Pass	4♠	AP	
South HCP: 20	♣ KJ742	♣ AQ9				
Contract: 4♠ S			1. Stayman			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ J86		2NT	Pass	3♠ ¹
Vul: Both	♥ K5	♥ 64	Pass	3NT	AP	
North HCP: 20	♦ AK432	♦ J9				
South HCP: 4	♣ AK8	♣ Q107654	1. Minor Suit Transfers after 2NT			
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK4				2NT
Vul: NS	♥ QJ52	♥ K864	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ J752	♦ AQ9	Pass	6♥	AP	
South HCP: 20	♣ A653	♣ KJ8				
Contract: 6♥ S			1. Stayman			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 7542		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ10	♥ KQ5	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ3	♦ Q106	AP			
South HCP: 8	♣ Q93	♣ J74	1. Stayman			
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK5				2NT
Vul: None	♥ A10832	♥ QJ74	Pass	3♦	Pass	3NT ¹
North HCP: 7	♦ K8754	♦ A2	Pass	6♥	AP	
South HCP: 21	♣ 1083	♣ AK52	1. Extended acceptance after NT			
Contract: 6♥ N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 196	♠ AKQ	The opponents are silent.
Dealer: N	♥ A104	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ 953	

Board: 197	♠ J10842	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ A	Partner bids first.
HCP: 9	♣ K8532	

Board: 198	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ A97	

Board: 199	♠ 632	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ 7653	Partner bids first.
HCP: 7	♣ 943	

Board: 200	♠ AQ5	The opponents are silent.
Dealer: N	♥ AK76	
Vul: Both	♦ K95	You bid first.
HCP: 20	♣ A52	

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 642		2NT	Pass	3♣ ¹
Vul: NS	♥ A104	♥ 9532	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ7	♦ 92	AP			
South HCP: 7	♣ 953	♣ AK86	1. Stayman			
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ J10842	♠ AQ				2NT
Vul: EW	♥ J9	♥ AQ104	Pass	3♥	Pass	3♠
North HCP: 9	♦ A	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ K8532	♣ A974				
Contract: 3N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 53		2NT	AP	
Vul: None	♥ AK92	♥ Q1084				
North HCP: 20	♦ KQ9	♦ 763				
South HCP: 3	♣ A97	♣ J1064				
Contract: 2N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKQ9				2NT
Vul: EW	♥ AK7	♥ J3	Pass	3NT	AP	
North HCP: 7	♦ 7653	♦ K1098				
South HCP: 20	♣ 943	♣ AK6				
Contract: 3N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ83		2NT	Pass	3♣ ¹
Vul: Both	♥ AK76	♥ Q98	Pass	3♥	Pass	6NT
North HCP: 20	♦ K95	♦ AQ87	AP			
South HCP: 14	♣ A52	♣ Q4	1. Stayman			
Contract: 6N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 196	♠ 642	The opponents are silent.
Dealer: N	♥ 9532	
Vul: NS	♦ 92	Partner bids first.
HCP: 7	♣ AK86	

Board: 197	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: EW	♦ KJ7	You bid first.
HCP: 20	♣ A974	

Board: 198	♠ 53	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: None	♦ 763	Partner bids first.
HCP: 3	♣ J1064	

Board: 199	♠ AKQ9	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ K1098	You bid first.
HCP: 20	♣ AK6	

Board: 200	♠ KJ83	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ AQ87	Partner bids first.
HCP: 14	♣ Q4	

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 642		2NT	Pass	3♣ ¹
Vul: NS	♥ A104	♥ 9532	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ7	♦ 92	AP			
South HCP: 7	♣ 953	♣ AK86	1. Stayman			
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ J10842	♠ AQ				2NT
Vul: EW	♥ J9	♥ AQ104	Pass	3♥	Pass	3♠
North HCP: 9	♦ A	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ K8532	♣ A974				
Contract: 3N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 53		2NT	AP	
Vul: None	♥ AK92	♥ Q1084				
North HCP: 20	♦ KQ9	♦ 763				
South HCP: 3	♣ A97	♣ J1064				
Contract: 2N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKQ9				2NT
Vul: EW	♥ AK7	♥ J3	Pass	3NT	AP	
North HCP: 7	♦ 7653	♦ K1098				
South HCP: 20	♣ 943	♣ AK6				
Contract: 3N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ83		2NT	Pass	3♣ ¹
Vul: Both	♥ AK76	♥ Q98	Pass	3♥	Pass	6NT
North HCP: 20	♦ K95	♦ AQ87	AP			
South HCP: 14	♣ A52	♣ Q4	1. Stayman			
Contract: 6N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 201	♠ Q	West Doubles Pass if possible.
Dealer: S	♥ K965	
Vul: NS	♦ A8643	Partner bids first.
HCP: 9	♣ 1043	

Board: 202	♠ 82	The opponents are silent.
Dealer: N	♥ AK109	
Vul: EW	♦ AQ1098	You bid first.
HCP: 20	♣ AK	

Board: 203	♠ 985	The opponents are silent.
Dealer: S	♥ AJ963	
Vul: Both	♦ 85	Partner bids first.
HCP: 5	♣ 953	

Board: 204	♠ Q5	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ A74	You bid first.
HCP: 21	♣ KQJ10	

Board: 205	♠ 109	The opponents are silent.
Dealer: S	♥ 984	
Vul: EW	♦ AQ85	Partner bids first.
HCP: 8	♣ Q762	

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

Board: 201
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 20
 Contract: 6♥X S

North:
 ♠ Q
 ♥ K965
 ♦ A8643
 ♣ 1043

South:
 ♠ AK3
 ♥ AQ42
 ♦ KQJ2
 ♣ J2

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

1. Stayman

Board: 202
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ 82
 ♥ AK109
 ♦ AQ1098
 ♣ AK

South:
 ♠ AQJ954
 ♥ 83
 ♦ 74
 ♣ J108

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

1. Texas

Board: 203
 Dealer: S
 Vul: Both
 North HCP: 5
 South HCP: 21
 Contract: 4♥ N

North:
 ♠ 985
 ♥ AJ963
 ♦ 85
 ♣ 953

South:
 ♠ AJ102
 ♥ K852
 ♦ AQ
 ♣ AK8

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

1. Extended acceptance after NT

Board: 204
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ Q5
 ♥ AKQ8
 ♦ A74
 ♣ KQJ10

South:
 ♠ K974
 ♥ 10532
 ♦ QJ8
 ♣ 84

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

1. Stayman

Board: 205
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 20
 Contract: 3N S

North:
 ♠ 109
 ♥ 984
 ♦ AQ85
 ♣ Q762

South:
 ♠ AKJ7
 ♥ AKQ6
 ♦ K7
 ♣ 983

West	North	East	South
			2NT
Pass	3NT	AP	

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 201	♠ AK3	West Doubles Pass if possible.
Dealer: S	♥ AQ42	
Vul: NS	♦ KQJ2	You bid first.
HCP: 20	♣ J2	
Board: 202	♠ AQJ954	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ 74	Partner bids first.
HCP: 8	♣ J108	
Board: 203	♠ AJ102	The opponents are silent.
Dealer: S	♥ K852	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ AK8	
Board: 204	♠ K974	The opponents are silent.
Dealer: N	♥ 10532	
Vul: None	♦ QJ8	Partner bids first.
HCP: 6	♣ 84	
Board: 205	♠ AKJ7	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ K7	You bid first.
HCP: 20	♣ 983	

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

Board: 201
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 20
 Contract: 6♥X S

North:
 ♠ Q
 ♥ K965
 ♦ A8643
 ♣ 1043

South:
 ♠ AK3
 ♥ AQ42
 ♦ KQJ2
 ♣ J2

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

1. Stayman

Board: 202
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ 82
 ♥ AK109
 ♦ AQ1098
 ♣ AK

South:
 ♠ AQJ954
 ♥ 83
 ♦ 74
 ♣ J108

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

1. Texas

Board: 203
 Dealer: S
 Vul: Both
 North HCP: 5
 South HCP: 21
 Contract: 4♥ N

North:
 ♠ 985
 ♥ AJ963
 ♦ 85
 ♣ 953

South:
 ♠ AJ102
 ♥ K852
 ♦ AQ
 ♣ AK8

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

1. Extended acceptance after NT

Board: 204
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ Q5
 ♥ AKQ8
 ♦ A74
 ♣ KQJ10

South:
 ♠ K974
 ♥ 10532
 ♦ QJ8
 ♣ 84

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

1. Stayman

Board: 205
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 20
 Contract: 3N S

North:
 ♠ 109
 ♥ 984
 ♦ AQ85
 ♣ Q762

South:
 ♠ AKJ7
 ♥ AKQ6
 ♦ K7
 ♣ 983

West	North	East	South
			2NT
Pass	3NT	AP	

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 206	♠ K43	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ KQJ92	You bid first.
HCP: 20	♣ AK4	

Board: 207	♠ 87	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ J98	Partner bids first.
HCP: 8	♣ K10863	

Board: 208	♠ K5	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ AQJ5	You bid first.
HCP: 20	♣ AKQJ7	

Board: 209	♠ J64	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 13	♣ Q106	

Board: 210	♠ Q95	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ AK92	You bid first.
HCP: 21	♣ KQ9	

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

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q2		2NT	Pass	4♣ ¹
Vul: Both	♥ A2	♥ KJ	Pass	4♠	Pass	6NT
North HCP: 20	♦ KQJ92	♦ A10864	AP			
South HCP: 12	♣ AK4	♣ Q873				
Contract: 6N N			1. Gerber, for N			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ				2NT
Vul: None	♥ A97	♥ K65	Pass	3NT	AP	
North HCP: 8	♦ J98	♦ AK542				
South HCP: 21	♣ K10863	♣ AQ9				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQ107		2NT	Pass	3♣ ¹
Vul: NS	♥ 109	♥ KQ75	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ5	♦ 3	AP			
South HCP: 11	♣ AKQJ7	♣ 6532	1. Stayman			
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AKQ2				2NT
Vul: Both	♥ AJ64	♥ K109	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ KQ6	♦ AJ2	Pass	6NT	AP	
South HCP: 20	♣ Q106	♣ K54	1. Stayman			
Contract: 6N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 1072				
Vul: EW	♥ AK2	♥ 87		2NT	AP	
North HCP: 21	♦ AK92	♦ Q1073				
South HCP: 2	♣ KQ9	♣ 8743				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 206	♠ Q2	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ A10864	Partner bids first.
HCP: 12	♣ Q873	

Board: 207	♠ KQ	The opponents are silent.
Dealer: S	♥ K65	
Vul: None	♦ AK542	You bid first.
HCP: 21	♣ AQ9	

Board: 208	♠ AQ107	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ 3	Partner bids first.
HCP: 11	♣ 6532	

Board: 209	♠ AKQ2	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ AJ2	You bid first.
HCP: 20	♣ K54	

Board: 210	♠ 1072	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ Q1073	Partner bids first.
HCP: 2	♣ 8743	

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

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q2		2NT	Pass	4♣ ¹
Vul: Both	♥ A2	♥ KJ	Pass	4♠	Pass	6NT
North HCP: 20	♦ KQJ92	♦ A10864	AP			
South HCP: 12	♣ AK4	♣ Q873				
Contract: 6N N			1. Gerber, for N			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ				2NT
Vul: None	♥ A97	♥ K65	Pass	3NT	AP	
North HCP: 8	♦ J98	♦ AK542				
South HCP: 21	♣ K10863	♣ AQ9				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQ107		2NT	Pass	3♣ ¹
Vul: NS	♥ 109	♥ KQ75	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ5	♦ 3	AP			
South HCP: 11	♣ AKQJ7	♣ 6532	1. Stayman			
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AKQ2				2NT
Vul: Both	♥ AJ64	♥ K109	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ KQ6	♦ AJ2	Pass	6NT	AP	
South HCP: 20	♣ Q106	♣ K54	1. Stayman			
Contract: 6N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 1072				
Vul: EW	♥ AK2	♥ 87		2NT	AP	
North HCP: 21	♦ AK92	♦ Q1073				
South HCP: 2	♣ KQ9	♣ 8743				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 211	♠ 109	The opponents are silent.
Dealer: S	♥ Q102	
Vul: None	♦ QJ76	Partner bids first.
HCP: 5	♣ 6532	

Board: 212	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AK106	You bid first.
HCP: 20	♣ Q98	

Board: 213	♠ J875	The opponents are silent.
Dealer: S	♥ 964	
Vul: EW	♦ 1094	Partner bids first.
HCP: 1	♣ 653	

Board: 214	♠ AKQ	The opponents are silent.
Dealer: N	♥ A1093	
Vul: Both	♦ 54	You bid first.
HCP: 20	♣ AK85	

Board: 215	♠ Q9542	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KQ754	Partner bids first.
HCP: 10	♣ QJ3	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ J7				2NT
Vul: None	♥ Q102	♥ AK5				
North HCP: 5	♦ QJ76	♦ AK83	Pass	3NT	AP	
South HCP: 20	♣ 6532	♣ AJ74				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q108		2NT	Pass	3♦
Vul: NS	♥ K10	♥ QJ7643				
North HCP: 20	♦ AK106	♦ 2	Pass	3♥	Pass	4♥
South HCP: 6	♣ Q98	♣ J106	AP			
Contract: 4♥ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J875	♠ KQ102				2NT
Vul: EW	♥ 964	♥ AK10				
North HCP: 1	♦ 1094	♦ AQJ2	AP			
South HCP: 21	♣ 653	♣ Q8				
Contract: 2N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J74				
Vul: Both	♥ A1093	♥ 8542		2NT	AP	
North HCP: 20	♦ 54	♦ Q107				
South HCP: 3	♣ AK85	♣ 1074				
Contract: 2N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q9542	♠ AK10				2NT
Vul: NS	♥ —	♥ AQ72	Pass	3♥	Pass	3♠
North HCP: 10	♦ KQ754	♦ 32	Pass	3NT	Pass	4♠
South HCP: 20	♣ QJ3	♣ AK72	AP			
Contract: 4♠ S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 211	♠ J7	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ AK83	You bid first.
HCP: 20	♣ AJ74	

Board: 212	♠ Q108	The opponents are silent.
Dealer: N	♥ QJ7643	
Vul: NS	♦ 2	Partner bids first.
HCP: 6	♣ J106	

Board: 213	♠ KQ102	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ AQJ2	You bid first.
HCP: 21	♣ Q8	

Board: 214	♠ J74	The opponents are silent.
Dealer: N	♥ 8542	
Vul: Both	♦ Q107	Partner bids first.
HCP: 3	♣ 1074	

Board: 215	♠ AK10	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: NS	♦ 32	You bid first.
HCP: 20	♣ AK72	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ J7				2NT
Vul: None	♥ Q102	♥ AK5				
North HCP: 5	♦ QJ76	♦ AK83	Pass	3NT	AP	
South HCP: 20	♣ 6532	♣ AJ74				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q108		2NT	Pass	3♦
Vul: NS	♥ K10	♥ QJ7643				
North HCP: 20	♦ AK106	♦ 2	Pass	3♥	Pass	4♥
South HCP: 6	♣ Q98	♣ J106	AP			
Contract: 4♥ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J875	♠ KQ102				2NT
Vul: EW	♥ 964	♥ AK10				
North HCP: 1	♦ 1094	♦ AQJ2	AP			
South HCP: 21	♣ 653	♣ Q8				
Contract: 2N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J74				
Vul: Both	♥ A1093	♥ 8542		2NT	AP	
North HCP: 20	♦ 54	♦ Q107				
South HCP: 3	♣ AK85	♣ 1074				
Contract: 2N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q9542	♠ AK10				2NT
Vul: NS	♥ —	♥ AQ72	Pass	3♥	Pass	3♠
North HCP: 10	♦ KQ754	♦ 32	Pass	3NT	Pass	4♠
South HCP: 20	♣ QJ3	♣ AK72	AP			
Contract: 4♠ S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 216	♠ AJ10	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ Q4	

Board: 217	♠ KQ2	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ 10732	Partner bids first.
HCP: 8	♣ 9753	

Board: 218	♠ QJ73	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AKJ42	You bid first.
HCP: 20	♣ AJ	

Board: 219	♠ KQ75	The opponents are silent.
Dealer: S	♥ Q863	
Vul: None	♦ AJ3	Partner bids first.
HCP: 12	♣ 96	

Board: 220	♠ Q3	The opponents are silent.
Dealer: N	♥ AK93	
Vul: NS	♦ A98	You bid first.
HCP: 20	♣ AQJ3	

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

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K87		2NT	Pass	3NT
Vul: EW	♥ KQ95	♥ 64				
North HCP: 20	♦ AKJ5	♦ Q4	AP			
South HCP: 6	♣ Q4	♣ J107652				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 64				2NT
Vul: Both	♥ K7	♥ AQ9				
North HCP: 8	♦ 10732	♦ AKQ84	Pass	3NT	AP	
South HCP: 20	♣ 9753	♣ KQ6				
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ AK10654		2NT	Pass	4♥ ¹
Vul: EW	♥ KJ	♥ 1084				
North HCP: 20	♦ AKJ42	♦ 9	Pass	4♠	AP	
South HCP: 7	♣ AJ	♣ 1097	1. Texas			
Contract: 4♠ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KQ75	♠ A63				2NT
Vul: None	♥ Q863	♥ KJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ AJ3	♦ KQ86	Pass	6NT	AP	
South HCP: 20	♣ 96	♣ AQJ10	1. Stayman			
Contract: 6N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AKJ10		2NT	Pass	3♣ ¹
Vul: NS	♥ AK93	♥ QJ864	Pass	3♥	Pass	4NT ²
North HCP: 20	♦ A98	♦ J2	AP			
South HCP: 12	♣ AQJ3	♣ 62	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 216	♠ K87	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ Q4	Partner bids first.
HCP: 6	♣ J107652	
Board: 217	♠ 64	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ AKQ84	You bid first.
HCP: 20	♣ KQ6	
Board: 218	♠ AK10654	The opponents are silent.
Dealer: N	♥ 1084	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ 1097	
Board: 219	♠ A63	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ KQ86	You bid first.
HCP: 20	♣ AQJ10	
Board: 220	♠ AKJ10	The opponents are silent.
Dealer: N	♥ QJ864	
Vul: NS	♦ J2	Partner bids first.
HCP: 12	♣ 62	

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

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K87		2NT	Pass	3NT
Vul: EW	♥ KQ95	♥ 64				
North HCP: 20	♦ AKJ5	♦ Q4	AP			
South HCP: 6	♣ Q4	♣ J107652				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 64				2NT
Vul: Both	♥ K7	♥ AQ9				
North HCP: 8	♦ 10732	♦ AKQ84	Pass	3NT	AP	
South HCP: 20	♣ 9753	♣ KQ6				
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ AK10654		2NT	Pass	4♥ ¹
Vul: EW	♥ KJ	♥ 1084				
North HCP: 20	♦ AKJ42	♦ 9	Pass	4♠	AP	
South HCP: 7	♣ AJ	♣ 1097	1. Texas			
Contract: 4♠ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KQ75	♠ A63				2NT
Vul: None	♥ Q863	♥ KJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ AJ3	♦ KQ86	Pass	6NT	AP	
South HCP: 20	♣ 96	♣ AQJ10	1. Stayman			
Contract: 6N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AKJ10		2NT	Pass	3♣ ¹
Vul: NS	♥ AK93	♥ QJ864	Pass	3♥	Pass	4NT ²
North HCP: 20	♦ A98	♦ J2	AP			
South HCP: 12	♣ AQJ3	♣ 62	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 221	♠ 10643	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ K743	Partner bids first.
HCP: 5	♣ Q864	

Board: 222	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ K862	You bid first.
HCP: 20	♣ AK84	

Board: 223	♠ K1096	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ 9762	Partner bids first.
HCP: 8	♣ Q4	

Board: 224	♠ AJ75	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ KQ6	You bid first.
HCP: 20	♣ AJ64	

Board: 225	♠ 953	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ 108	Partner bids first.
HCP: 1	♣ J109543	

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

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ J7				2NT
Vul: None	♥ 7	♥ AKJ6	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ K743	♦ AJ1098	Pass	3NT	AP	
South HCP: 21	♣ Q864	♣ AK				
Contract: 3N S			1. Stayman			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 4				
Vul: NS	♥ AJ9	♥ 10653		2NT	AP	
North HCP: 20	♦ K862	♦ Q43				
South HCP: 3	♣ AK84	♣ J9532				
Contract: 2N N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ AJ4				2NT
Vul: None	♥ QJ8	♥ A643	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ 9762	♦ AK5	Pass	3NT	AP	
South HCP: 20	♣ Q4	♣ A102				
Contract: 3N S			1. Stayman			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 109				
Vul: NS	♥ KQ	♥ A42		2NT	AP	
North HCP: 20	♦ KQ6	♦ 85432				
South HCP: 4	♣ AJ64	♣ 532				
Contract: 2N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AJ4				2NT
Vul: EW	♥ 73	♥ A654	Pass	3♠ ¹	Pass	3NT
North HCP: 1	♦ 108	♦ K64	AP			
South HCP: 21	♣ J109543	♣ AKQ				
Contract: 3N S			1. Minor Suit Transfers after 2NT			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 221	♠ J7	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: None	♦ AJ1098	You bid first.
HCP: 21	♣ AK	

Board: 222	♠ 4	The opponents are silent.
Dealer: N	♥ 10653	
Vul: NS	♦ Q43	Partner bids first.
HCP: 3	♣ J9532	

Board: 223	♠ AJ4	The opponents are silent.
Dealer: S	♥ A643	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ A102	

Board: 224	♠ 109	The opponents are silent.
Dealer: N	♥ A42	
Vul: NS	♦ 85432	Partner bids first.
HCP: 4	♣ 532	

Board: 225	♠ AJ4	The opponents are silent.
Dealer: S	♥ A654	
Vul: EW	♦ K64	You bid first.
HCP: 21	♣ AKQ	

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

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ J7				2NT
Vul: None	♥ 7	♥ AKJ6	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ K743	♦ AJ1098	Pass	3NT	AP	
South HCP: 21	♣ Q864	♣ AK				
Contract: 3N S			1. Stayman			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 4				
Vul: NS	♥ AJ9	♥ 10653		2NT	AP	
North HCP: 20	♦ K862	♦ Q43				
South HCP: 3	♣ AK84	♣ J9532				
Contract: 2N N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ AJ4				2NT
Vul: None	♥ QJ8	♥ A643	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ 9762	♦ AK5	Pass	3NT	AP	
South HCP: 20	♣ Q4	♣ A102				
Contract: 3N S			1. Stayman			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 109				
Vul: NS	♥ KQ	♥ A42		2NT	AP	
North HCP: 20	♦ KQ6	♦ 85432				
South HCP: 4	♣ AJ64	♣ 532				
Contract: 2N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AJ4				2NT
Vul: EW	♥ 73	♥ A654	Pass	3♠ ¹	Pass	3NT
North HCP: 1	♦ 108	♦ K64	AP			
South HCP: 21	♣ J109543	♣ AKQ				
Contract: 3N S			1. Minor Suit Transfers after 2NT			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 226	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: Both	♦ QJ6	You bid first.
HCP: 20	♣ AJ10	

Board: 227	♠ A8543	The opponents are silent.
Dealer: S	♥ Q632	
Vul: NS	♦ 10	Partner bids first.
HCP: 10	♣ KJ6	

Board: 228	♠ AK43	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: EW	♦ 84	You bid first.
HCP: 20	♣ A107	

Board: 229	♠ Q972	The opponents are silent.
Dealer: S	♥ 8652	
Vul: Both	♦ J1042	Partner bids first.
HCP: 5	♣ Q	

Board: 230	♠ AQ98	The opponents are silent.
Dealer: N	♥ AK82	
Vul: None	♦ KQ4	You bid first.
HCP: 20	♣ Q3	

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

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1096		2NT	Pass	4♣ ¹
Vul: Both	♥ KQ86	♥ —	Pass	4♠	Pass	6♦
North HCP: 20	♦ QJ6	♦ AK10732	AP			
South HCP: 9	♣ AJ10	♣ Q953				
Contract: 6♦ S			1. Gerber, for N			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A8543	♠ K6				2NT
Vul: NS	♥ Q632	♥ A7	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ 10	♦ AKQJ7	Pass	3♥ ²	Pass	3NT
South HCP: 21	♣ KJ6	♣ A743	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ Q52		2NT	Pass	3NT
Vul: EW	♥ AKQ2	♥ J103	AP			
North HCP: 20	♦ 84	♦ AJ763				
South HCP: 8	♣ A107	♣ 84				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ AK				2NT
Vul: Both	♥ 8652	♥ AJ9	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ J1042	♦ AKQ9	Pass	3NT	AP	
South HCP: 21	♣ Q	♣ 9654				
Contract: 3N S			1. Stayman			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ KJ10543		2NT	Pass	3♥
Vul: None	♥ AK82	♥ 1095	Pass	3♠	Pass	4♠
North HCP: 20	♦ KQ4	♦ 7	AP			
South HCP: 5	♣ Q3	♣ J104				
Contract: 4♠ N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 226	♠ 1096	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AK10732	Partner bids first.
HCP: 9	♣ Q953	
Board: 227	♠ K6	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AKQJ7	You bid first.
HCP: 21	♣ A743	
Board: 228	♠ Q52	The opponents are silent.
Dealer: N	♥ J103	
Vul: EW	♦ AJ763	Partner bids first.
HCP: 8	♣ 84	
Board: 229	♠ AK	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ AKQ9	You bid first.
HCP: 21	♣ 9654	
Board: 230	♠ KJ10543	The opponents are silent.
Dealer: N	♥ 1095	
Vul: None	♦ 7	Partner bids first.
HCP: 5	♣ J104	

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

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1096		2NT	Pass	4♣ ¹
Vul: Both	♥ KQ86	♥ —	Pass	4♠	Pass	6♦
North HCP: 20	♦ QJ6	♦ AK10732	AP			
South HCP: 9	♣ AJ10	♣ Q953				
Contract: 6♦ S			1. Gerber, for N			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A8543	♠ K6				2NT
Vul: NS	♥ Q632	♥ A7	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ 10	♦ AKQJ7	Pass	3♥ ²	Pass	3NT
South HCP: 21	♣ KJ6	♣ A743	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ Q52		2NT	Pass	3NT
Vul: EW	♥ AKQ2	♥ J103	AP			
North HCP: 20	♦ 84	♦ AJ763				
South HCP: 8	♣ A107	♣ 84				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ AK				2NT
Vul: Both	♥ 8652	♥ AJ9	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ J1042	♦ AKQ9	Pass	3NT	AP	
South HCP: 21	♣ Q	♣ 9654				
Contract: 3N S			1. Stayman			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ KJ10543		2NT	Pass	3♥
Vul: None	♥ AK82	♥ 1095	Pass	3♠	Pass	4♠
North HCP: 20	♦ KQ4	♦ 7	AP			
South HCP: 5	♣ Q3	♣ J104				
Contract: 4♠ N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 231	♠ J1085	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ 7	Partner bids first.
HCP: 4	♣ Q10976	

Board: 232	♠ KQ62	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ K5	You bid first.
HCP: 20	♣ KQ1087	

Board: 233	♠ 1092	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ 9872	Partner bids first.
HCP: 5	♣ KQ104	

Board: 234	♠ K63	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ AKQ9	You bid first.
HCP: 20	♣ AQJ10	

Board: 235	♠ 953	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 9	♣ Q92	

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

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ J1085	♠ AQ				2NT
Vul: Both	♥ J98	♥ A54				
North HCP: 4	♦ 7	♦ KQJ86	AP			
South HCP: 20	♣ Q10976	♣ KJ2				
Contract: 2N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A73		2NT	Pass	4NT ¹
Vul: None	♥ AK	♥ J103	AP			
North HCP: 20	♦ K5	♦ Q1063	1. Quantitative 4NT			
South HCP: 11	♣ KQ1087	♣ A63				
Contract: 4N N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AQJ8				2NT
Vul: Both	♥ 32	♥ AKJ	Pass	3NT	AP	
North HCP: 5	♦ 9872	♦ J65				
South HCP: 20	♣ KQ104	♣ A87				
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 875				
Vul: None	♥ J8	♥ 75		2NT	AP	
North HCP: 20	♦ AKQ9	♦ 865				
South HCP: 0	♣ AQJ10	♣ 86432				
Contract: 2N N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A107				2NT
Vul: NS	♥ Q1032	♥ AK9	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KQ9	♦ J6	Pass	3NT	AP	
South HCP: 20	♣ Q92	♣ AKJ87	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 231	♠ AQ	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ KQJ86	You bid first.
HCP: 20	♣ KJ2	

Board: 232	♠ A73	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ Q1063	Partner bids first.
HCP: 11	♣ A63	

Board: 233	♠ AQJ8	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ J65	You bid first.
HCP: 20	♣ A87	

Board: 234	♠ 875	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ 865	Partner bids first.
HCP: 0	♣ 86432	

Board: 235	♠ A107	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ J6	You bid first.
HCP: 20	♣ AKJ87	

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

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ J1085	♠ AQ				2NT
Vul: Both	♥ J98	♥ A54				
North HCP: 4	♦ 7	♦ KQJ86	AP			
South HCP: 20	♣ Q10976	♣ KJ2				
Contract: 2N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A73		2NT	Pass	4NT ¹
Vul: None	♥ AK	♥ J103	AP			
North HCP: 20	♦ K5	♦ Q1063	1. Quantitative 4NT			
South HCP: 11	♣ KQ1087	♣ A63				
Contract: 4N N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AQJ8				2NT
Vul: Both	♥ 32	♥ AKJ	Pass	3NT	AP	
North HCP: 5	♦ 9872	♦ J65				
South HCP: 20	♣ KQ104	♣ A87				
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 875				
Vul: None	♥ J8	♥ 75		2NT	AP	
North HCP: 20	♦ AKQ9	♦ 865				
South HCP: 0	♣ AQJ10	♣ 86432				
Contract: 2N N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A107				2NT
Vul: NS	♥ Q1032	♥ AK9	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KQ9	♦ J6	Pass	3NT	AP	
South HCP: 20	♣ Q92	♣ AKJ87	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 236	♠ A7	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: EW	♦ A1065	You bid first.
HCP: 20	♣ AJ3	

Board: 237	♠ QJ632	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ 974	Partner bids first.
HCP: 6	♣ 87	

Board: 238	♠ QJ73	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ AK109	You bid first.
HCP: 20	♣ A6	

Board: 239	♠ J95	The opponents are silent.
Dealer: S	♥ K32	
Vul: EW	♦ J542	Partner bids first.
HCP: 5	♣ 943	

Board: 240	♠ AK10	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ A962	You bid first.
HCP: 20	♣ KQ10	

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

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 863		2NT	Pass	3♦
Vul: EW	♥ AQJ8	♥ K7632	Pass	3♠ ¹	Pass	4♥
North HCP: 20	♦ A1065	♦ 9873	AP			
South HCP: 3	♣ AJ3	♣ 5				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK9				2NT
Vul: None	♥ K52	♥ A86	Pass	3♥	Pass	3♠
North HCP: 6	♦ 974	♦ A85	Pass	3NT	Pass	4♠
South HCP: 21	♣ 87	♣ AQ42	AP			
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ 62		2NT	Pass	3NT
Vul: NS	♥ AQ2	♥ K10				
North HCP: 20	♦ AK109	♦ Q8654	AP			
South HCP: 8	♣ A6	♣ K743				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AKQ4				2NT
Vul: EW	♥ K32	♥ Q8				
North HCP: 5	♦ J542	♦ KQ83	Pass	3NT	AP	
South HCP: 21	♣ 943	♣ KQ8				
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 95		2NT	Pass	3♣ ¹
Vul: Both	♥ A96	♥ K532	Pass	3♦	Pass	3NT
North HCP: 20	♦ A962	♦ Q1083	AP			
South HCP: 5	♣ KQ10	♣ 653				
Contract: 3N N						

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 236	♠ 863	The opponents are silent.
Dealer: N	♥ K7632	
Vul: EW	♦ 9873	Partner bids first.
HCP: 3	♣ 5	

Board: 237	♠ AK9	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ A85	You bid first.
HCP: 21	♣ AQ42	

Board: 238	♠ 62	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ Q8654	Partner bids first.
HCP: 8	♣ K743	

Board: 239	♠ AKQ4	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ KQ83	You bid first.
HCP: 21	♣ KQ8	

Board: 240	♠ 95	The opponents are silent.
Dealer: N	♥ K532	
Vul: Both	♦ Q1083	Partner bids first.
HCP: 5	♣ 653	

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

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 863		2NT	Pass	3♦
Vul: EW	♥ AQJ8	♥ K7632	Pass	3♠ ¹	Pass	4♥
North HCP: 20	♦ A1065	♦ 9873	AP			
South HCP: 3	♣ AJ3	♣ 5				
Contract: 4♥ S						1. Extended acceptance after NT

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK9				2NT
Vul: None	♥ K52	♥ A86	Pass	3♥	Pass	3♠
North HCP: 6	♦ 974	♦ A85	Pass	3NT	Pass	4♠
South HCP: 21	♣ 87	♣ AQ42	AP			
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ 62		2NT	Pass	3NT
Vul: NS	♥ AQ2	♥ K10				
North HCP: 20	♦ AK109	♦ Q8654	AP			
South HCP: 8	♣ A6	♣ K743				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AKQ4				2NT
Vul: EW	♥ K32	♥ Q8				
North HCP: 5	♦ J542	♦ KQ83	Pass	3NT	AP	
South HCP: 21	♣ 943	♣ KQ8				
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 95		2NT	Pass	3♣ ¹
Vul: Both	♥ A96	♥ K532	Pass	3♦	Pass	3NT
North HCP: 20	♦ A962	♦ Q1083	AP			
South HCP: 5	♣ KQ10	♣ 653				
Contract: 3N N						1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 241	♠ A975	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ K982	Partner bids first.
HCP: 10	♣ K84	

Board: 242	♠ A106	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ KQ73	You bid first.
HCP: 21	♣ KQ	

Board: 243	♠ J64	The opponents are silent.
Dealer: S	♥ 9653	
Vul: Both	♦ 82	Partner bids first.
HCP: 4	♣ K875	

Board: 244	♠ AKJ3	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: None	♦ A7	You bid first.
HCP: 21	♣ AJ7	

Board: 245	♠ Q82	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ 3	Partner bids first.
HCP: 5	♣ K86432	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: NS	♥ 54	♥ KQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9				
Contract: 3N S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 8532				
Vul: EW	♥ AK98	♥ Q1054		2NT	AP	
North HCP: 21	♦ KQ73	♦ 8642				
South HCP: 3	♣ KQ	♣ J				
Contract: 2N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A2				2NT
Vul: Both	♥ 9653	♥ A2				
North HCP: 4	♦ 82	♦ AKJ64	AP			
South HCP: 20	♣ K875	♣ A942				
Contract: 2N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q2		2NT	Pass	3♦
Vul: None	♥ KJ105	♥ A7432	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ A7	♦ QJ4	AP			
South HCP: 9	♣ AJ7	♣ 653				
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK73				2NT
Vul: EW	♥ 986	♥ AJ75				
North HCP: 5	♦ 3	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ K86432	♣ Q97				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 241	♠ KQ8	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: NS	♦ A107	You bid first.
HCP: 20	♣ AJ9	

Board: 242	♠ 8532	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: EW	♦ 8642	Partner bids first.
HCP: 3	♣ J	

Board: 243	♠ A2	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AKJ64	You bid first.
HCP: 20	♣ A942	

Board: 244	♠ Q2	The opponents are silent.
Dealer: N	♥ A7432	
Vul: None	♦ QJ4	Partner bids first.
HCP: 9	♣ 653	

Board: 245	♠ AK73	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: EW	♦ AK	You bid first.
HCP: 21	♣ Q97	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: NS	♥ 54	♥ KQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9				
Contract: 3N S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 8532				
Vul: EW	♥ AK98	♥ Q1054		2NT	AP	
North HCP: 21	♦ KQ73	♦ 8642				
South HCP: 3	♣ KQ	♣ J				
Contract: 2N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A2				2NT
Vul: Both	♥ 9653	♥ A2				
North HCP: 4	♦ 82	♦ AKJ64	AP			
South HCP: 20	♣ K875	♣ A942				
Contract: 2N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q2		2NT	Pass	3♦
Vul: None	♥ KJ105	♥ A7432	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ A7	♦ QJ4	AP			
South HCP: 9	♣ AJ7	♣ 653				
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK73				2NT
Vul: EW	♥ 986	♥ AJ75				
North HCP: 5	♦ 3	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ K86432	♣ Q97				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 246	♠ A105	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ AK1096	You bid first.
HCP: 21	♣ K3	

Board: 247	♠ 965	The opponents are silent.
Dealer: S	♥ 965	
Vul: None	♦ Q1085	Partner bids first.
HCP: 3	♣ J98	

Board: 248	♠ A62	The opponents are silent.
Dealer: N	♥ A1054	
Vul: Both	♦ KQ2	You bid first.
HCP: 20	♣ AK5	

Board: 249	♠ 1053	The opponents are silent.
Dealer: S	♥ 764	
Vul: None	♦ K32	Partner bids first.
HCP: 3	♣ 10652	

Board: 250	♠ AKJ6	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ AJ632	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K93		2NT	Pass	3♦
Vul: Both	♥ AK8	♥ 1097632	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK1096	♦ 3	AP			
South HCP: 6	♣ K3	♣ QJ4				
Contract: 4♥ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ A108				2NT
Vul: None	♥ 965	♥ AK8	AP			
North HCP: 3	♦ Q1085	♦ AK2				
South HCP: 20	♣ J98	♣ Q1052				
Contract: 2N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KJ10953		2NT	Pass	4♥ ¹
Vul: Both	♥ A1054	♥ 98	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ KQ2	♦ A873	Pass	5♣	Pass	5♦
South HCP: 8	♣ AK5	♣ 9	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ KJ4				2NT
Vul: None	♥ 764	♥ AK103	AP			
North HCP: 3	♦ K32	♦ A106				
South HCP: 21	♣ 10652	♣ AQ4				
Contract: 2N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q985		2NT	Pass	3♣ ¹
Vul: NS	♥ A7	♥ K862	Pass	3♠	Pass	4♠
North HCP: 20	♦ K4	♦ A83	AP			
South HCP: 9	♣ AJ632	♣ 54	1. Stayman			
Contract: 4♠ N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 246	♠ K93	The opponents are silent.
Dealer: N	♥ 1097632	
Vul: Both	♦ 3	Partner bids first.
HCP: 6	♣ QJ4	

Board: 247	♠ A108	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ Q1052	

Board: 248	♠ KJ10953	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ A873	Partner bids first.
HCP: 8	♣ 9	

Board: 249	♠ KJ4	The opponents are silent.
Dealer: S	♥ AK103	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ AQ4	

Board: 250	♠ Q985	The opponents are silent.
Dealer: N	♥ K862	
Vul: NS	♦ A83	Partner bids first.
HCP: 9	♣ 54	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K93		2NT	Pass	3♦
Vul: Both	♥ AK8	♥ 1097632	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK1096	♦ 3	AP			
South HCP: 6	♣ K3	♣ QJ4				
Contract: 4♥ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ A108				2NT
Vul: None	♥ 965	♥ AK8	AP			
North HCP: 3	♦ Q1085	♦ AK2				
South HCP: 20	♣ J98	♣ Q1052				
Contract: 2N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KJ10953		2NT	Pass	4♥ ¹
Vul: Both	♥ A1054	♥ 98	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ KQ2	♦ A873	Pass	5♣	Pass	5♦
South HCP: 8	♣ AK5	♣ 9	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ KJ4				2NT
Vul: None	♥ 764	♥ AK103	AP			
North HCP: 3	♦ K32	♦ A106				
South HCP: 21	♣ 10652	♣ AQ4				
Contract: 2N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q985		2NT	Pass	3♣ ¹
Vul: NS	♥ A7	♥ K862	Pass	3♠	Pass	4♠
North HCP: 20	♦ K4	♦ A83	AP			
South HCP: 9	♣ AJ632	♣ 54	1. Stayman			
Contract: 4♠ N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 251	♠ J864	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AQ984	Partner bids first.
HCP: 7	♣ 9876	

Board: 252	♠ AK6	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ KQ8	You bid first.
HCP: 20	♣ A987	

Board: 253	♠ Q4	The opponents are silent.
Dealer: S	♥ A953	
Vul: NS	♦ J6542	Partner bids first.
HCP: 7	♣ 42	

Board: 254	♠ AKQ7	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ J842	You bid first.
HCP: 21	♣ AK2	

Board: 255	♠ 4	East Bids 3♥ if possible.
Dealer: S	♥ Q97542	
Vul: NS	♦ KQ854	Partner bids first.
HCP: 7	♣ 2	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J864	♠ A52				2NT
Vul: EW	♥ —	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AQ984	♦ KJ765	Pass	3NT	AP	
South HCP: 20	♣ 9876	♣ AJ5				
Contract: 3N S			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 732				
Vul: None	♥ A53	♥ 9642		2NT	AP	
North HCP: 20	♦ KQ8	♦ 97542				
South HCP: 3	♣ A987	♣ K				
Contract: 2N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AKJ7				2NT
Vul: NS	♥ A953	♥ J10	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J6542	♦ Q8	Pass	3NT	AP	
South HCP: 21	♣ 42	♣ AKQJ9				
Contract: 3N S			1. Stayman			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J85		2NT	Pass	3♣ ¹
Vul: EW	♥ KJ	♥ A1093	Pass	3♠	Pass	3NT
North HCP: 21	♦ J842	♦ K95	AP			
South HCP: 8	♣ AK2	♣ 1087				
Contract: 3N N			1. Stayman			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ6				2NT
Vul: NS	♥ Q97542	♥ A86	Pass	3♦	3♥ ¹	3♠ ²
North HCP: 7	♦ KQ854	♦ AJ103	Pass	4♥	AP	
South HCP: 21	♣ 2	♣ K9				
Contract: 4♥ N			1. Michaels Cuebid 2. strength cue bid			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 251	♠ A52	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ KJ765	You bid first.
HCP: 20	♣ AJ5	

Board: 252	♠ 732	The opponents are silent.
Dealer: N	♥ 9642	
Vul: None	♦ 97542	Partner bids first.
HCP: 3	♣ K	

Board: 253	♠ AKJ7	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ Q8	You bid first.
HCP: 21	♣ AKQJ9	

Board: 254	♠ J85	The opponents are silent.
Dealer: N	♥ A1093	
Vul: EW	♦ K95	Partner bids first.
HCP: 8	♣ 1087	

Board: 255	♠ AKQ6	East Bids 3♥ if possible.
Dealer: S	♥ A86	
Vul: NS	♦ AJ103	You bid first.
HCP: 21	♣ K9	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J864	♠ A52				2NT
Vul: EW	♥ —	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AQ984	♦ KJ765	Pass	3NT	AP	
South HCP: 20	♣ 9876	♣ AJ5				
Contract: 3N S			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 732				
Vul: None	♥ A53	♥ 9642		2NT	AP	
North HCP: 20	♦ KQ8	♦ 97542				
South HCP: 3	♣ A987	♣ K				
Contract: 2N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AKJ7				2NT
Vul: NS	♥ A953	♥ J10	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J6542	♦ Q8	Pass	3NT	AP	
South HCP: 21	♣ 42	♣ AKQJ9				
Contract: 3N S			1. Stayman			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J85		2NT	Pass	3♣ ¹
Vul: EW	♥ KJ	♥ A1093	Pass	3♠	Pass	3NT
North HCP: 21	♦ J842	♦ K95	AP			
South HCP: 8	♣ AK2	♣ 1087				
Contract: 3N N			1. Stayman			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ6				2NT
Vul: NS	♥ Q97542	♥ A86	Pass	3♦	3♥ ¹	3♠ ²
North HCP: 7	♦ KQ854	♦ AJ103	Pass	4♥	AP	
South HCP: 21	♣ 2	♣ K9				
Contract: 4♥ N			1. Michaels Cuebid 2. strength cue bid			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 256	♠ KQ83	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ A95	You bid first.
HCP: 21	♣ QJ	

Board: 257	♠ 106	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ J64	Partner bids first.
HCP: 3	♣ 109864	

Board: 258	♠ K1094	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ KJ95	

Board: 259	♠ K2	The opponents are silent.
Dealer: S	♥ 10873	
Vul: Both	♦ 8652	Partner bids first.
HCP: 5	♣ Q104	

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

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ 10976		2NT	AP	
Vul: Both	♥ AKQ7	♥ J1085				
North HCP: 21	♦ A95	♦ J64				
South HCP: 2	♣ QJ	♣ 82				
Contract: 2N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ KJ8				2NT
Vul: None	♥ Q93	♥ K82				
North HCP: 3	♦ J64	♦ AQ5	AP			
South HCP: 21	♣ 109864	♣ AKJ5				
Contract: 2N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ K1094	♠ QJ863		2NT	Pass	3♥
Vul: EW	♥ A4	♥ 107	Pass	3NT ¹	Pass	4♠
North HCP: 20	♦ AKQ	♦ 983	AP			
South HCP: 3	♣ KJ95	♣ 642				
Contract: 4♠ S						

1. Extended acceptance after NT

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A864				2NT
Vul: Both	♥ 10873	♥ AK9	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 8652	♦ KJ93				
South HCP: 20	♣ Q104	♣ AJ	Pass	3NT	AP	
Contract: 3N S						

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 256	♠ 10976	The opponents are silent.
Dealer: N	♥ J1085	
Vul: Both	♦ J64	Partner bids first.
HCP: 2	♣ 82	

Board: 257	♠ KJ8	The opponents are silent.
Dealer: S	♥ K82	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ AKJ5	

Board: 258	♠ QJ863	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ 983	Partner bids first.
HCP: 3	♣ 642	

Board: 259	♠ A864	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ KJ93	You bid first.
HCP: 20	♣ AJ	

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

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ 10976		2NT	AP	
Vul: Both	♥ AKQ7	♥ J1085				
North HCP: 21	♦ A95	♦ J64				
South HCP: 2	♣ QJ	♣ 82				
Contract: 2N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ KJ8				2NT
Vul: None	♥ Q93	♥ K82				
North HCP: 3	♦ J64	♦ AQ5	AP			
South HCP: 21	♣ 109864	♣ AKJ5				
Contract: 2N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ K1094	♠ QJ863		2NT	Pass	3♥
Vul: EW	♥ A4	♥ 107	Pass	3NT ¹	Pass	4♠
North HCP: 20	♦ AKQ	♦ 983	AP			
South HCP: 3	♣ KJ95	♣ 642				
Contract: 4♠ S						

1. Extended acceptance after NT

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A864				2NT
Vul: Both	♥ 10873	♥ AK9	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 8652	♦ KJ93				
South HCP: 20	♣ Q104	♣ AJ	Pass	3NT	AP	
Contract: 3N S						

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 260	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ K4	You bid first.
HCP: 21	♣ KJ762	

Board: 261	♠ 1052	The opponents are silent.
Dealer: S	♥ 742	
Vul: NS	♦ Q104	Partner bids first.
HCP: 4	♣ Q842	

Board: 262	♠ A93	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ AQ3	You bid first.
HCP: 21	♣ AK103	

Board: 263	♠ J10876	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ J1092	Partner bids first.
HCP: 3	♣ J9	

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

Board: 260
Dealer: N
Vul: None
North HCP: 21
South HCP: 8
Contract: 6♠ N

North:
♠ AKQ4
♥ AJ
♦ K4
♣ KJ762

South:
♠ 108732
♥ 92
♦ A987
♣ A8

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. King ask by 5NT

Board: 261
Dealer: S
Vul: NS
North HCP: 4
South HCP: 20
Contract: 2N S

North:
♠ 1052
♥ 742
♦ Q104
♣ Q842

South:
♠ AJ7
♥ AQJ
♦ K75
♣ AJ93

West	North	East	South
			2NT
AP			

Board: 262
Dealer: N
Vul: Both
North HCP: 21
South HCP: 2
Contract: 2N N

North:
♠ A93
♥ A92
♦ AQ3
♣ AK103

South:
♠ J52
♥ 653
♦ J10974
♣ 95

West	North	East	South
	2NT	AP	

Board: 263
Dealer: S
Vul: None
North HCP: 3
South HCP: 20
Contract: 4♠ N

North:
♠ J10876
♥ 82
♦ J1092
♣ J9

South:
♠ AQ94
♥ AQ9
♦ K8
♣ KQ107

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

1. Extended acceptance after NT

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 260	♠ 108732	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ A987	Partner bids first.
HCP: 8	♣ A8	

Board: 261	♠ AJ7	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ K75	You bid first.
HCP: 20	♣ AJ93	

Board: 262	♠ J52	The opponents are silent.
Dealer: N	♥ 653	
Vul: Both	♦ J10974	Partner bids first.
HCP: 2	♣ 95	

Board: 263	♠ AQ94	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ K8	You bid first.
HCP: 20	♣ KQ107	

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

Board: 260
Dealer: N
Vul: None
North HCP: 21
South HCP: 8
Contract: 6♠ N

North:
♠ AKQ4
♥ AJ
♦ K4
♣ KJ762

South:
♠ 108732
♥ 92
♦ A987
♣ A8

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. King ask by 5NT

Board: 261
Dealer: S
Vul: NS
North HCP: 4
South HCP: 20
Contract: 2N S

North:
♠ 1052
♥ 742
♦ Q104
♣ Q842

South:
♠ AJ7
♥ AQJ
♦ K75
♣ AJ93

West	North	East	South
			2NT
AP			

Board: 262
Dealer: N
Vul: Both
North HCP: 21
South HCP: 2
Contract: 2N N

North:
♠ A93
♥ A92
♦ AQ3
♣ AK103

South:
♠ J52
♥ 653
♦ J10974
♣ 95

West	North	East	South
	2NT	AP	

Board: 263
Dealer: S
Vul: None
North HCP: 3
South HCP: 20
Contract: 4♠ N

North:
♠ J10876
♥ 82
♦ J1092
♣ J9

South:
♠ AQ94
♥ AQ9
♦ K8
♣ KQ107

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

1. Extended acceptance after NT

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 264	♠ AK2	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ J1064	You bid first.
HCP: 21	♣ AQ6	

Board: 265	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ1094	
Vul: EW	♦ Q103	Partner bids first.
HCP: 16	♣ KJ4	

Board: 266	♠ A6	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ AKQJ10	You bid first.
HCP: 20	♣ K853	

Board: 267	♠ J6	The opponents are silent.
Dealer: S	♥ J10854	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 10	♣ QJ7	

Board: 268	♠ AQ32	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ K63	You bid first.
HCP: 20	♣ AK5	

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

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J7		2NT	Pass	3♣ ¹
Vul: NS	♥ AK6	♥ J752	Pass	3♦	Pass	3NT
North HCP: 21	♦ J1064	♦ AK872	AP			
South HCP: 10	♣ AQ6	♣ J3				
Contract: 3N N						

1. Stayman

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ				2NT
Vul: EW	♥ AQ1094	♥ J2	Pass	3♦	Pass	3♥
North HCP: 16	♦ Q103	♦ AK85	Pass	6NT	AP	
South HCP: 20	♣ KJ4	♣ AQ972				
Contract: 6N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K108		2NT	Pass	4♦ ¹
Vul: None	♥ QJ	♥ AK9872	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQJ10	♦ 3	Pass	5♠	Pass	7NT
South HCP: 15	♣ K853	♣ AJ7	AP			
Contract: 7N N						

1. Texas
2. Blackwood 0314, for ♥

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK3				2NT
Vul: NS	♥ J10854	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 10	♦ AJ2	♦ Q83	Pass	3NT	Pass	4♥
South HCP: 20	♣ QJ7	♣ A832	AP			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ K96				
Vul: EW	♥ KJ6	♥ 532		2NT	AP	
North HCP: 20	♦ K63	♦ 1054				
South HCP: 3	♣ AK5	♣ 10943				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 264	♠ J7	The opponents are silent.
Dealer: N	♥ J752	
Vul: NS	♦ AK872	Partner bids first.
HCP: 10	♣ J3	

Board: 265	♠ AQ	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ972	

Board: 266	♠ K108	The opponents are silent.
Dealer: N	♥ AK9872	
Vul: None	♦ 3	Partner bids first.
HCP: 15	♣ AJ7	

Board: 267	♠ AK3	The opponents are silent.
Dealer: S	♥ AK3	
Vul: NS	♦ Q83	You bid first.
HCP: 20	♣ A832	

Board: 268	♠ K96	The opponents are silent.
Dealer: N	♥ 532	
Vul: EW	♦ 1054	Partner bids first.
HCP: 3	♣ 10943	

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

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J7		2NT	Pass	3♣ ¹
Vul: NS	♥ AK6	♥ J752	Pass	3♦	Pass	3NT
North HCP: 21	♦ J1064	♦ AK872	AP			
South HCP: 10	♣ AQ6	♣ J3				
Contract: 3N N			1. Stayman			

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ				2NT
Vul: EW	♥ AQ1094	♥ J2	Pass	3♦	Pass	3♥
North HCP: 16	♦ Q103	♦ AK85	Pass	6NT	AP	
South HCP: 20	♣ KJ4	♣ AQ972				
Contract: 6N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K108		2NT	Pass	4♦ ¹
Vul: None	♥ QJ	♥ AK9872	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQJ10	♦ 3	Pass	5♠	Pass	7NT
South HCP: 15	♣ K853	♣ AJ7	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK3				2NT
Vul: NS	♥ J10854	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 10	♦ AJ2	♦ Q83	Pass	3NT	Pass	4♥
South HCP: 20	♣ QJ7	♣ A832	AP			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ K96				
Vul: EW	♥ KJ6	♥ 532		2NT	AP	
North HCP: 20	♦ K63	♦ 1054				
South HCP: 3	♣ AK5	♣ 10943				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 269	♠ 872	The opponents are silent.
Dealer: S	♥ J9652	
Vul: Both	♦ A5	Partner bids first.
HCP: 8	♣ K82	

Board: 270	♠ Q106	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ Q74	You bid first.
HCP: 20	♣ AKQ8	

Board: 271	♠ K642	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ Q983	Partner bids first.
HCP: 11	♣ K64	

Board: 272	♠ 10742	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: EW	♦ AK43	You bid first.
HCP: 20	♣ AK	

Board: 273	♠ 65	The opponents are silent.
Dealer: S	♥ QJ8643	
Vul: Both	♦ 96	Partner bids first.
HCP: 3	♣ 1053	

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

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ5				2NT
Vul: Both	♥ J9652	♥ A8	Pass	3♦	Pass	3♥
North HCP: 8	♦ A5	♦ K32	Pass	3NT	AP	
South HCP: 20	♣ K82	♣ AJ74				
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ K98				
Vul: EW	♥ AK3	♥ QJ8		2NT	Pass	3NT
North HCP: 20	♦ Q74	♦ 52	AP			
South HCP: 7	♣ AKQ8	♣ J9754				
Contract: 3N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ AQ10				2NT
Vul: None	♥ K9	♥ AQJ7	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ Q983	♦ AKJ7	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ K64	♣ 97	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 10742	♠ KQ6				
Vul: EW	♥ KQJ	♥ 963		2NT	Pass	3NT
North HCP: 20	♦ AK43	♦ 10652	AP			
South HCP: 7	♣ AK	♣ Q107				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQJ				2NT
Vul: Both	♥ QJ8643	♥ A1072	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 96	♦ AQ7	AP			
South HCP: 20	♣ 1053	♣ K87	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 269	♠ AKJ5	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ K32	You bid first.
HCP: 20	♣ AJ74	

Board: 270	♠ K98	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: EW	♦ 52	Partner bids first.
HCP: 7	♣ J9754	

Board: 271	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: None	♦ AKJ7	You bid first.
HCP: 21	♣ 97	

Board: 272	♠ KQ6	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ 10652	Partner bids first.
HCP: 7	♣ Q107	

Board: 273	♠ AQJ	The opponents are silent.
Dealer: S	♥ A1072	
Vul: Both	♦ AQ7	You bid first.
HCP: 20	♣ K87	

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

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ5				2NT
Vul: Both	♥ J9652	♥ A8	Pass	3♦	Pass	3♥
North HCP: 8	♦ A5	♦ K32	Pass	3NT	AP	
South HCP: 20	♣ K82	♣ AJ74				
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ K98				
Vul: EW	♥ AK3	♥ QJ8		2NT	Pass	3NT
North HCP: 20	♦ Q74	♦ 52	AP			
South HCP: 7	♣ AKQ8	♣ J9754				
Contract: 3N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ AQ10				2NT
Vul: None	♥ K9	♥ AQJ7	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ Q983	♦ AKJ7	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ K64	♣ 97	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 10742	♠ KQ6				
Vul: EW	♥ KQJ	♥ 963		2NT	Pass	3NT
North HCP: 20	♦ AK43	♦ 10652	AP			
South HCP: 7	♣ AK	♣ Q107				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQJ				2NT
Vul: Both	♥ QJ8643	♥ A1072	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 96	♦ AQ7	AP			
South HCP: 20	♣ 1053	♣ K87	1. Texas			
Contract: 4♥ S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 274	♠ Q765	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ KQ74	You bid first.
HCP: 20	♣ AQ	

Board: 275	♠ K864	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ Q432	Partner bids first.
HCP: 13	♣ AJ73	

Board: 276	♠ QJ93	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ AK53	

Board: 277	♠ Q75	The opponents are silent.
Dealer: S	♥ 98632	
Vul: NS	♦ 106	Partner bids first.
HCP: 4	♣ Q82	

Board: 278	♠ A97	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: None	♦ A62	You bid first.
HCP: 21	♣ AK4	

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

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ —		2NT	Pass	4♦ ¹
Vul: None	♥ AK10	♥ 986543				
North HCP: 20	♦ KQ74	♦ 1032	Pass	4♥	AP	
South HCP: 1	♣ AQ	♣ J874				
Contract: 4♥ N			1. Texas			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ A1095				2NT
Vul: NS	♥ K	♥ AQ95	Pass	3♣ ¹	Pass	3NT ²
North HCP: 13	♦ Q432	♦ AK5	Pass	6NT	AP	
South HCP: 20	♣ AJ73	♣ K10				
Contract: 6N S			1. Stayman			
			2. both majors			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ QJ93	♠ AK52		2NT	Pass	3♣ ¹
Vul: Both	♥ A10	♥ 87	Pass	3♠	Pass	6♠
North HCP: 20	♦ AQ5	♦ K107	AP			
South HCP: 13	♣ AK53	♣ QJ74				
Contract: 6♠ N			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK				2NT
Vul: NS	♥ 98632	♥ AQ104	Pass	3♦	Pass	3♠ ¹
North HCP: 4	♦ 106	♦ AQ2	Pass	4♥	AP	
South HCP: 20	♣ Q82	♣ J965				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ64		2NT	Pass	3♣ ¹
Vul: None	♥ AQ73	♥ 10	Pass	3♥	Pass	3NT
North HCP: 21	♦ A62	♦ K108754	AP			
South HCP: 8	♣ AK4	♣ J7				
Contract: 3N N			1. Stayman			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 274	♠ —	The opponents are silent.
Dealer: N	♥ 986543	
Vul: None	♦ 1032	Partner bids first.
HCP: 1	♣ J874	
Board: 275	♠ A1095	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ K10	
Board: 276	♠ AK52	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ K107	Partner bids first.
HCP: 13	♣ QJ74	
Board: 277	♠ AK	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ J965	
Board: 278	♠ KJ64	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ K108754	Partner bids first.
HCP: 8	♣ J7	

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

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ —		2NT	Pass	4♦ ¹
Vul: None	♥ AK10	♥ 986543				
North HCP: 20	♦ KQ74	♦ 1032	Pass	4♥	AP	
South HCP: 1	♣ AQ	♣ J874				
Contract: 4♥ N			1. Texas			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ A1095				2NT
Vul: NS	♥ K	♥ AQ95	Pass	3♣ ¹	Pass	3NT ²
North HCP: 13	♦ Q432	♦ AK5	Pass	6NT	AP	
South HCP: 20	♣ AJ73	♣ K10				
Contract: 6N S			1. Stayman			
			2. both majors			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ QJ93	♠ AK52		2NT	Pass	3♣ ¹
Vul: Both	♥ A10	♥ 87	Pass	3♠	Pass	6♠
North HCP: 20	♦ AQ5	♦ K107	AP			
South HCP: 13	♣ AK53	♣ QJ74				
Contract: 6♠ N			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK				2NT
Vul: NS	♥ 98632	♥ AQ104	Pass	3♦	Pass	3♠ ¹
North HCP: 4	♦ 106	♦ AQ2	Pass	4♥	AP	
South HCP: 20	♣ Q82	♣ J965				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ64		2NT	Pass	3♣ ¹
Vul: None	♥ AQ73	♥ 10	Pass	3♥	Pass	3NT
North HCP: 21	♦ A62	♦ K108754	AP			
South HCP: 8	♣ AK4	♣ J7				
Contract: 3N N			1. Stayman			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 279	♠ 97654	The opponents are silent.
Dealer: S	♥ 532	
Vul: NS	♦ Q2	Partner bids first.
HCP: 5	♣ K85	

Board: 280	♠ A974	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ AQJ8	

Board: 281	♠ QJ52	The opponents are silent.
Dealer: S	♥ 10965	
Vul: EW	♦ 7532	Partner bids first.
HCP: 3	♣ 10	

Board: 282	♠ 93	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: Both	♦ A742	You bid first.
HCP: 21	♣ AKQ	

Board: 283	♠ A42	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ 108	Partner bids first.
HCP: 8	♣ 98762	

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

Board: 279

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ 97654

♥ 532

♦ Q2

♣ K85

South:

♠ AKJ2

♥ AQ98

♦ J10

♣ AQ2

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

Board: 280

Dealer: N

Vul: NS

North HCP: 21

South HCP: 1

Contract: 3♥ N

North:

♠ A974

♥ A103

♦ AQ

♣ AQJ8

South:

♠ 106

♥ J9542

♦ 93

♣ 10652

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 281

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 2N S

North:

♠ QJ52

♥ 10965

♦ 7532

♣ 10

South:

♠ A874

♥ KQ

♦ AKJ8

♣ K94

West North East South

2NT

AP

Board: 282

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ 93

♥ AKJ8

♦ A742

♣ AKQ

South:

♠ AJ104

♥ 643

♦ KQ10

♣ J104

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 6NT

AP

1. Stayman

Board: 283

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A42

♥ KJ4

♦ 108

♣ 98762

South:

♠ Q7

♥ A2

♦ KJ94

♣ AKQJ5

West North East South

2NT

Pass 3NT AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 279	♠ AKJ2	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: NS	♦ J10	You bid first.
HCP: 21	♣ AQ2	

Board: 280	♠ 106	The opponents are silent.
Dealer: N	♥ J9542	
Vul: NS	♦ 93	Partner bids first.
HCP: 1	♣ 10652	

Board: 281	♠ A874	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ K94	

Board: 282	♠ AJ104	The opponents are silent.
Dealer: N	♥ 643	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 11	♣ J104	

Board: 283	♠ Q7	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ KJ94	You bid first.
HCP: 20	♣ AKQJ5	

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

Board: 279

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ 97654

♥ 532

♦ Q2

♣ K85

South:

♠ AKJ2

♥ AQ98

♦ J10

♣ AQ2

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

Board: 280

Dealer: N

Vul: NS

North HCP: 21

South HCP: 1

Contract: 3♥ N

North:

♠ A974

♥ A103

♦ AQ

♣ AQJ8

South:

♠ 106

♥ J9542

♦ 93

♣ 10652

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 281

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 2N S

North:

♠ QJ52

♥ 10965

♦ 7532

♣ 10

South:

♠ A874

♥ KQ

♦ AKJ8

♣ K94

West North East South

2NT

AP

Board: 282

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ 93

♥ AKJ8

♦ A742

♣ AKQ

South:

♠ AJ104

♥ 643

♦ KQ10

♣ J104

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 6NT

AP

1. Stayman

Board: 283

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A42

♥ KJ4

♦ 108

♣ 98762

South:

♠ Q7

♥ A2

♦ KJ94

♣ AKQJ5

West North East South

2NT

Pass 3NT AP

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 284	♠ Q10	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ AKQ10	You bid first.
HCP: 20	♣ AQ643	

Board: 285	♠ QJ96	The opponents are silent.
Dealer: S	♥ J9532	
Vul: Both	♦ 10	Partner bids first.
HCP: 7	♣ QJ4	

Board: 286	♠ AKQ9	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ J2	You bid first.
HCP: 20	♣ AKQJ3	

Board: 287	♠ K72	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ 9653	Partner bids first.
HCP: 6	♣ 8643	

Board: 288	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: None	♦ A105	You bid first.
HCP: 20	♣ K7	

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

Board: 284

Dealer: N

Vul: EW

North HCP: 20

South HCP: 1

Contract: 2N N

North:

♠ Q10

♥ K5

♦ AKQ10

♣ AQ643

South:

♠ J972

♥ 964

♦ 9752

♣ 95

West	North	East	South
	2NT	AP	

Board: 285

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ QJ96

♥ J9532

♦ 10

♣ QJ4

South:

♠ A108

♥ AQ7

♦ AKJ4

♣ K85

West	North	East	South
			2NT

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

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

AP

1. Stayman

2. SMOLEN

Board: 286

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AKQ9

♥ 43

♦ J2

♣ AKQJ3

South:

♠ J

♥ QJ106

♦ KQ1053

♣ 976

West	North	East	South
	2NT	Pass	3♣ ¹

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

AP

1. Stayman

Board: 287

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ K72

♥ K2

♦ 9653

♣ 8643

South:

♠ AJ98

♥ AJ94

♦ AKJ

♣ Q5

West	North	East	South
			2NT

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

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKJ10

♥ AJ72

♦ A105

♣ K7

South:

♠ 9763

♥ K1084

♦ 76

♣ Q96

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3NT ²	Pass	4♠
------	------------------	------	----

AP

1. Stayman

2. both majors

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 284	♠ J972	The opponents are silent.
Dealer: N	♥ 964	
Vul: EW	♦ 9752	Partner bids first.
HCP: 1	♣ 95	

Board: 285	♠ A108	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ AKJ4	You bid first.
HCP: 21	♣ K85	

Board: 286	♠ J	The opponents are silent.
Dealer: N	♥ QJ106	
Vul: NS	♦ KQ1053	Partner bids first.
HCP: 9	♣ 976	

Board: 287	♠ AJ98	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ Q5	

Board: 288	♠ 9763	The opponents are silent.
Dealer: N	♥ K1084	
Vul: None	♦ 76	Partner bids first.
HCP: 5	♣ Q96	

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

Board: 284

Dealer: N

Vul: EW

North HCP: 20

South HCP: 1

Contract: 2N N

North:

♠ Q10

♥ K5

♦ AKQ10

♣ AQ643

South:

♠ J972

♥ 964

♦ 9752

♣ 95

West	North	East	South
	2NT	AP	

Board: 285

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ QJ96

♥ J9532

♦ 10

♣ QJ4

South:

♠ A108

♥ AQ7

♦ AKJ4

♣ K85

West	North	East	South
			2NT

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

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

AP

1. Stayman

2. SMOLEN

Board: 286

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AKQ9

♥ 43

♦ J2

♣ AKQJ3

South:

♠ J

♥ QJ106

♦ KQ1053

♣ 976

West	North	East	South
	2NT	Pass	3♣ ¹

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

AP

1. Stayman

Board: 287

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ K72

♥ K2

♦ 9653

♣ 8643

South:

♠ AJ98

♥ AJ94

♦ AKJ

♣ Q5

West	North	East	South
			2NT

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

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKJ10

♥ AJ72

♦ A105

♣ K7

South:

♠ 9763

♥ K1084

♦ 76

♣ Q96

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3NT ²	Pass	4♠
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AP

1. Stayman

2. both majors

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 289	♠ 64	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: NS	♦ J76	Partner bids first.
HCP: 8	♣ A543	
Board: 290	♠ J2	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ AQJ10	You bid first.
HCP: 20	♣ KQ6	
Board: 291	♠ J7	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ K109543	Partner bids first.
HCP: 7	♣ J9	
Board: 292	♠ AK5	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: NS	♦ KJ6	You bid first.
HCP: 20	♣ K85	
Board: 293	♠ 97	The opponents are silent.
Dealer: S	♥ A1042	
Vul: EW	♦ A2	Partner bids first.
HCP: 9	♣ J9863	

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

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AKJ				2NT
Vul: NS	♥ QJ54	♥ K63	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ J76	♦ AK92	Pass	3NT	AP	
South HCP: 20	♣ A543	♣ Q98				
Contract: 3N S			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ K85				
Vul: EW	♥ AK108	♥ 7642		2NT	AP	
North HCP: 20	♦ AQJ10	♦ 852				
South HCP: 3	♣ KQ6	♣ 1095				
Contract: 2N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ10				2NT
Vul: None	♥ Q97	♥ K52				
North HCP: 7	♦ K109543	♦ AQ76	Pass	3NT	AP	
South HCP: 20	♣ J9	♣ Q4				
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q743		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ95	♥ KJ1087	Pass	3♥	Pass	6♥
North HCP: 20	♦ KJ6	♦ A52	AP			
South HCP: 10	♣ K85	♣ 9				
Contract: 6♥ N			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KQ6				2NT
Vul: EW	♥ A1042	♥ K76	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ A2	♦ K1085	Pass	3NT	AP	
South HCP: 20	♣ J9863	♣ AKQ				
Contract: 3N S			1. Stayman			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 289	♠ AKJ	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ AK92	You bid first.
HCP: 20	♣ Q98	

Board: 290	♠ K85	The opponents are silent.
Dealer: N	♥ 7642	
Vul: EW	♦ 852	Partner bids first.
HCP: 3	♣ 1095	

Board: 291	♠ AKQ10	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ AQ76	You bid first.
HCP: 20	♣ Q4	

Board: 292	♠ Q743	The opponents are silent.
Dealer: N	♥ KJ1087	
Vul: NS	♦ A52	Partner bids first.
HCP: 10	♣ 9	

Board: 293	♠ KQ6	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ K1085	You bid first.
HCP: 20	♣ AKQ	

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

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AKJ				2NT
Vul: NS	♥ QJ54	♥ K63	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ J76	♦ AK92	Pass	3NT	AP	
South HCP: 20	♣ A543	♣ Q98				
Contract: 3N S			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ K85				
Vul: EW	♥ AK108	♥ 7642		2NT	AP	
North HCP: 20	♦ AQJ10	♦ 852				
South HCP: 3	♣ KQ6	♣ 1095				
Contract: 2N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ10				2NT
Vul: None	♥ Q97	♥ K52				
North HCP: 7	♦ K109543	♦ AQ76	Pass	3NT	AP	
South HCP: 20	♣ J9	♣ Q4				
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q743		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ95	♥ KJ1087	Pass	3♥	Pass	6♥
North HCP: 20	♦ KJ6	♦ A52	AP			
South HCP: 10	♣ K85	♣ 9				
Contract: 6♥ N			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KQ6				2NT
Vul: EW	♥ A1042	♥ K76	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ A2	♦ K1085	Pass	3NT	AP	
South HCP: 20	♣ J9863	♣ AKQ				
Contract: 3N S			1. Stayman			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 294	♠ K953	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ K3	

Board: 295	♠ 1087	The opponents are silent.
Dealer: S	♥ J762	
Vul: EW	♦ A9743	Partner bids first.
HCP: 5	♣ 6	

Board: 296	♠ KQ9	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AK73	You bid first.
HCP: 21	♣ AJ96	

Board: 297	♠ 4	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ KQ3	Partner bids first.
HCP: 11	♣ K109652	

Board: 298	♠ AQ2	The opponents are silent.
Dealer: N	♥ AK92	
Vul: Both	♦ A654	You bid first.
HCP: 20	♣ K2	

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

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ 2		2NT	Pass	3♣ ¹
Vul: Both	♥ A93	♥ J876	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 1092	AP			
South HCP: 7	♣ K3	♣ AQ987				
Contract: 3N N				1. Stayman		

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A52				2NT
Vul: EW	♥ J762	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ A9743	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AQJ102				
Contract: 3N S				1. Stayman		

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J7		2NT	Pass	3NT
Vul: Both	♥ A4	♥ 72				
North HCP: 21	♦ AK73	♦ J98	AP			
South HCP: 5	♣ AJ96	♣ K87542				
Contract: 3N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KJ2				2NT
Vul: None	♥ QJ7	♥ AK52	Pass	4♣ ¹	Pass	4NT
North HCP: 11	♦ KQ3	♦ AJ5				
South HCP: 20	♣ K109652	♣ A43	Pass	6♣	AP	
Contract: 6♣ N				1. Gerber, for N		

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J1063		2NT	AP	
Vul: Both	♥ AK92	♥ 654				
North HCP: 20	♦ A654	♦ 102				
South HCP: 4	♣ K2	♣ QJ64				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 294	♠ 2	The opponents are silent.
Dealer: N	♥ J876	
Vul: Both	♦ 1092	Partner bids first.
HCP: 7	♣ AQ987	

Board: 295	♠ A52	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ Q2	You bid first.
HCP: 20	♣ AQJ102	

Board: 296	♠ J7	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ J98	Partner bids first.
HCP: 5	♣ K87542	

Board: 297	♠ KJ2	The opponents are silent.
Dealer: S	♥ AK52	
Vul: None	♦ AJ5	You bid first.
HCP: 20	♣ A43	

Board: 298	♠ J1063	The opponents are silent.
Dealer: N	♥ 654	
Vul: Both	♦ 102	Partner bids first.
HCP: 4	♣ QJ64	

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

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ 2		2NT	Pass	3♣ ¹
Vul: Both	♥ A93	♥ J876	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 1092	AP			
South HCP: 7	♣ K3	♣ AQ987				
Contract: 3N N			1. Stayman			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A52				2NT
Vul: EW	♥ J762	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ A9743	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AQJ102				
Contract: 3N S			1. Stayman			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J7		2NT	Pass	3NT
Vul: Both	♥ A4	♥ 72				
North HCP: 21	♦ AK73	♦ J98	AP			
South HCP: 5	♣ AJ96	♣ K87542				
Contract: 3N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KJ2				2NT
Vul: None	♥ QJ7	♥ AK52	Pass	4♣ ¹	Pass	4NT
North HCP: 11	♦ KQ3	♦ AJ5				
South HCP: 20	♣ K109652	♣ A43	Pass	6♣	AP	
Contract: 6♣ N			1. Gerber, for N			

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J1063		2NT	AP	
Vul: Both	♥ AK92	♥ 654				
North HCP: 20	♦ A654	♦ 102				
South HCP: 4	♣ K2	♣ QJ64				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 299	♠ K3	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ 653	Partner bids first.
HCP: 6	♣ QJ7542	
Board: 300	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK84	
Vul: NS	♦ 108	You bid first.
HCP: 20	♣ AQJ5	
Board: 301	♠ K986	West Doubles 3♦ if possible.
Dealer: S	♥ Q4	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ K10985	
Board: 302	♠ A98	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ KQJ73	You bid first.
HCP: 20	♣ AQ4	
Board: 303	♠ 72	The opponents are silent.
Dealer: S	♥ 642	
Vul: EW	♦ 9765	Partner bids first.
HCP: 0	♣ 9754	

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

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1042				2NT
Vul: None	♥ 107	♥ KJ9				
North HCP: 6	♦ 653	♦ AQ	Pass	3NT	AP	
South HCP: 21	♣ QJ7542	♣ AK96				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 1075		2NT	Pass	3NT
Vul: NS	♥ AK84	♥ 1062				
North HCP: 20	♦ 108	♦ AJ76	AP			
South HCP: 8	♣ AQJ5	♣ K103				
Contract: 3N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K986	♠ A104				2NT
Vul: None	♥ Q4	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ J2	♦ AQ9	X	3NT	AP	
South HCP: 21	♣ K10985	♣ QJ62	1. Stayman			
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KJ743		2NT	Pass	3♥
Vul: NS	♥ A5	♥ KQJ73	Pass	3♠	Pass	4♥
North HCP: 20	♦ KQJ73	♦ 42	Pass	4♠	Pass	4NT ¹
South HCP: 10	♣ AQ4	♣ 10	Pass	5♣	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AQ109				2NT
Vul: EW	♥ 642	♥ K108				
North HCP: 0	♦ 9765	♦ KQ3	AP			
South HCP: 21	♣ 9754	♣ AQJ				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 299	♠ A1042	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AK96	

Board: 300	♠ 1075	The opponents are silent.
Dealer: N	♥ 1062	
Vul: NS	♦ AJ76	Partner bids first.
HCP: 8	♣ K103	

Board: 301	♠ A104	West Doubles 3♦ if possible.
Dealer: S	♥ AKJ	
Vul: None	♦ AQ9	You bid first.
HCP: 21	♣ QJ62	

Board: 302	♠ KJ743	The opponents are silent.
Dealer: N	♥ KQJ73	
Vul: NS	♦ 42	Partner bids first.
HCP: 10	♣ 10	

Board: 303	♠ AQ109	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ AQJ	

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

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1042				2NT
Vul: None	♥ 107	♥ KJ9				
North HCP: 6	♦ 653	♦ AQ	Pass	3NT	AP	
South HCP: 21	♣ QJ7542	♣ AK96				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 1075		2NT	Pass	3NT
Vul: NS	♥ AK84	♥ 1062				
North HCP: 20	♦ 108	♦ AJ76	AP			
South HCP: 8	♣ AQJ5	♣ K103				
Contract: 3N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K986	♠ A104				2NT
Vul: None	♥ Q4	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ J2	♦ AQ9	X	3NT	AP	
South HCP: 21	♣ K10985	♣ QJ62	1. Stayman			
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KJ743		2NT	Pass	3♥
Vul: NS	♥ A5	♥ KQJ73	Pass	3♠	Pass	4♥
North HCP: 20	♦ KQJ73	♦ 42	Pass	4♠	Pass	4NT ¹
South HCP: 10	♣ AQ4	♣ 10	Pass	5♣	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AQ109				2NT
Vul: EW	♥ 642	♥ K108				
North HCP: 0	♦ 9765	♦ KQ3	AP			
South HCP: 21	♣ 9754	♣ AQJ				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 304	♠ AK	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ KQ62	You bid first.
HCP: 20	♣ Q9862	

Board: 305	♠ 964	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ AKQJ9	Partner bids first.
HCP: 11	♣ J52	

Board: 306	♠ AKQ8	The opponents are silent.
Dealer: N	♥ A762	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ K9	

Board: 307	♠ Q53	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ J6	Partner bids first.
HCP: 9	♣ AQ10876	

Board: 308	♠ KQ2	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ A765	You bid first.
HCP: 20	♣ AKQ5	

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

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J8632		2NT	Pass	3♥
Vul: None	♥ AQ	♥ 8	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ62	♦ AJ1094	AP			
South HCP: 7	♣ Q9862	♣ J3				
Contract: 3N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AKJ				2NT
Vul: NS	♥ 64	♥ AK2	Pass	4♣ ¹	Pass	4♠
North HCP: 11	♦ AKQJ9	♦ 10863	Pass	6NT	AP	
South HCP: 20	♣ J52	♣ KQ6				
Contract: 6N S						

1. Gerber, for N

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 962		2NT	AP	
Vul: EW	♥ A762	♥ Q5				
North HCP: 21	♦ KQ3	♦ J10962				
South HCP: 3	♣ K9	♣ 875				
Contract: 2N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK2				2NT
Vul: NS	♥ 105	♥ AQ97	Pass	3NT	AP	
North HCP: 9	♦ J6	♦ AQ9				
South HCP: 20	♣ AQ10876	♣ J32				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J63		2NT	Pass	3♦
Vul: EW	♥ Q6	♥ KJ752	Pass	3♥	Pass	3NT
North HCP: 20	♦ A765	♦ Q3	AP			
South HCP: 7	♣ AKQ5	♣ 863				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 304	♠ J8632	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ AJ1094	Partner bids first.
HCP: 7	♣ J3	

Board: 305	♠ AKJ	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ 10863	You bid first.
HCP: 20	♣ KQ6	

Board: 306	♠ 962	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ J10962	Partner bids first.
HCP: 3	♣ 875	

Board: 307	♠ AK2	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ J32	

Board: 308	♠ J63	The opponents are silent.
Dealer: N	♥ KJ752	
Vul: EW	♦ Q3	Partner bids first.
HCP: 7	♣ 863	

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

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J8632		2NT	Pass	3♥
Vul: None	♥ AQ	♥ 8	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ62	♦ AJ1094	AP			
South HCP: 7	♣ Q9862	♣ J3				
Contract: 3N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AKJ				2NT
Vul: NS	♥ 64	♥ AK2	Pass	4♣ ¹	Pass	4♠
North HCP: 11	♦ AKQJ9	♦ 10863	Pass	6NT	AP	
South HCP: 20	♣ J52	♣ KQ6	1. Gerber, for N			
Contract: 6N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 962		2NT	AP	
Vul: EW	♥ A762	♥ Q5				
North HCP: 21	♦ KQ3	♦ J10962				
South HCP: 3	♣ K9	♣ 875				
Contract: 2N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK2				2NT
Vul: NS	♥ 105	♥ AQ97	Pass	3NT	AP	
North HCP: 9	♦ J6	♦ AQ9				
South HCP: 20	♣ AQ10876	♣ J32				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J63		2NT	Pass	3♦
Vul: EW	♥ Q6	♥ KJ752	Pass	3♥	Pass	3NT
North HCP: 20	♦ A765	♦ Q3	AP			
South HCP: 7	♣ AKQ5	♣ 863				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 309	♠ K8	The opponents are silent.
Dealer: S	♥ K109863	
Vul: Both	♦ J52	Partner bids first.
HCP: 7	♣ 94	

Board: 310	♠ AK97	The opponents are silent.
Dealer: N	♥ 984	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AJ6	

Board: 311	♠ A876	The opponents are silent.
Dealer: S	♥ 973	
Vul: EW	♦ 108	Partner bids first.
HCP: 5	♣ J1052	

Board: 312	♠ 854	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ AKJ2	

Board: 313	♠ A982	The opponents are silent.
Dealer: S	♥ 6543	
Vul: None	♦ 106	Partner bids first.
HCP: 4	♣ 982	

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

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A73				2NT
Vul: Both	♥ K109863	♥ A7	Pass	3♦	Pass	3♥
North HCP: 7	♦ J52	♦ AKQ83	Pass	4♥	AP	
South HCP: 20	♣ 94	♣ K102				
Contract: 4♥ S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q105				
Vul: None	♥ 984	♥ J10		2NT	Pass	3NT
North HCP: 21	♦ AKQ	♦ J10863	AP			
South HCP: 6	♣ AJ6	♣ Q73				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ A876	♠ 94				2NT
Vul: EW	♥ 973	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 108	♦ AK73	Pass	3NT	AP	
South HCP: 20	♣ J1052	♣ A943	1. Stayman			
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ Q32				
Vul: Both	♥ AK7	♥ J964		2NT	AP	
North HCP: 20	♦ KQ8	♦ J1062				
South HCP: 4	♣ AKJ2	♣ 65				
Contract: 2N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ A982	♠ 73				
Vul: None	♥ 6543	♥ K109				2NT
North HCP: 4	♦ 106	♦ AKQJ	AP			
South HCP: 20	♣ 982	♣ AK104				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 309	♠ A73	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AKQ83	You bid first.
HCP: 20	♣ K102	

Board: 310	♠ Q105	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ J10863	Partner bids first.
HCP: 6	♣ Q73	

Board: 311	♠ 94	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ AK73	You bid first.
HCP: 20	♣ A943	

Board: 312	♠ Q32	The opponents are silent.
Dealer: N	♥ J964	
Vul: Both	♦ J1062	Partner bids first.
HCP: 4	♣ 65	

Board: 313	♠ 73	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ AK104	

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

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A73				2NT
Vul: Both	♥ K109863	♥ A7	Pass	3♦	Pass	3♥
North HCP: 7	♦ J52	♦ AKQ83	Pass	4♥	AP	
South HCP: 20	♣ 94	♣ K102				
Contract: 4♥ S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q105				
Vul: None	♥ 984	♥ J10		2NT	Pass	3NT
North HCP: 21	♦ AKQ	♦ J10863	AP			
South HCP: 6	♣ AJ6	♣ Q73				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ A876	♠ 94				2NT
Vul: EW	♥ 973	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 108	♦ AK73	Pass	3NT	AP	
South HCP: 20	♣ J1052	♣ A943	1. Stayman			
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ Q32				
Vul: Both	♥ AK7	♥ J964		2NT	AP	
North HCP: 20	♦ KQ8	♦ J1062				
South HCP: 4	♣ AKJ2	♣ 65				
Contract: 2N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ A982	♠ 73				
Vul: None	♥ 6543	♥ K109				2NT
North HCP: 4	♦ 106	♦ AKQJ	AP			
South HCP: 20	♣ 982	♣ AK104				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 314	♠ AK63	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: NS	♦ A3	You bid first.
HCP: 20	♣ A54	

Board: 315	♠ AQ6	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ 8532	Partner bids first.
HCP: 12	♣ Q1054	

Board: 316	♠ AJ92	The opponents are silent.
Dealer: N	♥ A42	
Vul: None	♦ AJ4	You bid first.
HCP: 20	♣ AQ10	

Board: 317	♠ 6	The opponents are silent.
Dealer: S	♥ K10762	
Vul: NS	♦ AJ82	Partner bids first.
HCP: 8	♣ 852	

Board: 318	♠ AQJ10	The opponents are silent.
Dealer: N	♥ 104	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ9	

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

Board: 314

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♠ S

North:

♠ AK63

♥ AJ92

♦ A3

♣ A54

South:

♠ Q9742

♥ Q10864

♦ 64

♣ 6

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

Board: 315

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AQ6

♥ A6

♦ 8532

♣ Q1054

South:

♠ KJ4

♥ K3

♦ AJ97

♣ AKJ3

West North East South

2NT

Pass 4♣¹ Pass 4♠

Pass 6NT AP

1. Gerber, for N

Board: 316

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ AJ92

♥ A42

♦ AJ4

♣ AQ10

South:

♠ Q10764

♥ K653

♦ Q102

♣ J

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 6♠

AP

1. Stayman

Board: 317

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 6♥ S

North:

♠ 6

♥ K10762

♦ AJ82

♣ 852

South:

♠ AK9

♥ AQ4

♦ Q4

♣ AQ1073

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT¹ Pass 5♣

Pass 5♦ Pass 5♠

Pass 6♥ AP

1. Blackwood 0314, for ♥

Board: 318

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 6♠ S

North:

♠ AQJ10

♥ 104

♦ AK85

♣ AQ9

South:

♠ K5432

♥ K76

♦ 763

♣ 62

West	North	East	South
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	2NT	Pass	3♥
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Pass	3NT ¹	Pass	6♠
------	------------------	------	----

AP

1. Extended acceptance after NT

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 314	♠ Q9742	The opponents are silent.
Dealer: N	♥ Q10864	
Vul: NS	♦ 64	Partner bids first.
HCP: 4	♣ 6	

Board: 315	♠ KJ4	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AJ97	You bid first.
HCP: 20	♣ AKJ3	

Board: 316	♠ Q10764	The opponents are silent.
Dealer: N	♥ K653	
Vul: None	♦ Q102	Partner bids first.
HCP: 8	♣ J	

Board: 317	♠ AK9	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ Q4	You bid first.
HCP: 21	♣ AQ1073	

Board: 318	♠ K5432	The opponents are silent.
Dealer: N	♥ K76	
Vul: EW	♦ 763	Partner bids first.
HCP: 6	♣ 62	

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

Board: 314

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♠ S

North:

♠ AK63

♥ AJ92

♦ A3

♣ A54

South:

♠ Q9742

♥ Q10864

♦ 64

♣ 6

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

Board: 315

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AQ6

♥ A6

♦ 8532

♣ Q1054

South:

♠ KJ4

♥ K3

♦ AJ97

♣ AKJ3

West North East South

2NT

Pass 4♣¹ Pass 4♠

Pass 6NT AP

1. Gerber, for N

Board: 316

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ AJ92

♥ A42

♦ AJ4

♣ AQ10

South:

♠ Q10764

♥ K653

♦ Q102

♣ J

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 6♠

AP

1. Stayman

Board: 317

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 6♥ S

North:

♠ 6

♥ K10762

♦ AJ82

♣ 852

South:

♠ AK9

♥ AQ4

♦ Q4

♣ AQ1073

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT¹ Pass 5♣

Pass 5♦ Pass 5♠

Pass 6♥ AP

1. Blackwood 0314, for ♥

Board: 318

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 6♠ S

North:

♠ AQJ10

♥ 104

♦ AK85

♣ AQ9

South:

♠ K5432

♥ K76

♦ 763

♣ 62

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

	2NT	Pass	3♥
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Pass	3NT ¹	Pass	6♠
------	------------------	------	----

AP

1. Extended acceptance after NT

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 319	♠ AJ82	The opponents are silent.
Dealer: S	♥ 7654	
Vul: None	♦ 6	Partner bids first.
HCP: 5	♣ 9765	

Board: 320	♠ A4	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ AJ104	You bid first.
HCP: 20	♣ AQ92	

Board: 321	♠ 9654	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ 953	Partner bids first.
HCP: 5	♣ J107	

Board: 322	♠ AQ	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ AK93	You bid first.
HCP: 20	♣ A763	

Board: 323	♠ AJ642	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ J976	Partner bids first.
HCP: 10	♣ K7	

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

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K63				2NT
Vul: None	♥ 7654	♥ AKQ9	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ 6	♦ AQ102	Pass	4♥	AP	
South HCP: 20	♣ 9765	♣ Q10				
Contract: 4♥ S			1. Stayman			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K8		2NT	Pass	4♣ ¹
Vul: NS	♥ AJ2	♥ 1053	Pass	4♦	Pass	6NT
North HCP: 20	♦ AJ104	♦ KQ865	AP			
South HCP: 11	♣ AQ92	♣ K104	1. Gerber, for N			
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 9654	♠ K8				2NT
Vul: EW	♥ KJ5	♥ A876	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ 953	♦ AKQ6	Pass	3NT	AP	
South HCP: 20	♣ J107	♣ A98	1. Stayman			
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K7543		2NT	Pass	3♥
Vul: Both	♥ QJ10	♥ K42	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK93	♦ 642	AP			
South HCP: 6	♣ A763	♣ 42				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AJ642	♠ KQ7				2NT
Vul: NS	♥ J4	♥ Q963	Pass	3♥	Pass	3♠
North HCP: 10	♦ J976	♦ AK10	Pass	3NT	Pass	4♠
South HCP: 20	♣ K7	♣ AQ4	AP			
Contract: 4♠ S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 319	♠ K63	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ AQ102	You bid first.
HCP: 20	♣ Q10	

Board: 320	♠ K8	The opponents are silent.
Dealer: N	♥ 1053	
Vul: NS	♦ KQ865	Partner bids first.
HCP: 11	♣ K104	

Board: 321	♠ K8	The opponents are silent.
Dealer: S	♥ A876	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ A98	

Board: 322	♠ K7543	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ 642	Partner bids first.
HCP: 6	♣ 42	

Board: 323	♠ KQ7	The opponents are silent.
Dealer: S	♥ Q963	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ AQ4	

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

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K63				2NT
Vul: None	♥ 7654	♥ AKQ9	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ 6	♦ AQ102	Pass	4♥	AP	
South HCP: 20	♣ 9765	♣ Q10				
Contract: 4♥ S			1. Stayman			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K8		2NT	Pass	4♣ ¹
Vul: NS	♥ AJ2	♥ 1053	Pass	4♦	Pass	6NT
North HCP: 20	♦ AJ104	♦ KQ865	AP			
South HCP: 11	♣ AQ92	♣ K104	1. Gerber, for N			
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 9654	♠ K8				2NT
Vul: EW	♥ KJ5	♥ A876	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ 953	♦ AKQ6	Pass	3NT	AP	
South HCP: 20	♣ J107	♣ A98	1. Stayman			
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K7543		2NT	Pass	3♥
Vul: Both	♥ QJ10	♥ K42	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK93	♦ 642	AP			
South HCP: 6	♣ A763	♣ 42				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AJ642	♠ KQ7				2NT
Vul: NS	♥ J4	♥ Q963	Pass	3♥	Pass	3♠
North HCP: 10	♦ J976	♦ AK10	Pass	3NT	Pass	4♠
South HCP: 20	♣ K7	♣ AQ4	AP			
Contract: 4♠ S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 324	♠ Q10	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ K84	

Board: 325	♠ 109	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ Q10865	Partner bids first.
HCP: 2	♣ 1053	

Board: 326	♠ QJ82	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ AK62	You bid first.
HCP: 21	♣ A7	

Board: 327	♠ J87	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ 54	Partner bids first.
HCP: 11	♣ AK752	

Board: 328	♠ AKQJ	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ K3	You bid first.
HCP: 20	♣ J1097	

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

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ 987654		2NT	Pass	3♥
Vul: EW	♥ AKQ5	♥ 32	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ104	♦ KJ	AP			
South HCP: 5	♣ K84	♣ J106				
Contract: 4♠ N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQ4				2NT
Vul: Both	♥ 876	♥ A103				
North HCP: 2	♦ Q10865	♦ K942	AP			
South HCP: 21	♣ 1053	♣ AKQ				
Contract: 2N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ 54		2NT	Pass	3NT
Vul: None	♥ AK9	♥ QJ6				
North HCP: 21	♦ AK62	♦ 93	AP			
South HCP: 8	♣ A7	♣ KQ10954				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ AK64				2NT
Vul: EW	♥ K93	♥ AQ10	Pass	4♣ ¹	Pass	4NT
North HCP: 11	♦ 54	♦ AJ83	Pass	6NT	AP	
South HCP: 20	♣ AK752	♣ Q8				
Contract: 6N S						

1. Gerber, for N

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 8		2NT	Pass	3NT
Vul: None	♥ KQJ	♥ 742				
North HCP: 20	♦ K3	♦ J876	AP			
South HCP: 5	♣ J1097	♣ A8642				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 324	♠ 987654	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ KJ	Partner bids first.
HCP: 5	♣ J106	

Board: 325	♠ KQ4	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ K942	You bid first.
HCP: 21	♣ AKQ	

Board: 326	♠ 54	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ 93	Partner bids first.
HCP: 8	♣ KQ10954	

Board: 327	♠ AK64	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ AJ83	You bid first.
HCP: 20	♣ Q8	

Board: 328	♠ 8	The opponents are silent.
Dealer: N	♥ 742	
Vul: None	♦ J876	Partner bids first.
HCP: 5	♣ A8642	

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

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ 987654		2NT	Pass	3♥
Vul: EW	♥ AKQ5	♥ 32	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ104	♦ KJ	AP			
South HCP: 5	♣ K84	♣ J106				
Contract: 4♠ N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQ4				2NT
Vul: Both	♥ 876	♥ A103				
North HCP: 2	♦ Q10865	♦ K942	AP			
South HCP: 21	♣ 1053	♣ AKQ				
Contract: 2N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ 54		2NT	Pass	3NT
Vul: None	♥ AK9	♥ QJ6				
North HCP: 21	♦ AK62	♦ 93	AP			
South HCP: 8	♣ A7	♣ KQ10954				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ AK64				2NT
Vul: EW	♥ K93	♥ AQ10	Pass	4♣ ¹	Pass	4NT
North HCP: 11	♦ 54	♦ AJ83	Pass	6NT	AP	
South HCP: 20	♣ AK752	♣ Q8				
Contract: 6N S						

1. Gerber, for N

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 8		2NT	Pass	3NT
Vul: None	♥ KQJ	♥ 742				
North HCP: 20	♦ K3	♦ J876	AP			
South HCP: 5	♣ J1097	♣ A8642				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 329	♠ K87	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ 97653	Partner bids first.
HCP: 8	♣ A87	

Board: 330	♠ AK42	The opponents are silent.
Dealer: N	♥ Q97	
Vul: Both	♦ AQ63	You bid first.
HCP: 20	♣ AJ	

Board: 331	♠ K73	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ 10532	Partner bids first.
HCP: 6	♣ Q1052	

Board: 332	♠ AKJ9	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ A63	You bid first.
HCP: 20	♣ A875	

Board: 333	♠ QJ97643	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ 83	Partner bids first.
HCP: 9	♣ 4	

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

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQJ				2NT
Vul: NS	♥ J6	♥ AK109				
North HCP: 8	♦ 97653	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ A87	♣ 1092				
Contract: 3N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ QJ107		2NT	Pass	3♣ ¹
Vul: Both	♥ Q97	♥ K643	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ63	♦ J4	AP			
South HCP: 9	♣ AJ	♣ Q53	1. Stayman			
Contract: 4♠ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ A6				2NT
Vul: None	♥ J8	♥ K9				
North HCP: 6	♦ 10532	♦ AKQ64	Pass	3NT	AP	
South HCP: 21	♣ Q1052	♣ AJ73				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 1072		2NT	Pass	3♦
Vul: NS	♥ A5	♥ Q8762				
North HCP: 20	♦ A63	♦ 4	Pass	3♥	AP	
South HCP: 4	♣ A875	♣ Q942				
Contract: 3♥ N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ AK2				2NT
Vul: EW	♥ AQ9	♥ K1064	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 83	♦ AQ9	Pass	4NT ²	Pass	5♦
South HCP: 21	♣ 4	♣ AJ2	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 329	♠ AQJ	The opponents are silent.
Dealer: S	♥ AK109	
Vul: NS	♦ AQ8	You bid first.
HCP: 20	♣ 1092	

Board: 330	♠ QJ107	The opponents are silent.
Dealer: N	♥ K643	
Vul: Both	♦ J4	Partner bids first.
HCP: 9	♣ Q53	

Board: 331	♠ A6	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ AKQ64	You bid first.
HCP: 21	♣ AJ73	

Board: 332	♠ 1072	The opponents are silent.
Dealer: N	♥ Q8762	
Vul: NS	♦ 4	Partner bids first.
HCP: 4	♣ Q942	

Board: 333	♠ AK2	The opponents are silent.
Dealer: S	♥ K1064	
Vul: EW	♦ AQ9	You bid first.
HCP: 21	♣ AJ2	

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

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQJ				2NT
Vul: NS	♥ J6	♥ AK109				
North HCP: 8	♦ 97653	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ A87	♣ 1092				
Contract: 3N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ QJ107		2NT	Pass	3♣ ¹
Vul: Both	♥ Q97	♥ K643	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ63	♦ J4	AP			
South HCP: 9	♣ AJ	♣ Q53	1. Stayman			
Contract: 4♠ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ A6				2NT
Vul: None	♥ J8	♥ K9				
North HCP: 6	♦ 10532	♦ AKQ64	Pass	3NT	AP	
South HCP: 21	♣ Q1052	♣ AJ73				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 1072		2NT	Pass	3♦
Vul: NS	♥ A5	♥ Q8762				
North HCP: 20	♦ A63	♦ 4	Pass	3♥	AP	
South HCP: 4	♣ A875	♣ Q942				
Contract: 3♥ N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ AK2				2NT
Vul: EW	♥ AQ9	♥ K1064	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 83	♦ AQ9	Pass	4NT ²	Pass	5♦
South HCP: 21	♣ 4	♣ AJ2	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 334	♠ A109	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AK762	

Board: 335	♠ K	The opponents are silent.
Dealer: S	♥ K42	
Vul: NS	♦ Q642	Partner bids first.
HCP: 8	♣ 98632	

Board: 336	♠ AQ5	The opponents are silent.
Dealer: N	♥ 985	
Vul: EW	♦ AK94	You bid first.
HCP: 20	♣ AK10	

Board: 337	♠ J9763	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ 1098	Partner bids first.
HCP: 4	♣ 97	

Board: 338	♠ AQ53	The opponents are silent.
Dealer: N	♥ 764	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ AQJ	

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

Board: 334

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ A109

♥ K4

♦ AK5

♣ AK762

South:

♠ KQ

♥ AQ8632

♦ 976

♣ J10

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♦ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 335

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ K

♥ K42

♦ Q642

♣ 98632

South:

♠ J96

♥ A85

♦ AKJ

♣ AQJ5

West North East South

2NT

Pass 3NT AP

Board: 336

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ5

♥ 985

♦ AK94

♣ AK10

South:

♠ K10987

♥ K1076

♦ 72

♣ J8

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3♥²

Pass 4♠ AP

1. Stayman

2. SMOLEN

Board: 337

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J9763

♥ K75

♦ 1098

♣ 97

South:

♠ KQ10

♥ J83

♦ AKQ32

♣ AJ

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 338

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ AQ53

♥ 764

♦ AK5

♣ AQJ

South:

♠ K942

♥ A532

♦ 73

♣ K85

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 6♠

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 334	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ8632	
Vul: None	♦ 976	Partner bids first.
HCP: 12	♣ J10	

Board: 335	♠ J96	The opponents are silent.
Dealer: S	♥ A85	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ AQJ5	

Board: 336	♠ K10987	The opponents are silent.
Dealer: N	♥ K1076	
Vul: EW	♦ 72	Partner bids first.
HCP: 7	♣ J8	

Board: 337	♠ KQ10	The opponents are silent.
Dealer: S	♥ J83	
Vul: Both	♦ AKQ32	You bid first.
HCP: 20	♣ AJ	

Board: 338	♠ K942	The opponents are silent.
Dealer: N	♥ A532	
Vul: NS	♦ 73	Partner bids first.
HCP: 10	♣ K85	

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

Board: 334

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ A109

♥ K4

♦ AK5

♣ AK762

South:

♠ KQ

♥ AQ8632

♦ 976

♣ J10

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♦ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 335

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ K

♥ K42

♦ Q642

♣ 98632

South:

♠ J96

♥ A85

♦ AKJ

♣ AQJ5

West North East South

2NT

Pass 3NT AP

Board: 336

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ5

♥ 985

♦ AK94

♣ AK10

South:

♠ K10987

♥ K1076

♦ 72

♣ J8

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3♥²

Pass 4♠ AP

1. Stayman

2. SMOLEN

Board: 337

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J9763

♥ K75

♦ 1098

♣ 97

South:

♠ KQ10

♥ J83

♦ AKQ32

♣ AJ

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 338

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ AQ53

♥ 764

♦ AK5

♣ AQJ

South:

♠ K942

♥ A532

♦ 73

♣ K85

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 6♠

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 339	♠ 975	The opponents are silent.
Dealer: S	♥ J32	
Vul: EW	♦ QJ98	Partner bids first.
HCP: 7	♣ K106	

Board: 340	♠ AQ93	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ A76	You bid first.
HCP: 21	♣ AQ4	

Board: 341	♠ AJ	The opponents are silent.
Dealer: S	♥ J72	
Vul: None	♦ J5	Partner bids first.
HCP: 13	♣ KQJ954	

Board: 342	♠ AK52	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AKQ6	

Board: 343	♠ KQJ10	The opponents are silent.
Dealer: S	♥ Q975	
Vul: Both	♦ 1065	Partner bids first.
HCP: 8	♣ 95	

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

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ A2				2NT
Vul: EW	♥ J32	♥ AK75				
North HCP: 7	♦ QJ98	♦ A743	Pass	3NT	AP	
South HCP: 21	♣ K106	♣ AQ5				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ K10872		2NT	Pass	3♥
Vul: Both	♥ AJ4	♥ 1062	Pass	3♠	Pass	3NT
North HCP: 21	♦ A76	♦ Q53	Pass	4♠	AP	
South HCP: 5	♣ AQ4	♣ 82				
Contract: 4♠ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K542				2NT
Vul: None	♥ J72	♥ AK65	Pass	4♣ ¹	Pass	4NT
North HCP: 13	♦ J5	♦ AQ6	Pass	7NT	AP	
South HCP: 20	♣ KQJ954	♣ A7				
Contract: 7N S						

1. Gerber, for N

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ —		2NT	Pass	4♦ ¹
Vul: EW	♥ 54	♥ AK98762	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ A106	♦ K9	Pass	5♣	Pass	6♥
South HCP: 10	♣ AKQ6	♣ 8753	AP			
Contract: 6♥ N						

1. Texas
2. Blackwood 0314, for ♥

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10	♠ A873				2NT
Vul: Both	♥ Q975	♥ KJ6	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ 1065	♦ A8	Pass	4♠	AP	
South HCP: 20	♣ 95	♣ AKJ2				
Contract: 4♠ S						

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 339	♠ A2	The opponents are silent.
Dealer: S	♥ AK75	
Vul: EW	♦ A743	You bid first.
HCP: 21	♣ AQ5	

Board: 340	♠ K10872	The opponents are silent.
Dealer: N	♥ 1062	
Vul: Both	♦ Q53	Partner bids first.
HCP: 5	♣ 82	

Board: 341	♠ K542	The opponents are silent.
Dealer: S	♥ AK65	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ A7	

Board: 342	♠ —	The opponents are silent.
Dealer: N	♥ AK98762	
Vul: EW	♦ K9	Partner bids first.
HCP: 10	♣ 8753	

Board: 343	♠ A873	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AKJ2	

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

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ A2				2NT
Vul: EW	♥ J32	♥ AK75				
North HCP: 7	♦ QJ98	♦ A743	Pass	3NT	AP	
South HCP: 21	♣ K106	♣ AQ5				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ K10872		2NT	Pass	3♥
Vul: Both	♥ AJ4	♥ 1062	Pass	3♠	Pass	3NT
North HCP: 21	♦ A76	♦ Q53	Pass	4♠	AP	
South HCP: 5	♣ AQ4	♣ 82				
Contract: 4♠ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K542				2NT
Vul: None	♥ J72	♥ AK65	Pass	4♣ ¹	Pass	4NT
North HCP: 13	♦ J5	♦ AQ6	Pass	7NT	AP	
South HCP: 20	♣ KQJ954	♣ A7				
Contract: 7N S						

1. Gerber, for N

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ —		2NT	Pass	4♦ ¹
Vul: EW	♥ 54	♥ AK98762	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ A106	♦ K9	Pass	5♣	Pass	6♥
South HCP: 10	♣ AKQ6	♣ 8753	AP			
Contract: 6♥ N						

1. Texas
2. Blackwood 0314, for ♥

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10	♠ A873				2NT
Vul: Both	♥ Q975	♥ KJ6	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ 1065	♦ A8	Pass	4♠	AP	
South HCP: 20	♣ 95	♣ AKJ2				
Contract: 4♠ S						

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 344	♠ A1092	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ Q75	You bid first.
HCP: 20	♣ AQJ	

Board: 345	♠ 8532	The opponents are silent.
Dealer: S	♥ AKJ872	
Vul: NS	♦ 3	Partner bids first.
HCP: 15	♣ AK	

Board: 346	♠ AK107	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ KQ109	You bid first.
HCP: 20	♣ A8	

Board: 347	♠ 109763	The opponents are silent.
Dealer: S	♥ A654	
Vul: NS	♦ 85	Partner bids first.
HCP: 4	♣ 74	

Board: 348	♠ A752	The opponents are silent.
Dealer: N	♥ K864	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ AQ	

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

Board: 344

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ A1092

♥ AK4

♦ Q75

♣ AQJ

South:

♠ 7

♥ QJ976

♦ K84

♣ 10532

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 345

Dealer: S

Vul: NS

North HCP: 15

South HCP: 20

Contract: 7N S

North:

♠ 8532

♥ AKJ872

♦ 3

♣ AK

South:

♠ AKQ7

♥ Q943

♦ AKQ

♣ 97

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♠

Pass 7NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 346

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AK107

♥ KJ3

♦ KQ109

♣ A8

South:

♠ 864

♥ Q64

♦ AJ542

♣ Q5

West North East South

2NT Pass 3NT

AP

Board: 347

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 109763

♥ A654

♦ 85

♣ 74

South:

♠ K4

♥ KQJ7

♦ AK10

♣ KJ102

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 348

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 3N N

North:

♠ A752

♥ K864

♦ AK10

♣ AQ

South:

♠ 108

♥ 97

♦ Q53

♣ J109763

West North East South

2NT Pass 3♠¹

Pass 3NT AP

1. Minor Suit Transfers after 2NT

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 344	♠ 7	The opponents are silent.
Dealer: N	♥ QJ976	
Vul: None	♦ K84	Partner bids first.
HCP: 6	♣ 10532	

Board: 345	♠ AKQ7	The opponents are silent.
Dealer: S	♥ Q943	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ 97	

Board: 346	♠ 864	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ AJ542	Partner bids first.
HCP: 9	♣ Q5	

Board: 347	♠ K4	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ KJ102	

Board: 348	♠ 108	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ Q53	Partner bids first.
HCP: 3	♣ J109763	

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

Board: 344

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ A1092

♥ AK4

♦ Q75

♣ AQJ

South:

♠ 7

♥ QJ976

♦ K84

♣ 10532

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 345

Dealer: S

Vul: NS

North HCP: 15

South HCP: 20

Contract: 7N S

North:

♠ 8532

♥ AKJ872

♦ 3

♣ AK

South:

♠ AKQ7

♥ Q943

♦ AKQ

♣ 97

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♠

Pass 7NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 346

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AK107

♥ KJ3

♦ KQ109

♣ A8

South:

♠ 864

♥ Q64

♦ AJ542

♣ Q5

West North East South

2NT Pass 3NT

AP

Board: 347

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 109763

♥ A654

♦ 85

♣ 74

South:

♠ K4

♥ KQJ7

♦ AK10

♣ KJ102

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 348

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 3N N

North:

♠ A752

♥ K864

♦ AK10

♣ AQ

South:

♠ 108

♥ 97

♦ Q53

♣ J109763

West North East South

2NT Pass 3♠¹

Pass 3NT AP

1. Minor Suit Transfers after 2NT

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 349	♠ A842	The opponents are silent.
Dealer: S	♥ J96	
Vul: None	♦ A98	Partner bids first.
HCP: 11	♣ Q62	

Board: 350	♠ AQJ8	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ J5	You bid first.
HCP: 21	♣ AQ832	

Board: 351	♠ 10982	The opponents are silent.
Dealer: S	♥ KJ7543	
Vul: EW	♦ 104	Partner bids first.
HCP: 4	♣ 5	

Board: 352	♠ AQ65	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ AKQ109	You bid first.
HCP: 20	♣ KQ	

Board: 353	♠ K432	The opponents are silent.
Dealer: S	♥ 107542	
Vul: NS	♦ J2	Partner bids first.
HCP: 6	♣ Q6	

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

Board: 349

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ A842

♥ J96

♦ A98

♣ Q62

South:

♠ KQ

♥ A83

♦ K64

♣ AKJ53

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 350

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AQJ8

♥ AK

♦ J5

♣ AQ832

South:

♠ K64

♥ 1052

♦ A1082

♣ J65

West North East South

2NT Pass 3NT

AP

Board: 351

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 4♥ S

North:

♠ 10982

♥ KJ7543

♦ 104

♣ 5

South:

♠ Q73

♥ AQ8

♦ AKJ5

♣ A42

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 352

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AQ65

♥ 95

♦ AKQ109

♣ KQ

South:

♠ K1098

♥ J74

♦ 32

♣ AJ76

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 6♠

AP

1. Stayman

Board: 353

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ K432

♥ 107542

♦ J2

♣ Q6

South:

♠ A9

♥ AKJ

♦ 973

♣ AKJ73

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 4♥

AP

1. Stayman

2. SMOLEN

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 349	♠ KQ	The opponents are silent.
Dealer: S	♥ A83	
Vul: None	♦ K64	You bid first.
HCP: 20	♣ AKJ53	

Board: 350	♠ K64	The opponents are silent.
Dealer: N	♥ 1052	
Vul: NS	♦ A1082	Partner bids first.
HCP: 8	♣ J65	

Board: 351	♠ Q73	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ A42	

Board: 352	♠ K1098	The opponents are silent.
Dealer: N	♥ J74	
Vul: Both	♦ 32	Partner bids first.
HCP: 9	♣ AJ76	

Board: 353	♠ A9	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ 973	You bid first.
HCP: 20	♣ AKJ73	

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

Board: 349

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ A842

♥ J96

♦ A98

♣ Q62

South:

♠ KQ

♥ A83

♦ K64

♣ AKJ53

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4NT² Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 350

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AQJ8

♥ AK

♦ J5

♣ AQ832

South:

♠ K64

♥ 1052

♦ A1082

♣ J65

West North East South

2NT Pass 3NT

AP

Board: 351

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 4♥ S

North:

♠ 10982

♥ KJ7543

♦ 104

♣ 5

South:

♠ Q73

♥ AQ8

♦ AKJ5

♣ A42

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 352

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AQ65

♥ 95

♦ AKQ109

♣ KQ

South:

♠ K1098

♥ J74

♦ 32

♣ AJ76

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 6♠

AP

1. Stayman

Board: 353

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ K432

♥ 107542

♦ J2

♣ Q6

South:

♠ A9

♥ AKJ

♦ 973

♣ AKJ73

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 4♥

AP

1. Stayman

2. SMOLEN

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 354	♠ AQ9	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ KQ4	

Board: 355	♠ Q105	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ J52	Partner bids first.
HCP: 4	♣ 97653	

Board: 356	♠ AK65	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ AK52	You bid first.
HCP: 20	♣ AJ5	

Board: 357	♠ 7	East Doubles 4♦ if possible.
Dealer: S	♥ 1097653	
Vul: EW	♦ K	Partner bids first.
HCP: 4	♣ J9874	

Board: 358	♠ AJ86	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ K102	You bid first.
HCP: 20	♣ KQ8	

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

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 10876		2NT	Pass	3♣ ¹
Vul: EW	♥ QJ98	♥ 72	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ9	♦ K7	AP			
South HCP: 8	♣ KQ4	♣ AJ865	1. Stayman			
Contract: 3N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ 73				2NT
Vul: Both	♥ J8	♥ AK107				
North HCP: 4	♦ J52	♦ AK107	AP			
South HCP: 21	♣ 97653	♣ AQJ				
Contract: 2N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J9		2NT	Pass	3NT
Vul: None	♥ J8	♥ K109				
North HCP: 20	♦ AK52	♦ Q84	AP			
South HCP: 8	♣ AJ5	♣ Q10983				
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ92				2NT
Vul: EW	♥ 1097653	♥ AKQJ	Pass	4♦ ¹	X	4♥
North HCP: 4	♦ K	♦ 63	AP			
South HCP: 20	♣ J9874	♣ KQ6	1. Texas			
Contract: 4♥ S						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ KQ954		2NT	Pass	3♣ ¹
Vul: Both	♥ AK9	♥ Q762	Pass	3♠	Pass	6♠
North HCP: 20	♦ K102	♦ 976	AP			
South HCP: 11	♣ KQ8	♣ A	1. Stayman			
Contract: 6♠ N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 354	♠ 10876	The opponents are silent.
Dealer: N	♥ 72	
Vul: EW	♦ K7	Partner bids first.
HCP: 8	♣ AJ865	
Board: 355	♠ 73	The opponents are silent.
Dealer: S	♥ AK107	
Vul: Both	♦ AK107	You bid first.
HCP: 21	♣ AQJ	
Board: 356	♠ J9	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ Q84	Partner bids first.
HCP: 8	♣ Q10983	
Board: 357	♠ AJ92	East Doubles 4♦ if possible.
Dealer: S	♥ AKQJ	
Vul: EW	♦ 63	You bid first.
HCP: 20	♣ KQ6	
Board: 358	♠ KQ954	The opponents are silent.
Dealer: N	♥ Q762	
Vul: Both	♦ 976	Partner bids first.
HCP: 11	♣ A	

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

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 10876		2NT	Pass	3♣ ¹
Vul: EW	♥ QJ98	♥ 72	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ9	♦ K7	AP			
South HCP: 8	♣ KQ4	♣ AJ865	1. Stayman			
Contract: 3N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ 73				2NT
Vul: Both	♥ J8	♥ AK107				
North HCP: 4	♦ J52	♦ AK107	AP			
South HCP: 21	♣ 97653	♣ AQJ				
Contract: 2N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J9		2NT	Pass	3NT
Vul: None	♥ J8	♥ K109				
North HCP: 20	♦ AK52	♦ Q84	AP			
South HCP: 8	♣ AJ5	♣ Q10983				
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ92				2NT
Vul: EW	♥ 1097653	♥ AKQJ	Pass	4♦ ¹	X	4♥
North HCP: 4	♦ K	♦ 63	AP			
South HCP: 20	♣ J9874	♣ KQ6	1. Texas			
Contract: 4♥ S						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ KQ954		2NT	Pass	3♣ ¹
Vul: Both	♥ AK9	♥ Q762	Pass	3♠	Pass	6♠
North HCP: 20	♦ K102	♦ 976	AP			
South HCP: 11	♣ KQ8	♣ A	1. Stayman			
Contract: 6♠ N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 359	♠ 8643	The opponents are silent.
Dealer: S	♥ 1032	
Vul: None	♦ K93	Partner bids first.
HCP: 5	♣ Q76	

Board: 360	♠ A72	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ Q8	You bid first.
HCP: 21	♣ AKQ42	

Board: 361	♠ 942	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: Both	♦ 84	Partner bids first.
HCP: 11	♣ KQ102	

Board: 362	♠ 84	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ AK952	You bid first.
HCP: 20	♣ AKQ	

Board: 363	♠ 103	The opponents are silent.
Dealer: S	♥ K92	
Vul: None	♦ 109653	Partner bids first.
HCP: 3	♣ 983	

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

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ 8643	♠ AKQ9				2NT
Vul: None	♥ 1032	♥ AQJ	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ K93	♦ J5	Pass	4♠	AP	
South HCP: 20	♣ Q76	♣ K1094	1. Stayman			
Contract: 4♠ S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 3		2NT	Pass	3♦
Vul: NS	♥ AQ2	♥ K87653	Pass	3♥	Pass	4♥
North HCP: 21	♦ Q8	♦ K5	AP			
South HCP: 6	♣ AKQ42	♣ 10765				
Contract: 4♥ N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ KQ5				2NT
Vul: Both	♥ AQ43	♥ KJ109	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ 84	♦ AK53	Pass	4♥	AP	
South HCP: 20	♣ KQ102	♣ A4	1. Stayman			
Contract: 4♥ S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ QJ106		2NT	Pass	3♣ ¹
Vul: None	♥ A96	♥ Q102	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK952	♦ Q10873	AP			
South HCP: 7	♣ AKQ	♣ 8	1. Stayman			
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K975				2NT
Vul: None	♥ K92	♥ A53				
North HCP: 3	♦ 109653	♦ AKQ7	AP			
South HCP: 20	♣ 983	♣ KJ				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 359	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ J5	You bid first.
HCP: 20	♣ K1094	

Board: 360	♠ 3	The opponents are silent.
Dealer: N	♥ K87653	
Vul: NS	♦ K5	Partner bids first.
HCP: 6	♣ 10765	

Board: 361	♠ KQ5	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: Both	♦ AK53	You bid first.
HCP: 20	♣ A4	

Board: 362	♠ QJ106	The opponents are silent.
Dealer: N	♥ Q102	
Vul: None	♦ Q10873	Partner bids first.
HCP: 7	♣ 8	

Board: 363	♠ K975	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ AKQ7	You bid first.
HCP: 20	♣ KJ	

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

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ 8643	♠ AKQ9				2NT
Vul: None	♥ 1032	♥ AQJ	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ K93	♦ J5	Pass	4♠	AP	
South HCP: 20	♣ Q76	♣ K1094	1. Stayman			
Contract: 4♠ S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 3		2NT	Pass	3♦
Vul: NS	♥ AQ2	♥ K87653	Pass	3♥	Pass	4♥
North HCP: 21	♦ Q8	♦ K5	AP			
South HCP: 6	♣ AKQ42	♣ 10765				
Contract: 4♥ N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ KQ5				2NT
Vul: Both	♥ AQ43	♥ KJ109	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ 84	♦ AK53	Pass	4♥	AP	
South HCP: 20	♣ KQ102	♣ A4	1. Stayman			
Contract: 4♥ S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ QJ106		2NT	Pass	3♣ ¹
Vul: None	♥ A96	♥ Q102	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK952	♦ Q10873	AP			
South HCP: 7	♣ AKQ	♣ 8	1. Stayman			
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K975				2NT
Vul: None	♥ K92	♥ A53				
North HCP: 3	♦ 109653	♦ AKQ7	AP			
South HCP: 20	♣ 983	♣ KJ				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 364	♠ A10	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: NS	♦ K765	You bid first.
HCP: 20	♣ AQ3	
Board: 365	♠ K53	The opponents are silent.
Dealer: S	♥ 98652	
Vul: EW	♦ K5	Partner bids first.
HCP: 7	♣ J103	
Board: 366	♠ AJ10	West Bids 3♥ if possible.
Dealer: N	♥ A8	East Doubles 3NT if possible.
Vul: Both	♦ AKJ3	
HCP: 21	♣ A953	You bid first.
Board: 367	♠ Q98762	The opponents are silent.
Dealer: S	♥ 1098	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ K5	
Board: 368	♠ 93	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ AQ874	

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

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 9864		2NT	Pass	3♣ ¹
Vul: NS	♥ AQJ8	♥ 105	Pass	3♥	Pass	3NT
North HCP: 20	♦ K765	♦ AJ82	AP			
South HCP: 9	♣ AQ3	♣ KJ10	1. Stayman			
Contract: 3N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ AQ109				2NT
Vul: EW	♥ 98652	♥ AQ7	Pass	3♦	Pass	3♥
North HCP: 7	♦ K5	♦ AQ10	Pass	3NT	Pass	4♥
South HCP: 21	♣ J103	♣ K98	AP			
Contract: 4♥ S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q952		2NT	Pass	Pass
Vul: Both	♥ A8	♥ 10652	3♥	3NT	X	AP
North HCP: 21	♦ AKJ3	♦ 642				
South HCP: 2	♣ A953	♣ 74				
Contract: 3NX N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ Q98762	♠ AK5				2NT
Vul: EW	♥ 1098	♥ AJ	Pass	3♥	Pass	3♠
North HCP: 8	♦ QJ	♦ A975	Pass	4♠	AP	
South HCP: 21	♣ K5	♣ AJ72				
Contract: 4♠ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ 1074		2NT	AP	
Vul: Both	♥ AJ6	♥ 10984				
North HCP: 20	♦ AKQ	♦ J986				
South HCP: 4	♣ AQ874	♣ K6				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 364	♠ 9864	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ AJ82	Partner bids first.
HCP: 9	♣ KJ10	

Board: 365	♠ AQ109	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ AQ10	You bid first.
HCP: 21	♣ K98	

Board: 366	♠ Q952	West Bids 3♥ if possible.
Dealer: N	♥ 10652	East Doubles 3NT if possible.
Vul: Both	♦ 642	
HCP: 2	♣ 74	Partner bids first.

Board: 367	♠ AK5	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ A975	You bid first.
HCP: 21	♣ AJ72	

Board: 368	♠ 1074	The opponents are silent.
Dealer: N	♥ 10984	
Vul: Both	♦ J986	Partner bids first.
HCP: 4	♣ K6	

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

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 9864		2NT	Pass	3♣ ¹
Vul: NS	♥ AQJ8	♥ 105	Pass	3♥	Pass	3NT
North HCP: 20	♦ K765	♦ AJ82	AP			
South HCP: 9	♣ AQ3	♣ KJ10	1. Stayman			
Contract: 3N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ AQ109				2NT
Vul: EW	♥ 98652	♥ AQ7	Pass	3♦	Pass	3♥
North HCP: 7	♦ K5	♦ AQ10	Pass	3NT	Pass	4♥
South HCP: 21	♣ J103	♣ K98	AP			
Contract: 4♥ S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q952		2NT	Pass	Pass
Vul: Both	♥ A8	♥ 10652	3♥	3NT	X	AP
North HCP: 21	♦ AKJ3	♦ 642				
South HCP: 2	♣ A953	♣ 74				
Contract: 3NX N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ Q98762	♠ AK5				2NT
Vul: EW	♥ 1098	♥ AJ	Pass	3♥	Pass	3♠
North HCP: 8	♦ QJ	♦ A975	Pass	4♠	AP	
South HCP: 21	♣ K5	♣ AJ72				
Contract: 4♠ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ 1074		2NT	AP	
Vul: Both	♥ AJ6	♥ 10984				
North HCP: 20	♦ AKQ	♦ J986				
South HCP: 4	♣ AQ874	♣ K6				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 369	♠ A87	The opponents are silent.
Dealer: S	♥ K103	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 15	♣ Q106	

Board: 370	♠ A3	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: EW	♦ AQ104	You bid first.
HCP: 21	♣ AJ3	

Board: 371	♠ 73	The opponents are silent.
Dealer: S	♥ J108754	
Vul: Both	♦ K32	Partner bids first.
HCP: 4	♣ 42	

Board: 372	♠ AKJ3	West Doubles 3♣ if possible.
Dealer: N	♥ AK6	
Vul: None	♦ QJ104	You bid first.
HCP: 20	♣ Q2	

Board: 373	♠ KJ8	The opponents are silent.
Dealer: S	♥ Q1043	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ A8763	

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

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K2				2NT
Vul: None	♥ K103	♥ AQ52	Pass	4♣ ¹	Pass	4NT
North HCP: 15	♦ KQJ4	♦ A106	Pass	6NT	AP	
South HCP: 20	♣ Q106	♣ AK72				
Contract: 6N S			1. Gerber, for N			

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q65				
Vul: EW	♥ AQ105	♥ 8		2NT	Pass	6♦
North HCP: 21	♦ AQ104	♦ KJ97632	AP			
South HCP: 6	♣ AJ3	♣ 85				
Contract: 6♦ S						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A109				2NT
Vul: Both	♥ J108754	♥ A62	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ K32	♦ AQ95	AP			
South HCP: 21	♣ 42	♣ AK9				
Contract: 4♥ S			1. Texas			

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q874				
Vul: None	♥ AK6	♥ J1053	X	3♠	Pass	4♣ ²
North HCP: 20	♦ QJ104	♦ A3	Pass	4♠	Pass	4NT ³
South HCP: 11	♣ Q2	♣ A75	Pass	5♣	Pass	6♠
Contract: 6♠ N			AP			
			1. Stayman			
			2. limit raise or better in ♠			
			3. Blackwood 0314, for ♠			

Board: 373

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ KJ8

♥ Q1043

♦ J

♣ A8763

South:

♠ 1063

♥ AK2

♦ AKQ98

♣ KQ

West	North	East	South
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2NT

Pass	3♣ ¹	Pass	3♦
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Pass	4NT ²	Pass	6NT
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AP

1. Stayman

2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 369	♠ K2	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AK72	

Board: 370	♠ Q65	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ KJ97632	Partner bids first.
HCP: 6	♣ 85	

Board: 371	♠ A109	The opponents are silent.
Dealer: S	♥ A62	
Vul: Both	♦ AQ95	You bid first.
HCP: 21	♣ AK9	

Board: 372	♠ Q874	West Doubles 3♣ if possible.
Dealer: N	♥ J1053	
Vul: None	♦ A3	Partner bids first.
HCP: 11	♣ A75	

Board: 373	♠ 1063	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ AKQ98	You bid first.
HCP: 21	♣ KQ	

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

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K2				2NT
Vul: None	♥ K103	♥ AQ52	Pass	4♣ ¹	Pass	4NT
North HCP: 15	♦ KQJ4	♦ A106	Pass	6NT	AP	
South HCP: 20	♣ Q106	♣ AK72				
Contract: 6N S						1. Gerber, for N

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q65				
Vul: EW	♥ AQ105	♥ 8		2NT	Pass	6♦
North HCP: 21	♦ AQ104	♦ KJ97632	AP			
South HCP: 6	♣ AJ3	♣ 85				
Contract: 6♦ S						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A109				2NT
Vul: Both	♥ J108754	♥ A62	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ K32	♦ AQ95	AP			
South HCP: 21	♣ 42	♣ AK9				
Contract: 4♥ S						1. Texas

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q874				
Vul: None	♥ AK6	♥ J1053	X	3♠	Pass	4♣ ²
North HCP: 20	♦ QJ104	♦ A3	Pass	4♠	Pass	4NT ³
South HCP: 11	♣ Q2	♣ A75	Pass	5♣	Pass	6♠
Contract: 6♠ N						AP
						1. Stayman
						2. limit raise or better in ♠
						3. Blackwood 0314, for ♠

Board: 373

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ KJ8

♥ Q1043

♦ J

♣ A8763

South:

♠ 1063

♥ AK2

♦ AKQ98

♣ KQ

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

1. Stayman

2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 374	♠ KQ4	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ K432	

Board: 375	♠ 1053	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ J5	Partner bids first.
HCP: 7	♣ Q10952	

Board: 376	♠ AK9	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ 72	You bid first.
HCP: 20	♣ AQ1064	

Board: 377	♠ J6	The opponents are silent.
Dealer: S	♥ K632	
Vul: None	♦ Q9762	Partner bids first.
HCP: 6	♣ 87	

Board: 378	♠ KJ87	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ A4	You bid first.
HCP: 21	♣ KJ4	

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

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 63		2NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ Q108654				
North HCP: 20	♦ AKQ7	♦ 85	Pass	4♥	AP	
South HCP: 7	♣ K432	♣ AJ10				
Contract: 4♥ N			1. Texas			

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ AK96				2NT
Vul: None	♥ A84	♥ K10				
North HCP: 7	♦ J5	♦ AQ96	Pass	3NT	AP	
South HCP: 21	♣ Q10952	♣ AJ4				
Contract: 3N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q42		2NT	Pass	3♦
Vul: EW	♥ AK5	♥ 76432				
North HCP: 20	♦ 72	♦ J863	Pass	3♥	AP	
South HCP: 3	♣ AQ1064	♣ 5				
Contract: 3♥ N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK4				2NT
Vul: None	♥ K632	♥ 9754	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ Q9762	♦ AK3				
South HCP: 21	♣ 87	♣ AK3	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ KJ87	♠ A532		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ10	♥ J8743	Pass	3NT ²	Pass	6♥
North HCP: 21	♦ A4	♦ 10	AP			
South HCP: 7	♣ KJ4	♣ Q97				
Contract: 6♥ S			1. Stayman			
			2. both majors			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 374	♠ 63	The opponents are silent.
Dealer: N	♥ Q108654	
Vul: Both	♦ 85	Partner bids first.
HCP: 7	♣ AJ10	
Board: 375	♠ AK96	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ AQ96	You bid first.
HCP: 21	♣ AJ4	
Board: 376	♠ Q42	The opponents are silent.
Dealer: N	♥ 76432	
Vul: EW	♦ J863	Partner bids first.
HCP: 3	♣ 5	
Board: 377	♠ AK4	The opponents are silent.
Dealer: S	♥ 9754	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ AK3	
Board: 378	♠ A532	The opponents are silent.
Dealer: N	♥ J8743	
Vul: NS	♦ 10	Partner bids first.
HCP: 7	♣ Q97	

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

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 63		2NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ Q108654				
North HCP: 20	♦ AKQ7	♦ 85	Pass	4♥	AP	
South HCP: 7	♣ K432	♣ AJ10				
Contract: 4♥ N			1. Texas			

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ AK96				2NT
Vul: None	♥ A84	♥ K10				
North HCP: 7	♦ J5	♦ AQ96	Pass	3NT	AP	
South HCP: 21	♣ Q10952	♣ AJ4				
Contract: 3N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q42		2NT	Pass	3♦
Vul: EW	♥ AK5	♥ 76432				
North HCP: 20	♦ 72	♦ J863	Pass	3♥	AP	
South HCP: 3	♣ AQ1064	♣ 5				
Contract: 3♥ N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK4				2NT
Vul: None	♥ K632	♥ 9754	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ Q9762	♦ AK3				
South HCP: 21	♣ 87	♣ AK3	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ KJ87	♠ A532		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ10	♥ J8743	Pass	3NT ²	Pass	6♥
North HCP: 21	♦ A4	♦ 10	AP			
South HCP: 7	♣ KJ4	♣ Q97				
Contract: 6♥ S			1. Stayman			
			2. both majors			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 379	♠ 75	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ K42	Partner bids first.
HCP: 10	♣ AQJ9765	
Board: 380	♠ Q87	West Doubles 3♣ if possible.
Dealer: N	♥ AQ96	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ AJ6	
Board: 381	♠ 10642	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ 43	Partner bids first.
HCP: 0	♣ 109632	
Board: 382	♠ QJ2	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ AK65	
Board: 383	♠ AQ103	The opponents are silent.
Dealer: S	♥ KJ10532	
Vul: Both	♦ 5	Partner bids first.
HCP: 10	♣ 92	

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

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AK9				2NT
Vul: EW	♥ 7	♥ AK93	Pass	4♣ ¹	Pass	4NT
North HCP: 10	♦ K42	♦ A95	Pass	6♣	AP	
South HCP: 21	♣ AQJ9765	♣ K32				
Contract: 6♣ N			1. Gerber, for N			

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ AJ105		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ96	♥ 54	X	3♥	Pass	3NT
North HCP: 20	♦ AK6	♦ 987543	AP			
South HCP: 5	♣ AJ6	♣ 10				
Contract: 3N N			1. Stayman			

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ A85				2NT
Vul: NS	♥ 83	♥ AQ5				
North HCP: 0	♦ 43	♦ KQJ62	AP			
South HCP: 20	♣ 109632	♣ A7				
Contract: 2N S						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ A105		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ7	♥ 10865	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ10	♦ 953	AP			
South HCP: 6	♣ AK65	♣ Q97				
Contract: 3N N			1. Stayman			

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ AQ103	♠ K82				2NT
Vul: Both	♥ KJ10532	♥ AQ9	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ 5	♦ AK94	Pass	4NT ²	Pass	5♠
South HCP: 21	♣ 92	♣ KQ10	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 379	♠ AK9	The opponents are silent.
Dealer: S	♥ AK93	
Vul: EW	♦ A95	You bid first.
HCP: 21	♣ K32	

Board: 380	♠ AJ105	West Doubles 3♣ if possible.
Dealer: N	♥ 54	
Vul: Both	♦ 987543	Partner bids first.
HCP: 5	♣ 10	

Board: 381	♠ A85	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ KQJ62	You bid first.
HCP: 20	♣ A7	

Board: 382	♠ A105	The opponents are silent.
Dealer: N	♥ 10865	
Vul: EW	♦ 953	Partner bids first.
HCP: 6	♣ Q97	

Board: 383	♠ K82	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ AK94	You bid first.
HCP: 21	♣ KQ10	

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

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AK9				2NT
Vul: EW	♥ 7	♥ AK93	Pass	4♣ ¹	Pass	4NT
North HCP: 10	♦ K42	♦ A95	Pass	6♣	AP	
South HCP: 21	♣ AQJ9765	♣ K32				
Contract: 6♣ N			1. Gerber, for N			

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ AJ105		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ96	♥ 54	X	3♥	Pass	3NT
North HCP: 20	♦ AK6	♦ 987543	AP			
South HCP: 5	♣ AJ6	♣ 10				
Contract: 3N N			1. Stayman			

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ A85				2NT
Vul: NS	♥ 83	♥ AQ5				
North HCP: 0	♦ 43	♦ KQJ62	AP			
South HCP: 20	♣ 109632	♣ A7				
Contract: 2N S						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ A105		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ7	♥ 10865	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ10	♦ 953	AP			
South HCP: 6	♣ AK65	♣ Q97				
Contract: 3N N			1. Stayman			

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ AQ103	♠ K82				2NT
Vul: Both	♥ KJ10532	♥ AQ9	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ 5	♦ AK94	Pass	4NT ²	Pass	5♠
South HCP: 21	♣ 92	♣ KQ10	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 384	♠ AKQ	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ AQ102	You bid first.
HCP: 20	♣ AJ105	
Board: 385	♠ Q8752	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: Both	♦ 9	Partner bids first.
HCP: 9	♣ Q95	
Board: 386	♠ AK4	West Doubles 4♦ if possible.
Dealer: N	♥ A8	
Vul: None	♦ AQ875	You bid first.
HCP: 20	♣ QJ10	
Board: 387	♠ KJ1093	The opponents are silent.
Dealer: S	♥ 764	
Vul: NS	♦ 10952	Partner bids first.
HCP: 4	♣ 4	
Board: 388	♠ J4	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ AK432	

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

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1098		2NT	Pass	3♣ ¹
Vul: EW	♥ 85	♥ KJ106	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ102	♦ K76	AP			
South HCP: 7	♣ AJ105	♣ 976				
Contract: 3N N						1. Stayman

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ Q8752	♠ KJ4				2NT
Vul: Both	♥ KQ65	♥ AJ94	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ 9	♦ AQJ8	Pass	4♥	AP	
South HCP: 20	♣ Q95	♣ A2				
Contract: 4♥ S						1. Stayman

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 963		2NT	Pass	4♦ ¹
Vul: None	♥ A8	♥ K109754	X	Pass ²	Pass	4♥
North HCP: 20	♦ AQ875	♦ 10	AP			
South HCP: 3	♣ QJ10	♣ 764				
Contract: 4♥ S						1. Texas 2. denies a ♦ stopper

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ KJ1093	♠ 865				2NT
Vul: NS	♥ 764	♥ AK108	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10952	♦ AQJ4				
South HCP: 20	♣ 4	♣ AQ	AP			
Contract: 3♠ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ 10852		2NT	Pass	3♣ ¹
Vul: Both	♥ AKJ8	♥ Q102	Pass	3♥	Pass	3NT
North HCP: 20	♦ A7	♦ KJ854	AP			
South HCP: 6	♣ AK432	♣ 7				
Contract: 3N N						1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 384	♠ 1098	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: EW	♦ K76	Partner bids first.
HCP: 7	♣ 976	
Board: 385	♠ KJ4	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: Both	♦ AQJ8	You bid first.
HCP: 20	♣ A2	
Board: 386	♠ 963	West Doubles 4♦ if possible.
Dealer: N	♥ K109754	
Vul: None	♦ 10	Partner bids first.
HCP: 3	♣ 764	
Board: 387	♠ 865	The opponents are silent.
Dealer: S	♥ AK108	
Vul: NS	♦ AQJ4	You bid first.
HCP: 20	♣ AQ	
Board: 388	♠ 10852	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ KJ854	Partner bids first.
HCP: 6	♣ 7	

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

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1098		2NT	Pass	3♣ ¹
Vul: EW	♥ 85	♥ KJ106	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ102	♦ K76	AP			
South HCP: 7	♣ AJ105	♣ 976				
Contract: 3N N						1. Stayman

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ Q8752	♠ KJ4				2NT
Vul: Both	♥ KQ65	♥ AJ94	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ 9	♦ AQJ8	Pass	4♥	AP	
South HCP: 20	♣ Q95	♣ A2				
Contract: 4♥ S						1. Stayman

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 963		2NT	Pass	4♦ ¹
Vul: None	♥ A8	♥ K109754	X	Pass ²	Pass	4♥
North HCP: 20	♦ AQ875	♦ 10	AP			
South HCP: 3	♣ QJ10	♣ 764				
Contract: 4♥ S						1. Texas 2. denies a ♦ stopper

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ KJ1093	♠ 865				2NT
Vul: NS	♥ 764	♥ AK108	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10952	♦ AQJ4				
South HCP: 20	♣ 4	♣ AQ	AP			
Contract: 3♠ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ 10852		2NT	Pass	3♣ ¹
Vul: Both	♥ AKJ8	♥ Q102	Pass	3♥	Pass	3NT
North HCP: 20	♦ A7	♦ KJ854	AP			
South HCP: 6	♣ AK432	♣ 7				
Contract: 3N N						1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 389	♠ 104	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ Q9852	Partner bids first.
HCP: 5	♣ Q84	

Board: 390	♠ AK6	The opponents are silent.
Dealer: N	♥ J104	
Vul: NS	♦ A73	You bid first.
HCP: 20	♣ AKJ2	

Board: 391	♠ 6	The opponents are silent.
Dealer: S	♥ 10963	
Vul: EW	♦ A86	Partner bids first.
HCP: 7	♣ QJ986	

Board: 392	♠ Q52	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ AKQJ5	You bid first.
HCP: 20	♣ KQ4	

Board: 393	♠ KQ87	The opponents are silent.
Dealer: S	♥ K864	
Vul: NS	♦ 105	Partner bids first.
HCP: 9	♣ J76	

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

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK76				2NT
Vul: None	♥ J85	♥ A2				
North HCP: 5	♦ Q9852	♦ AK103	Pass	3NT	AP	
South HCP: 21	♣ Q84	♣ K62				
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ QJ10		2NT	Pass	3NT
Vul: NS	♥ J104	♥ Q8				
North HCP: 20	♦ A73	♦ Q9865	AP			
South HCP: 7	♣ AKJ2	♣ 974				
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK75				2NT
Vul: EW	♥ 10963	♥ AQ7	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ A86	♦ KJ54	Pass	3NT	AP	
South HCP: 20	♣ QJ986	♣ K2	1. Stayman			
Contract: 3N S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A963		2NT	Pass	3♣ ¹
Vul: None	♥ QJ	♥ K93	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ5	♦ 964	AP			
South HCP: 7	♣ KQ4	♣ 1075	1. Stayman			
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ A2				2NT
Vul: NS	♥ K864	♥ AJ2	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ 105	♦ AKQ8	Pass	3NT	AP	
South HCP: 21	♣ J76	♣ K1098	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 389	♠ AK76	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ AK103	You bid first.
HCP: 21	♣ K62	

Board: 390	♠ QJ10	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ Q9865	Partner bids first.
HCP: 7	♣ 974	

Board: 391	♠ AK75	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ KJ54	You bid first.
HCP: 20	♣ K2	

Board: 392	♠ A963	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ 964	Partner bids first.
HCP: 7	♣ 1075	

Board: 393	♠ A2	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ AKQ8	You bid first.
HCP: 21	♣ K1098	

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

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK76				2NT
Vul: None	♥ J85	♥ A2				
North HCP: 5	♦ Q9852	♦ AK103	Pass	3NT	AP	
South HCP: 21	♣ Q84	♣ K62				
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ QJ10		2NT	Pass	3NT
Vul: NS	♥ J104	♥ Q8				
North HCP: 20	♦ A73	♦ Q9865	AP			
South HCP: 7	♣ AKJ2	♣ 974				
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK75				2NT
Vul: EW	♥ 10963	♥ AQ7	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ A86	♦ KJ54	Pass	3NT	AP	
South HCP: 20	♣ QJ986	♣ K2	1. Stayman			
Contract: 3N S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A963		2NT	Pass	3♣ ¹
Vul: None	♥ QJ	♥ K93	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ5	♦ 964	AP			
South HCP: 7	♣ KQ4	♣ 1075	1. Stayman			
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ A2				2NT
Vul: NS	♥ K864	♥ AJ2	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ 105	♦ AKQ8	Pass	3NT	AP	
South HCP: 21	♣ J76	♣ K1098	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 394	♠ K982	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ AK43	You bid first.
HCP: 20	♣ A82	

Board: 395	♠ Q96432	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ AK1098	

Board: 396	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ53	
Vul: NS	♦ Q6	You bid first.
HCP: 21	♣ AKQJ2	

Board: 397	♠ 108765	The opponents are silent.
Dealer: S	♥ A1086	
Vul: EW	♦ 107	Partner bids first.
HCP: 4	♣ 103	

Board: 398	♠ K64	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ AJ6	You bid first.
HCP: 20	♣ KQ1084	

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

Board: 394
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 6♠ N

North:
♠ K982
♥ AQ
♦ AK43
♣ A82

South:
♠ AJ1073
♥ K9
♦ Q9
♣ K963

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠

Board: 395
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4♠ S

North:
♠ Q96432
♥ 62
♦ —
♣ AK1098

South:
♠ K10
♥ AK97
♦ AK43
♣ QJ6

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

Board: 396
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 5♠ N

North:
♠ KQ
♥ KJ53
♦ Q6
♣ AKQJ2

South:
♠ J98754
♥ Q
♦ AK952
♣ 4

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

1. Texas
2. Blackwood 0314, for ♠

Board: 397
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 3♠ S

North:
♠ 108765
♥ A1086
♦ 107
♣ 103

South:
♠ KQ
♥ J43
♦ AK864
♣ AK8

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

Board: 398

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 4♠ N

North:

♠ K64

♥ AK

♦ AJ6

♣ KQ1084

South:

♠ Q10753

♥ 102

♦ 987432

♣ —

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

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 394	♠ AJ1073	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ Q9	Partner bids first.
HCP: 13	♣ K963	

Board: 395	♠ K10	The opponents are silent.
Dealer: S	♥ AK97	
Vul: Both	♦ AK43	You bid first.
HCP: 20	♣ QJ6	

Board: 396	♠ J98754	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ AK952	Partner bids first.
HCP: 10	♣ 4	

Board: 397	♠ KQ	The opponents are silent.
Dealer: S	♥ J43	
Vul: EW	♦ AK864	You bid first.
HCP: 20	♣ AK8	

Board: 398	♠ Q10753	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ 987432	Partner bids first.
HCP: 2	♣ —	

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

Board: 394
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 6♠ N

North:
♠ K982
♥ AQ
♦ AK43
♣ A82

South:
♠ AJ1073
♥ K9
♦ Q9
♣ K963

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠

Board: 395
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4♠ S

North:
♠ Q96432
♥ 62
♦ —
♣ AK1098

South:
♠ K10
♥ AK97
♦ AK43
♣ QJ6

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

Board: 396
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 5♠ N

North:
♠ KQ
♥ KJ53
♦ Q6
♣ AKQJ2

South:
♠ J98754
♥ Q
♦ AK952
♣ 4

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

1. Texas
2. Blackwood 0314, for ♠

Board: 397
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 3♠ S

North:
♠ 108765
♥ A1086
♦ 107
♣ 103

South:
♠ KQ
♥ J43
♦ AK864
♣ AK8

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

Board: 398

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 4♠ N

North:

♠ K64

♥ AK

♦ AJ6

♣ KQ1084

South:

♠ Q10753

♥ 102

♦ 987432

♣ —

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

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 399	♠ 532	The opponents are silent.
Dealer: S	♥ 8653	
Vul: EW	♦ J93	Partner bids first.
HCP: 7	♣ AQ7	

Board: 400	♠ AJ97	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AJ743	

Board: 401	♠ QJ92	The opponents are silent.
Dealer: S	♥ 975	
Vul: None	♦ QJ982	Partner bids first.
HCP: 6	♣ 9	

Board: 402	♠ A4	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: NS	♦ K1092	You bid first.
HCP: 20	♣ KJ10	

Board: 403	♠ 843	The opponents are silent.
Dealer: S	♥ A10972	
Vul: Both	♦ J102	Partner bids first.
HCP: 8	♣ K7	

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

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AQ94				2NT
Vul: EW	♥ 8653	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J93	♦ AKQ104	Pass	3NT	AP	
South HCP: 20	♣ AQ7	♣ 52				
Contract: 3N S			1. Stayman			

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ Q6		2NT	Pass	3♦
Vul: Both	♥ K3	♥ A10876	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK	♦ QJ986	AP			
South HCP: 12	♣ AJ743	♣ K				
Contract: 6N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ QJ92	♠ K7				2NT
Vul: None	♥ 975	♥ AK108	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ QJ982	♦ K65	Pass	3NT	AP	
South HCP: 20	♣ 9	♣ AK83				
Contract: 3N S			1. Stayman			

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q765		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ2	♥ 10873	Pass	3♥	Pass	4♥
North HCP: 20	♦ K1092	♦ 8	AP			
South HCP: 8	♣ KJ10	♣ AQ42				
Contract: 4♥ N			1. Stayman			

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ Q7				2NT
Vul: Both	♥ A10972	♥ KQ3	Pass	3♦	Pass	3♥
North HCP: 8	♦ J102	♦ AK7	Pass	3NT	Pass	4♥
South HCP: 20	♣ K7	♣ AQ1096	AP			
Contract: 4♥ S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 399	♠ AQ94	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ AKQ104	You bid first.
HCP: 20	♣ 52	

Board: 400	♠ Q6	The opponents are silent.
Dealer: N	♥ A10876	
Vul: Both	♦ QJ986	Partner bids first.
HCP: 12	♣ K	

Board: 401	♠ K7	The opponents are silent.
Dealer: S	♥ AK108	
Vul: None	♦ K65	You bid first.
HCP: 20	♣ AK83	

Board: 402	♠ Q765	The opponents are silent.
Dealer: N	♥ 10873	
Vul: NS	♦ 8	Partner bids first.
HCP: 8	♣ AQ42	

Board: 403	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ AQ1096	

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

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AQ94				2NT
Vul: EW	♥ 8653	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J93	♦ AKQ104	Pass	3NT	AP	
South HCP: 20	♣ AQ7	♣ 52				
Contract: 3N S			1. Stayman			

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ Q6		2NT	Pass	3♦
Vul: Both	♥ K3	♥ A10876	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK	♦ QJ986	AP			
South HCP: 12	♣ AJ743	♣ K				
Contract: 6N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ QJ92	♠ K7				2NT
Vul: None	♥ 975	♥ AK108	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ QJ982	♦ K65	Pass	3NT	AP	
South HCP: 20	♣ 9	♣ AK83				
Contract: 3N S			1. Stayman			

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q765		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ2	♥ 10873	Pass	3♥	Pass	4♥
North HCP: 20	♦ K1092	♦ 8	AP			
South HCP: 8	♣ KJ10	♣ AQ42				
Contract: 4♥ N			1. Stayman			

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ Q7				2NT
Vul: Both	♥ A10972	♥ KQ3	Pass	3♦	Pass	3♥
North HCP: 8	♦ J102	♦ AK7	Pass	3NT	Pass	4♥
South HCP: 20	♣ K7	♣ AQ1096	AP			
Contract: 4♥ S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 404	♠ AK108	The opponents are silent.
Dealer: N	♥ AK72	
Vul: None	♦ A95	You bid first.
HCP: 20	♣ Q5	

Board: 405	♠ J1087	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AK5	Partner bids first.
HCP: 8	♣ 10754	

Board: 406	♠ AKJ3	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ A103	You bid first.
HCP: 20	♣ A43	

Board: 407	♠ J9854	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ 4	Partner bids first.
HCP: 4	♣ Q765	

Board: 408	♠ AQ84	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ KQ74	

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

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ J75		2NT	Pass	3♣ ¹
Vul: None	♥ AK72	♥ QJ95	Pass	3NT ²	AP	
North HCP: 20	♦ A95	♦ KQ64				
South HCP: 9	♣ Q5	♣ 92				
Contract: 3N N						

1. Stayman
2. both majors

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ AQ9				2NT
Vul: NS	♥ 106	♥ AKQ7	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ AK5	♦ 92	Pass	3NT	AP	
South HCP: 20	♣ 10754	♣ AJ63				
Contract: 3N S						

1. Stayman

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q98765		2NT	Pass	3♥
Vul: None	♥ A94	♥ QJ2	Pass	3♠	Pass	6♠
North HCP: 20	♦ A103	♦ 4	AP			
South HCP: 6	♣ A43	♣ J65				
Contract: 6♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J9854	♠ AKQ3				2NT
Vul: NS	♥ J97	♥ KQ8	Pass	3♥	Pass	3♠
North HCP: 4	♦ 4	♦ AK3				
South HCP: 21	♣ Q765	♣ 982	AP			
Contract: 3♠ S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ 107		2NT	Pass	3NT
Vul: EW	♥ KQ10	♥ 76	AP			
North HCP: 20	♦ A8	♦ Q953				
South HCP: 7	♣ KQ74	♣ AJ983				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 404	♠ J75	The opponents are silent.
Dealer: N	♥ QJ95	
Vul: None	♦ KQ64	Partner bids first.
HCP: 9	♣ 92	

Board: 405	♠ AQ9	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AJ63	

Board: 406	♠ Q98765	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ 4	Partner bids first.
HCP: 6	♣ J65	

Board: 407	♠ AKQ3	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: NS	♦ AK3	You bid first.
HCP: 21	♣ 982	

Board: 408	♠ 107	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ Q953	Partner bids first.
HCP: 7	♣ AJ983	

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

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ J75		2NT	Pass	3♣ ¹
Vul: None	♥ AK72	♥ QJ95				
North HCP: 20	♦ A95	♦ KQ64	Pass	3NT ²	AP	
South HCP: 9	♣ Q5	♣ 92				
Contract: 3N N			1. Stayman			
			2. both majors			

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ AQ9				2NT
Vul: NS	♥ 106	♥ AKQ7	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ AK5	♦ 92	Pass	3NT	AP	
South HCP: 20	♣ 10754	♣ AJ63				
Contract: 3N S			1. Stayman			

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q98765		2NT	Pass	3♥
Vul: None	♥ A94	♥ QJ2				
North HCP: 20	♦ A103	♦ 4	Pass	3♠	Pass	6♠
South HCP: 6	♣ A43	♣ J65	AP			
Contract: 6♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J9854	♠ AKQ3				2NT
Vul: NS	♥ J97	♥ KQ8	Pass	3♥	Pass	3♠
North HCP: 4	♦ 4	♦ AK3				
South HCP: 21	♣ Q765	♣ 982	AP			
Contract: 3♠ S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ 107		2NT	Pass	3NT
Vul: EW	♥ KQ10	♥ 76				
North HCP: 20	♦ A8	♦ Q953	AP			
South HCP: 7	♣ KQ74	♣ AJ983				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 409	♠ 74	The opponents are silent.
Dealer: S	♥ J94	
Vul: Both	♦ A105	Partner bids first.
HCP: 8	♣ QJ1085	

Board: 410	♠ J75	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: NS	♦ AJ6	You bid first.
HCP: 21	♣ AQ10	

Board: 411	♠ A953	The opponents are silent.
Dealer: S	♥ Q974	
Vul: EW	♦ 75	Partner bids first.
HCP: 11	♣ KQ7	

Board: 412	♠ AK95	The opponents are silent.
Dealer: N	♥ 105	
Vul: Both	♦ KQJ2	You bid first.
HCP: 20	♣ AK6	

Board: 413	♠ AJ	The opponents are silent.
Dealer: S	♥ 832	
Vul: None	♦ 95	Partner bids first.
HCP: 8	♣ QJ6543	

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

Board: 409

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 74

♥ J94

♦ A105

♣ QJ1085

South:

♠ KQ3

♥ AQ10

♦ Q8632

♣ AK

West North East South

2NT

Pass 3NT AP

Board: 410

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ J75

♥ AKQ3

♦ AJ6

♣ AQ10

South:

♠ A32

♥ J764

♦ 8

♣ 98643

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 411

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ A953

♥ Q974

♦ 75

♣ KQ7

South:

♠ Q104

♥ AK10

♦ AK108

♣ AJ5

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT AP

1. Stayman

Board: 412

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AK95

♥ 105

♦ KQJ2

♣ AK6

South:

♠ J73

♥ Q984

♦ 8764

♣ J9

West North East South

2NT AP

Board: 413

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ AJ

♥ 832

♦ 95

♣ QJ6543

South:

♠ K8

♥ AJ64

♦ AKJ2

♣ A92

West North East South

2NT

Pass 3NT AP

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 409	♠ KQ3	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ Q8632	You bid first.
HCP: 20	♣ AK	

Board: 410	♠ A32	The opponents are silent.
Dealer: N	♥ J764	
Vul: NS	♦ 8	Partner bids first.
HCP: 5	♣ 98643	

Board: 411	♠ Q104	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ AK108	You bid first.
HCP: 21	♣ AJ5	

Board: 412	♠ J73	The opponents are silent.
Dealer: N	♥ Q984	
Vul: Both	♦ 8764	Partner bids first.
HCP: 4	♣ J9	

Board: 413	♠ K8	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: None	♦ AKJ2	You bid first.
HCP: 20	♣ A92	

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

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ KQ3				2NT
Vul: Both	♥ J94	♥ AQ10				
North HCP: 8	♦ A105	♦ Q8632	Pass	3NT	AP	
South HCP: 20	♣ QJ1085	♣ AK				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ J75	♠ A32		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ3	♥ J764	Pass	3♥	Pass	4♥
North HCP: 21	♦ AJ6	♦ 8	AP			
South HCP: 5	♣ AQ10	♣ 98643	1. Stayman			
Contract: 4♥ N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ A953	♠ Q104				2NT
Vul: EW	♥ Q974	♥ AK10	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ 75	♦ AK108	Pass	6NT	AP	
South HCP: 21	♣ KQ7	♣ AJ5	1. Stayman			
Contract: 6N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ J73				
Vul: Both	♥ 105	♥ Q984		2NT	AP	
North HCP: 20	♦ KQJ2	♦ 8764				
South HCP: 4	♣ AK6	♣ J9				
Contract: 2N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K8				2NT
Vul: None	♥ 832	♥ AJ64				
North HCP: 8	♦ 95	♦ AKJ2	Pass	3NT	AP	
South HCP: 20	♣ QJ6543	♣ A92				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 414	♠ AJ10	The opponents are silent.
Dealer: N	♥ AJ103	
Vul: EW	♦ AQ4	You bid first.
HCP: 21	♣ KQ2	
Board: 415	♠ K98	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ 1064	Partner bids first.
HCP: 10	♣ K8764	
Board: 416	♠ AJ9	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ Q106	
Board: 417	♠ Q84	The opponents are silent.
Dealer: S	♥ K94	
Vul: NS	♦ Q73	Partner bids first.
HCP: 8	♣ J743	
Board: 418	♠ K5	West Doubles 3♠ if possible.
Dealer: N	♥ KJ7	
Vul: Both	♦ AKQ3	You bid first.
HCP: 20	♣ KJ96	

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

Board: 414

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AJ10

♥ AJ103

♦ AQ4

♣ KQ2

South:

♠ Q7543

♥ 52

♦ 963

♣ A106

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 415

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ K98

♥ A2

♦ 1064

♣ K8764

South:

♠ AQ6

♥ K85

♦ A2

♣ AQJ93

West North East South

2NT

Pass 4♣¹ Pass 4NT

Pass 6NT AP

1. Gerber, for N

Board: 416

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 4♠ N

North:

♠ AJ9

♥ AQJ5

♦ AK7

♣ Q106

South:

♠ K108764

♥ 863

♦ 9

♣ 543

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 417

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ Q84

♥ K94

♦ Q73

♣ J743

South:

♠ J10

♥ AQJ

♦ A642

♣ AKQ5

West North East South

2NT

Pass 3NT AP

Board: 418

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 4♦ S

North:

♠ K5

♥ KJ7

♦ AKQ3

♣ KJ96

South:

♠ 986

♥ Q8

♦ 1076542

♣ 108

West North East South

2NT Pass 3♠¹

X 4♣² Pass 4♦

AP

1. Minor Suit Transfers after 2NT

2. automat

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 414	♠ Q7543	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ 963	Partner bids first.
HCP: 6	♣ A106	
Board: 415	♠ AQ6	The opponents are silent.
Dealer: S	♥ K85	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AQJ93	
Board: 416	♠ K108764	The opponents are silent.
Dealer: N	♥ 863	
Vul: None	♦ 9	Partner bids first.
HCP: 3	♣ 543	
Board: 417	♠ J10	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ A642	You bid first.
HCP: 21	♣ AKQ5	
Board: 418	♠ 986	West Doubles 3♠ if possible.
Dealer: N	♥ Q8	
Vul: Both	♦ 1076542	Partner bids first.
HCP: 2	♣ 108	

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

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q7543		2NT	Pass	3♥
Vul: EW	♥ AJ103	♥ 52	Pass	3♠	Pass	3NT
North HCP: 21	♦ AQ4	♦ 963	Pass	4♠	AP	
South HCP: 6	♣ KQ2	♣ A106				
Contract: 4♠ N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ6				2NT
Vul: Both	♥ A2	♥ K85	Pass	4♣ ¹	Pass	4NT
North HCP: 10	♦ 1064	♦ A2	Pass	6NT	AP	
South HCP: 20	♣ K8764	♣ AQJ93	1. Gerber, for N			
Contract: 6N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K108764		2NT	Pass	4♥ ¹
Vul: None	♥ AQJ5	♥ 863	Pass	4♠	AP	
North HCP: 21	♦ AK7	♦ 9	1. Texas			
South HCP: 3	♣ Q106	♣ 543				
Contract: 4♠ N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ J10				2NT
Vul: NS	♥ K94	♥ AQJ	Pass	3NT	AP	
North HCP: 8	♦ Q73	♦ A642				
South HCP: 21	♣ J743	♣ AKQ5				
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ 986		2NT	Pass	3♠ ¹
Vul: Both	♥ KJ7	♥ Q8	X	4♣ ²	Pass	4♦
North HCP: 20	♦ AKQ3	♦ 1076542	AP			
South HCP: 2	♣ KJ96	♣ 108	1. Minor Suit Transfers after 2NT			
Contract: 4♦ S			2. automat			

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 419	♠ A832	The opponents are silent.
Dealer: S	♥ 98632	
Vul: None	♦ 75	Partner bids first.
HCP: 4	♣ 32	

Board: 420	♠ KQJ	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: EW	♦ KJ6	You bid first.
HCP: 21	♣ AJ3	

Board: 421	♠ AK843	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ J108	Partner bids first.
HCP: 12	♣ KJ52	

Board: 422	♠ Q65	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AKQ72	

Board: 423	♠ 972	The opponents are silent.
Dealer: S	♥ K1073	
Vul: Both	♦ 9842	Partner bids first.
HCP: 6	♣ K6	

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

Board: 419

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ A832

♥ 98632

♦ 75

♣ 32

South:

♠ KQ4

♥ AQ54

♦ A62

♣ KQ6

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 420

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ KQJ

♥ AQ95

♦ KJ6

♣ AJ3

South:

♠ 542

♥ K8732

♦ 52

♣ K108

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 421

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AK843

♥ 5

♦ J108

♣ KJ52

South:

♠ J7

♥ KQJ6

♦ AK4

♣ AQ63

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 422

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ Q65

♥ K3

♦ AK4

♣ AKQ72

South:

♠ AJ

♥ J75

♦ QJ1087532

♣ —

West North East South

2NT Pass 6♦

AP

Board: 423

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ S

North:

♠ 972

♥ K1073

♦ 9842

♣ K6

South:

♠ AK10

♥ AQJ4

♦ Q10

♣ AJ104

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 4♥ AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 419	♠ KQ4	The opponents are silent.
Dealer: S	♥ AQ54	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ KQ6	
Board: 420	♠ 542	The opponents are silent.
Dealer: N	♥ K8732	
Vul: EW	♦ 52	Partner bids first.
HCP: 6	♣ K108	
Board: 421	♠ J7	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ AQ63	
Board: 422	♠ AJ	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ QJ1087532	Partner bids first.
HCP: 9	♣ —	
Board: 423	♠ AK10	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: Both	♦ Q10	You bid first.
HCP: 21	♣ AJ104	

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

Board: 419

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ A832

♥ 98632

♦ 75

♣ 32

South:

♠ KQ4

♥ AQ54

♦ A62

♣ KQ6

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 420

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ KQJ

♥ AQ95

♦ KJ6

♣ AJ3

South:

♠ 542

♥ K8732

♦ 52

♣ K108

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 421

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AK843

♥ 5

♦ J108

♣ KJ52

South:

♠ J7

♥ KQJ6

♦ AK4

♣ AQ63

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 422

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ Q65

♥ K3

♦ AK4

♣ AKQ72

South:

♠ AJ

♥ J75

♦ QJ1087532

♣ —

West North East South

2NT Pass 6♦

AP

Board: 423

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ S

North:

♠ 972

♥ K1073

♦ 9842

♣ K6

South:

♠ AK10

♥ AQJ4

♦ Q10

♣ AJ104

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 4♥ AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 424	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: None	♦ AQJ74	You bid first.
HCP: 20	♣ K3	

Board: 425	♠ J8652	The opponents are silent.
Dealer: S	♥ A65	
Vul: EW	♦ 872	Partner bids first.
HCP: 6	♣ J5	

Board: 426	♠ AQ9	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ Q10973	

Board: 427	♠ J10986	The opponents are silent.
Dealer: S	♥ 10643	
Vul: NS	♦ Q3	Partner bids first.
HCP: 4	♣ J8	

Board: 428	♠ QJ109	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ KQJ	You bid first.
HCP: 20	♣ AJ106	

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

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A986		2NT	Pass	3♣ ¹
Vul: None	♥ AJ74	♥ KQ10	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQJ74	♦ 5	AP			
South HCP: 10	♣ K3	♣ J8542				
Contract: 6N N				1. Stayman		

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ J8652	♠ KQ7				2NT
Vul: EW	♥ A65	♥ KQ8	Pass	3♥	Pass	3♠
North HCP: 6	♦ 872	♦ AQ	Pass	3NT	Pass	4♠
South HCP: 20	♣ J5	♣ A9743	AP			
Contract: 4♠ S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 5		2NT	Pass	3♣ ¹
Vul: Both	♥ AK	♥ 6432	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ10	♦ A8543	AP			
South HCP: 5	♣ Q10973	♣ J52				
Contract: 3N N				1. Stayman		

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ K7				2NT
Vul: NS	♥ 10643	♥ AK5	Pass	3♥	Pass	3♠
North HCP: 4	♦ Q3	♦ AKJ5	AP			
South HCP: 21	♣ J8	♣ K543				
Contract: 3♠ S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ QJ109	♠ 63				
Vul: Both	♥ AQ	♥ 10876		2NT	AP	
North HCP: 20	♦ KQJ	♦ 1063				
South HCP: 0	♣ AJ106	♣ 8754				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 424	♠ A986	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: None	♦ 5	Partner bids first.
HCP: 10	♣ J8542	

Board: 425	♠ KQ7	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ A9743	

Board: 426	♠ 5	The opponents are silent.
Dealer: N	♥ 6432	
Vul: Both	♦ A8543	Partner bids first.
HCP: 5	♣ J52	

Board: 427	♠ K7	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ AKJ5	You bid first.
HCP: 21	♣ K543	

Board: 428	♠ 63	The opponents are silent.
Dealer: N	♥ 10876	
Vul: Both	♦ 1063	Partner bids first.
HCP: 0	♣ 8754	

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

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A986		2NT	Pass	3♣ ¹
Vul: None	♥ AJ74	♥ KQ10	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQJ74	♦ 5	AP			
South HCP: 10	♣ K3	♣ J8542				
Contract: 6N N				1. Stayman		

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ J8652	♠ KQ7				2NT
Vul: EW	♥ A65	♥ KQ8	Pass	3♥	Pass	3♠
North HCP: 6	♦ 872	♦ AQ	Pass	3NT	Pass	4♠
South HCP: 20	♣ J5	♣ A9743	AP			
Contract: 4♠ S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 5		2NT	Pass	3♣ ¹
Vul: Both	♥ AK	♥ 6432	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ10	♦ A8543	AP			
South HCP: 5	♣ Q10973	♣ J52				
Contract: 3N N				1. Stayman		

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ K7				2NT
Vul: NS	♥ 10643	♥ AK5	Pass	3♥	Pass	3♠
North HCP: 4	♦ Q3	♦ AKJ5	AP			
South HCP: 21	♣ J8	♣ K543				
Contract: 3♠ S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ QJ109	♠ 63				
Vul: Both	♥ AQ	♥ 10876		2NT	AP	
North HCP: 20	♦ KQJ	♦ 1063				
South HCP: 0	♣ AJ106	♣ 8754				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 429	♠ 9865	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ QJ8653	

Board: 430	♠ AQ94	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ AK106	You bid first.
HCP: 21	♣ A5	

Board: 431	♠ Q74	The opponents are silent.
Dealer: S	♥ K1087	
Vul: EW	♦ 965	Partner bids first.
HCP: 8	♣ K94	

Board: 432	♠ AK10	The opponents are silent.
Dealer: N	♥ AQ42	
Vul: None	♦ K6	You bid first.
HCP: 20	♣ KJ32	

Board: 433	♠ 6	The opponents are silent.
Dealer: S	♥ 1094	
Vul: NS	♦ 9632	Partner bids first.
HCP: 0	♣ 98542	

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

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ AK107				2NT
Vul: None	♥ AJ10	♥ 72	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ —	♦ AK8	Pass	4♠	AP	
South HCP: 21	♣ QJ8653	♣ AK92				
Contract: 4♠ S			1. Stayman			

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ 10875		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ2	♥ 109876	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK106	♦ QJ	AP			
South HCP: 5	♣ A5	♣ Q3	1. Stayman			
Contract: 4♠ N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ J6				2NT
Vul: EW	♥ K1087	♥ Q43	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 965	♦ AKQJ8	Pass	3NT	AP	
South HCP: 20	♣ K94	♣ AQJ	1. Stayman			
Contract: 3N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 87		2NT	Pass	3NT
Vul: None	♥ AQ42	♥ 763	AP			
North HCP: 20	♦ K6	♦ AJ87				
South HCP: 5	♣ KJ32	♣ 8654				
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KQJ7				2NT
Vul: NS	♥ 1094	♥ A32				
North HCP: 0	♦ 9632	♦ K108	AP			
South HCP: 20	♣ 98542	♣ AK7				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 429	♠ AK107	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ AK8	You bid first.
HCP: 21	♣ AK92	

Board: 430	♠ 10875	The opponents are silent.
Dealer: N	♥ 109876	
Vul: NS	♦ QJ	Partner bids first.
HCP: 5	♣ Q3	

Board: 431	♠ J6	The opponents are silent.
Dealer: S	♥ Q43	
Vul: EW	♦ AKQJ8	You bid first.
HCP: 20	♣ AQJ	

Board: 432	♠ 87	The opponents are silent.
Dealer: N	♥ 763	
Vul: None	♦ AJ87	Partner bids first.
HCP: 5	♣ 8654	

Board: 433	♠ KQJ7	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ K108	You bid first.
HCP: 20	♣ AK7	

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

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ AK107				2NT
Vul: None	♥ AJ10	♥ 72	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ —	♦ AK8	Pass	4♠	AP	
South HCP: 21	♣ QJ8653	♣ AK92	1. Stayman			
Contract: 4♠ S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ 10875		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ2	♥ 109876	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK106	♦ QJ	AP			
South HCP: 5	♣ A5	♣ Q3	1. Stayman			
Contract: 4♠ N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ J6				2NT
Vul: EW	♥ K1087	♥ Q43	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 965	♦ AKQJ8	Pass	3NT	AP	
South HCP: 20	♣ K94	♣ AQJ	1. Stayman			
Contract: 3N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 87		2NT	Pass	3NT
Vul: None	♥ AQ42	♥ 763	AP			
North HCP: 20	♦ K6	♦ AJ87				
South HCP: 5	♣ KJ32	♣ 8654				
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KQJ7				2NT
Vul: NS	♥ 1094	♥ A32	AP			
North HCP: 0	♦ 9632	♦ K108				
South HCP: 20	♣ 98542	♣ AK7				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and any Response.

Board: 434	♠ J95	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ AQ104	

Board: 435	♠ A54	The opponents are silent.
Dealer: S	♥ A1092	
Vul: Both	♦ 7543	Partner bids first.
HCP: 8	♣ 53	

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

Board: 434

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ J95

♥ AK8

♦ AQ8

♣ AQ104

South:

♠ Q10832

♥ 105

♦ J9763

♣ 5

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 435

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A54

♥ A1092

♦ 7543

♣ 53

South:

♠ KJ

♥ 76

♦ AK82

♣ AKQ62

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any Response.

Board: 434	♠ Q10832	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ J9763	Partner bids first.
HCP: 3	♣ 5	

Board: 435	♠ KJ	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ AK82	You bid first.
HCP: 20	♣ AKQ62	

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

Board: 434

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ J95

♥ AK8

♦ AQ8

♣ AQ104

South:

♠ Q10832

♥ 105

♦ J9763

♣ 5

West	North	East	South
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	2NT	Pass	3♥
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Pass	3♠	AP	
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Board: 435

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A54

♥ A1092

♦ 7543

♣ 53

South:

♠ KJ

♥ 76

♦ AK82

♣ AKQ62

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