

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 1	♠ Q5	The opponents are silent.
Dealer: S	♥ 862	
Vul: EW	♦ AQ109872	Partner bids first.
HCP: 8	♣ 2	

Board: 2	♠ AK	The opponents are silent.
Dealer: N	♥ AJ754	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ Q1074	

Board: 3	♠ AQ8	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ J108	Partner bids first.
HCP: 10	♣ QJ10952	

Board: 4	♠ AK103	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: EW	♦ 52	You bid first.
HCP: 20	♣ AK6	

Board: 5	♠ 52	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ KJ97653	Partner bids first.
HCP: 8	♣ 7	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ K7				2NT
Vul: EW	♥ 862	♥ K9754				
North HCP: 8	♦ AQ109872	♦ KJ	Pass	6♦	AP	
South HCP: 20	♣ 2	♣ AKQJ				
Contract: 6♦ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 976				
Vul: Both	♥ AJ754	♥ 3		2NT	Pass	6♦
North HCP: 20	♦ AQ	♦ K987632	AP			
South HCP: 6	♣ Q1074	♣ K8				
Contract: 6♦ S						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ KJ752				2NT
Vul: EW	♥ 10	♥ AJ9	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 10	♦ J108	♦ AK3	Pass	6♣	AP	
South HCP: 20	♣ QJ10952	♣ A6	1. Gerber			
Contract: 6♣ N			2. A=3 out of 4			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 95				4♣ <sup>1</sup>
Vul: EW	♥ AQ64	♥ J	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ 52	♦ AKQ10974	AP			
South HCP: 12	♣ AK6	♣ Q103	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A6				2NT
Vul: None	♥ A96	♥ KQJ10				
North HCP: 8	♦ KJ97653	♦ AQ2	Pass	6♦	AP	
South HCP: 21	♣ 7	♣ KQ93				
Contract: 6♦ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 1	♠ K7	The opponents are silent.
Dealer: S	♥ K9754	
Vul: EW	♦ KJ	You bid first.
HCP: 20	♣ AKQJ	

Board: 2	♠ 976	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ K987632	Partner bids first.
HCP: 6	♣ K8	

Board: 3	♠ KJ752	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ AK3	You bid first.
HCP: 20	♣ A6	

Board: 4	♠ 95	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ AKQ10974	Partner bids first.
HCP: 12	♣ Q103	

Board: 5	♠ A6	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: None	♦ AQ2	You bid first.
HCP: 21	♣ KQ93	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ K7				2NT
Vul: EW	♥ 862	♥ K9754				
North HCP: 8	♦ AQ109872	♦ KJ	Pass	6♦	AP	
South HCP: 20	♣ 2	♣ AKQJ				
Contract: 6♦ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 976				
Vul: Both	♥ AJ754	♥ 3		2NT	Pass	6♦
North HCP: 20	♦ AQ	♦ K987632	AP			
South HCP: 6	♣ Q1074	♣ K8				
Contract: 6♦ S						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ KJ752				2NT
Vul: EW	♥ 10	♥ AJ9	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 10	♦ J108	♦ AK3	Pass	6♣	AP	
South HCP: 20	♣ QJ10952	♣ A6	1. Gerber			
Contract: 6♣ N			2. A=3 out of 4			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 95				
Vul: EW	♥ AQ64	♥ J		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ 52	♦ AKQ10974	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 12	♣ AK6	♣ Q103	AP			
Contract: 6N N			1. Gerber			
			2. A=3 out of 4			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A6				
Vul: None	♥ A96	♥ KQJ10				2NT
North HCP: 8	♦ KJ97653	♦ AQ2	Pass	6♦	AP	
South HCP: 21	♣ 7	♣ KQ93				
Contract: 6♦ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 6	♠ AQJ7	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ 72	You bid first.
HCP: 20	♣ KQJ10	

Board: 7	♠ 105	The opponents are silent.
Dealer: S	♥ J64	
Vul: EW	♦ AKQ765	Partner bids first.
HCP: 10	♣ 102	

Board: 8	♠ QJ	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: Both	♦ J983	You bid first.
HCP: 20	♣ AK9	

Board: 9	♠ A2	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ AQ109762	Partner bids first.
HCP: 10	♣ 854	

Board: 10	♠ KQJ	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: EW	♦ 975	You bid first.
HCP: 20	♣ AKQ	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 6  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♦ S

North:  
♠ AQJ7  
♥ AK4  
♦ 72  
♣ KQJ10

South:  
♠ 42  
♥ Q72  
♦ AKQJ106  
♣ 94

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=2 out of 4			

Board: 7  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 6♦ N

North:  
♠ 105  
♥ J64  
♦ AKQ765  
♣ 102

South:  
♠ AKJ  
♥ AK732  
♦ 103  
♣ KQJ

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 8  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 6♣ S

North:  
♠ QJ  
♥ AKQ10  
♦ J983  
♣ AK9

South:  
♠ 932  
♥ J  
♦ KQ6  
♣ QJ8732

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 9  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♦ N

North:  
♠ A2  
♥ 9  
♦ AQ109762  
♣ 854

South:  
♠ Q84  
♥ AK7  
♦ K85  
♣ AKJ7

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 10  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 4N N

North:  
♠ KQJ  
♥ KQ72  
♦ 975  
♣ AKQ

South:  
♠ 987  
♥ 10  
♦ AKQJ83  
♣ J103

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	4NT
AP			
1. Gerber			
2. A=1/4			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 6	♠ 42	The opponents are silent.
Dealer: N	♥ Q72	
Vul: NS	♦ AKQJ106	Partner bids first.
HCP: 12	♣ 94	

Board: 7	♠ AKJ	The opponents are silent.
Dealer: S	♥ AK732	
Vul: EW	♦ 103	You bid first.
HCP: 21	♣ KQJ	

Board: 8	♠ 932	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 9	♣ QJ8732	

Board: 9	♠ Q84	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ K85	You bid first.
HCP: 20	♣ AKJ7	

Board: 10	♠ 987	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AKQJ83	Partner bids first.
HCP: 11	♣ J103	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 6  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♦ S

North:  
♠ AQJ7  
♥ AK4  
♦ 72  
♣ KQJ10

South:  
♠ 42  
♥ Q72  
♦ AKQJ106  
♣ 94

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=2 out of 4			

Board: 7  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 6♦ N

North:  
♠ 105  
♥ J64  
♦ AKQ765  
♣ 102

South:  
♠ AKJ  
♥ AK732  
♦ 103  
♣ KQJ

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 8  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 6♣ S

North:  
♠ QJ  
♥ AKQ10  
♦ J983  
♣ AK9

South:  
♠ 932  
♥ J  
♦ KQ6  
♣ QJ8732

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 9  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♦ N

North:  
♠ A2  
♥ 9  
♦ AQ109762  
♣ 854

South:  
♠ Q84  
♥ AK7  
♦ K85  
♣ AKJ7

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 10  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 4N N

North:  
♠ KQJ  
♥ KQ72  
♦ 975  
♣ AKQ

South:  
♠ 987  
♥ 10  
♦ AKQJ83  
♣ J103

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	4NT
AP			
1. Gerber			
2. A=1/4			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 11	♠ 64	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ AKQ1086	Partner bids first.
HCP: 12	♣ K9	
Board: 12	♠ AK52	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: NS	♦ J106	You bid first.
HCP: 20	♣ K7	
Board: 13	♠ Q103	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ AJ8752	Partner bids first.
HCP: 7	♣ 1062	
Board: 14	♠ AK108	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ AQ54	You bid first.
HCP: 20	♣ A76	
Board: 15	♠ 104	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ J96	Partner bids first.
HCP: 11	♣ AQ9876	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 11  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 7N S

North:  
♠ 64  
♥ 953  
♦ AKQ1086  
♣ K9

South:  
♠ AK753  
♥ AK4  
♦ 94  
♣ AQ3

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 12  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♣ S

North:  
♠ AK52  
♥ AKQ2  
♦ J106  
♣ K7

South:  
♠ 6  
♥ J98  
♦ A2  
♣ AQJ10532

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

Board: 13  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 20  
Contract: 6♦ N

North:  
♠ Q103  
♥ 6  
♦ AJ8752  
♣ 1062

South:  
♠ A8  
♥ AQJ32  
♦ K93  
♣ AQ3

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 14  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK108  
♥ K8  
♦ AQ54  
♣ A76

South:  
♠ 73  
♥ AQ4  
♦ J8  
♣ KQJ852

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

Board: 15  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 104  
♥ A5  
♦ J96  
♣ AQ9876

South:  
♠ A72  
♥ KQ642  
♦ AK  
♣ KJ5

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 11	♠ AK753	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ 94	You bid first.
HCP: 20	♣ AQ3	

Board: 12	♠ 6	The opponents are silent.
Dealer: N	♥ J98	
Vul: NS	♦ A2	Partner bids first.
HCP: 12	♣ AQJ10532	

Board: 13	♠ A8	The opponents are silent.
Dealer: S	♥ AQJ32	
Vul: EW	♦ K93	You bid first.
HCP: 20	♣ AQ3	

Board: 14	♠ 73	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: None	♦ J8	Partner bids first.
HCP: 13	♣ KQJ852	

Board: 15	♠ A72	The opponents are silent.
Dealer: S	♥ KQ642	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ KJ5	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 11  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 7N S

North:  
♠ 64  
♥ 953  
♦ AKQ1086  
♣ K9

South:  
♠ AK753  
♥ AK4  
♦ 94  
♣ AQ3

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 12  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♣ S

North:  
♠ AK52  
♥ AKQ2  
♦ J106  
♣ K7

South:  
♠ 6  
♥ J98  
♦ A2  
♣ AQJ10532

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

Board: 13  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 20  
Contract: 6♦ N

North:  
♠ Q103  
♥ 6  
♦ AJ8752  
♣ 1062

South:  
♠ A8  
♥ AQJ32  
♦ K93  
♣ AQ3

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 14  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK108  
♥ K8  
♦ AQ54  
♣ A76

South:  
♠ 73  
♥ AQ4  
♦ J8  
♣ KQJ852

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

Board: 15  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 104  
♥ A5  
♦ J96  
♣ AQ9876

South:  
♠ A72  
♥ KQ642  
♦ AK  
♣ KJ5

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

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 16	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: EW	♦ 106	You bid first.
HCP: 21	♣ AKQJ	

Board: 17	♠ A5	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ 54	Partner bids first.
HCP: 10	♣ K1087642	

Board: 18	♠ AK64	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ 92	You bid first.
HCP: 20	♣ AKJ62	

Board: 19	♠ A4	The opponents are silent.
Dealer: S	♥ 863	
Vul: NS	♦ AQJ864	Partner bids first.
HCP: 11	♣ 32	

Board: 20	♠ K109	The opponents are silent.
Dealer: N	♥ AK72	
Vul: EW	♦ KQJ8	You bid first.
HCP: 20	♣ A7	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 16  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 7♦ S

North:  
♠ AQ10  
♥ AJ98  
♦ 106  
♣ AKQJ

South:  
♠ 52  
♥ K102  
♦ AKJ943  
♣ 103

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

Board: 17  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 7N S

North:  
♠ A5  
♥ K3  
♦ 54  
♣ K1087642

South:  
♠ KJ10  
♥ AQ4  
♦ A1072  
♣ AQ9

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 18  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 15  
Contract: 7N N

North:  
♠ AK64  
♥ AJ  
♦ 92  
♣ AKJ62

South:  
♠ Q98  
♥ K7  
♦ AKQJ86  
♣ 85

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 19  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ A4  
♥ 863  
♦ AQJ864  
♣ 32

South:  
♠ K10  
♥ KQJ7  
♦ K9  
♣ AKQ85

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
Pass	4NT	AP	
1. Gerber			
2. A=1/4			

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

North:  
♠ K109  
♥ AK72  
♦ KQJ8  
♣ A7

South:  
♠ QJ  
♥ Q94  
♦ 76  
♣ KQJ1042

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 16	♠ 52	The opponents are silent.
Dealer: N	♥ K102	
Vul: EW	♦ AKJ943	Partner bids first.
HCP: 11	♣ 103	

Board: 17	♠ KJ10	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ A1072	You bid first.
HCP: 20	♣ AQ9	

Board: 18	♠ Q98	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AKQJ86	Partner bids first.
HCP: 15	♣ 85	

Board: 19	♠ K10	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: NS	♦ K9	You bid first.
HCP: 21	♣ AKQ85	

Board: 20	♠ QJ	The opponents are silent.
Dealer: N	♥ Q94	
Vul: EW	♦ 76	Partner bids first.
HCP: 11	♣ KQJ1042	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 16  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 7♦ S

North:  
♠ AQ10  
♥ AJ98  
♦ 106  
♣ AKQJ

South:  
♠ 52  
♥ K102  
♦ AKJ943  
♣ 103

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

Board: 17  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 7N S

North:  
♠ A5  
♥ K3  
♦ 54  
♣ K1087642

South:  
♠ KJ10  
♥ AQ4  
♦ A1072  
♣ AQ9

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 18  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 15  
Contract: 7N N

North:  
♠ AK64  
♥ AJ  
♦ 92  
♣ AKJ62

South:  
♠ Q98  
♥ K7  
♦ AKQJ86  
♣ 85

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 19  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ A4  
♥ 863  
♦ AQJ864  
♣ 32

South:  
♠ K10  
♥ KQJ7  
♦ K9  
♣ AKQ85

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
Pass	4NT	AP	
1. Gerber			
2. A=1/4			

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

North:  
♠ K109  
♥ AK72  
♦ KQJ8  
♣ A7

South:  
♠ QJ  
♥ Q94  
♦ 76  
♣ KQJ1042

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



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 21	♠ K6	The opponents are silent.
Dealer: S	♥ 86	
Vul: None	♦ K97532	Partner bids first.
HCP: 10	♣ A82	

Board: 22	♠ J53	The opponents are silent.
Dealer: N	♥ AQ962	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ AQ	

Board: 23	♠ 532	The opponents are silent.
Dealer: S	♥ A53	
Vul: NS	♦ 6	Partner bids first.
HCP: 9	♣ KQ8764	

Board: 24	♠ K75	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ AQ74	You bid first.
HCP: 20	♣ Q105	

Board: 25	♠ K103	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ 863	Partner bids first.
HCP: 7	♣ KJ9732	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 21  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ K6  
♥ 86  
♦ K97532  
♣ A82

South:  
♠ QJ93  
♥ AK  
♦ AQ  
♣ KJ1063

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

Board: 22  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ J53  
♥ AQ962  
♦ AK2  
♣ AQ

South:  
♠ AK9  
♥ J4  
♦ Q10  
♣ K109732

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

Board: 23  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 532  
♥ A53  
♦ 6  
♣ KQ8764

South:  
♠ AJ97  
♥ QJ  
♦ AK83  
♣ AJ9

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

Board: 24  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 7N N

North:  
♠ K75  
♥ AKQ  
♦ AQ74  
♣ Q105

South:  
♠ A3  
♥ 10  
♦ 985  
♣ AKJ9742

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 25  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 21  
Contract: 6♣ N

North:  
♠ K103  
♥ 7  
♦ 863  
♣ KJ9732

South:  
♠ AJ9  
♥ KJ65  
♦ AQ94  
♣ AQ

West	North	East	South
			2NT
Pass	6♣	AP	

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 21	♠ QJ93	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ KJ1063	

Board: 22	♠ AK9	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ Q10	Partner bids first.
HCP: 13	♣ K109732	

Board: 23	♠ AJ97	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ AK83	You bid first.
HCP: 20	♣ AJ9	

Board: 24	♠ A3	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ 985	Partner bids first.
HCP: 12	♣ AKJ9742	

Board: 25	♠ AJ9	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: Both	♦ AQ94	You bid first.
HCP: 21	♣ AQ	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 21  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ K6  
♥ 86  
♦ K97532  
♣ A82

South:  
♠ QJ93  
♥ AK  
♦ AQ  
♣ KJ1063

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

Board: 22  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ J53  
♥ AQ962  
♦ AK2  
♣ AQ

South:  
♠ AK9  
♥ J4  
♦ Q10  
♣ K109732

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

Board: 23  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 532  
♥ A53  
♦ 6  
♣ KQ8764

South:  
♠ AJ97  
♥ QJ  
♦ AK83  
♣ AJ9

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

Board: 24  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 7N N

North:  
♠ K75  
♥ AKQ  
♦ AQ74  
♣ Q105

South:  
♠ A3  
♥ 10  
♦ 985  
♣ AKJ9742

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 25  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 21  
Contract: 6♣ N

North:  
♠ K103  
♥ 7  
♦ 863  
♣ KJ9732

South:  
♠ AJ9  
♥ KJ65  
♦ AQ94  
♣ AQ

West	North	East	South
			2NT
Pass	6♣	AP	

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 26	♠ KQ4	East Doubles Pass if possible.
Dealer: N	♥ AKQ8	
Vul: None	♦ Q85	You bid first.
HCP: 20	♣ A52	

Board: 27	♠ 2	East Doubles 7NT if possible.
Dealer: S	♥ J85	
Vul: EW	♦ AKQ9874	Partner bids first.
HCP: 12	♣ Q8	

Board: 28	♠ KQ42	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ KQ9	You bid first.
HCP: 20	♣ Q76	

Board: 29	♠ 43	The opponents are silent.
Dealer: S	♥ K72	
Vul: Both	♦ 9	Partner bids first.
HCP: 6	♣ K1098762	

Board: 30	♠ K85	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: None	♦ AQ3	You bid first.
HCP: 21	♣ AK2	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 26  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 8  
 Contract: 6♦X S

North:  
 ♠ KQ4  
 ♥ AKQ8  
 ♦ Q85  
 ♣ A52

South:  
 ♠ A62  
 ♥ 74  
 ♦ KJ76432  
 ♣ 3

West	North	East	South
	2NT	Pass	6♦
Pass	Pass	X	AP

Board: 27  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 20  
 Contract: 7NX S

North:  
 ♠ 2  
 ♥ J85  
 ♦ AKQ9874  
 ♣ Q8

South:  
 ♠ AK  
 ♥ AK973  
 ♦ J65  
 ♣ AJ2

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	X	AP
1. Gerber			
2. A=3 out of 4			

Board: 28  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 13  
 Contract: 4N N

North:  
 ♠ KQ42  
 ♥ AKJ  
 ♦ KQ9  
 ♣ Q76

South:  
 ♠ 10  
 ♥ Q82  
 ♦ A106432  
 ♣ AK5

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	4NT
AP			
1. Gerber			
2. A=1/4			

Board: 29  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ 43  
 ♥ K72  
 ♦ 9  
 ♣ K1098762

South:  
 ♠ AQ97  
 ♥ AQ  
 ♦ KQ874  
 ♣ A5

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 30  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ K85  
 ♥ KQ76  
 ♦ AQ3  
 ♣ AK2

South:  
 ♠ AQJ  
 ♥ 103  
 ♦ K108742  
 ♣ Q10

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 26	♠ A62	East Doubles Pass if possible.
Dealer: N	♥ 74	
Vul: None	♦ KJ76432	Partner bids first.
HCP: 8	♣ 3	

Board: 27	♠ AK	East Doubles 7NT if possible.
Dealer: S	♥ AK973	
Vul: EW	♦ J65	You bid first.
HCP: 20	♣ AJ2	

Board: 28	♠ 10	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ A106432	Partner bids first.
HCP: 13	♣ AK5	

Board: 29	♠ AQ97	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KQ874	You bid first.
HCP: 21	♣ A5	

Board: 30	♠ AQJ	The opponents are silent.
Dealer: N	♥ 103	
Vul: None	♦ K108742	Partner bids first.
HCP: 12	♣ Q10	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 26  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 8  
 Contract: 6♦X S

North:  
 ♠ KQ4  
 ♥ AKQ8  
 ♦ Q85  
 ♣ A52

South:  
 ♠ A62  
 ♥ 74  
 ♦ KJ76432  
 ♣ 3

West	North	East	South
	2NT	Pass	6♦
Pass	Pass	X	AP

Board: 27  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 20  
 Contract: 7NX S

North:  
 ♠ 2  
 ♥ J85  
 ♦ AKQ9874  
 ♣ Q8

South:  
 ♠ AK  
 ♥ AK973  
 ♦ J65  
 ♣ AJ2

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	X	AP
1. Gerber			
2. A=3 out of 4			

Board: 28  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 13  
 Contract: 4N N

North:  
 ♠ KQ42  
 ♥ AKJ  
 ♦ KQ9  
 ♣ Q76

South:  
 ♠ 10  
 ♥ Q82  
 ♦ A106432  
 ♣ AK5

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	4NT
AP			
1. Gerber			
2. A=1/4			

Board: 29  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ 43  
 ♥ K72  
 ♦ 9  
 ♣ K1098762

South:  
 ♠ AQ97  
 ♥ AQ  
 ♦ KQ874  
 ♣ A5

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 30  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ K85  
 ♥ KQ76  
 ♦ AQ3  
 ♣ AK2

South:  
 ♠ AQJ  
 ♥ 103  
 ♦ K108742  
 ♣ Q10

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



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 31	♠ J2	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ KQ10974	Partner bids first.
HCP: 12	♣ J6	
Board: 32	♠ QJ7	The opponents are silent.
Dealer: N	♥ AK74	
Vul: EW	♦ Q9	You bid first.
HCP: 20	♣ AKJ10	
Board: 33	♠ 6	The opponents are silent.
Dealer: S	♥ 94	
Vul: EW	♦ QJ109874	Partner bids first.
HCP: 7	♣ KJ6	
Board: 34	♠ QJ3	East Doubles 4♠ if possible.
Dealer: N	♥ AQ	
Vul: Both	♦ AKQ83	You bid first.
HCP: 20	♣ Q32	
Board: 35	♠ 86	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ KQJ852	Partner bids first.
HCP: 12	♣ A109	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 31  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ J2  
♥ AJ9  
♦ KQ10974  
♣ J6

South:  
♠ A97  
♥ KQ764  
♦ A3  
♣ AK4

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

Board: 32  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 4N N

North:  
♠ QJ7  
♥ AK74  
♦ Q9  
♣ AKJ10

South:  
♠ K10  
♥ Q95  
♦ AJ87652  
♣ 9

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

Board: 33  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 6  
♥ 94  
♦ QJ109874  
♣ KJ6

South:  
♠ KQ85  
♥ AK73  
♦ A52  
♣ A7

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 34  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♣ S

North:  
♠ QJ3  
♥ AQ  
♦ AKQ83  
♣ Q32

South:  
♠ 54  
♥ K94  
♦ 96  
♣ AK10965

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	X	6♣
AP			
1. Gerber			
2. A=2 out of 4			

Board: 35  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 86  
♥ Q10  
♦ KQJ852  
♣ A109

South:  
♠ KQ72  
♥ AKJ5  
♦ A7  
♣ K65

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 31	♠ A97	The opponents are silent.
Dealer: S	♥ KQ764	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ AK4	

Board: 32	♠ K10	The opponents are silent.
Dealer: N	♥ Q95	
Vul: EW	♦ AJ87652	Partner bids first.
HCP: 10	♣ 9	

Board: 33	♠ KQ85	The opponents are silent.
Dealer: S	♥ AK73	
Vul: EW	♦ A52	You bid first.
HCP: 20	♣ A7	

Board: 34	♠ 54	East Doubles 4♠ if possible.
Dealer: N	♥ K94	
Vul: Both	♦ 96	Partner bids first.
HCP: 10	♣ AK10965	

Board: 35	♠ KQ72	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ K65	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 31  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ J2  
♥ AJ9  
♦ KQ10974  
♣ J6

South:  
♠ A97  
♥ KQ764  
♦ A3  
♣ AK4

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

Board: 32  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 4N N

North:  
♠ QJ7  
♥ AK74  
♦ Q9  
♣ AKJ10

South:  
♠ K10  
♥ Q95  
♦ AJ87652  
♣ 9

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

Board: 33  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 6  
♥ 94  
♦ QJ109874  
♣ KJ6

South:  
♠ KQ85  
♥ AK73  
♦ A52  
♣ A7

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 34  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♣ S

North:  
♠ QJ3  
♥ AQ  
♦ AKQ83  
♣ Q32

South:  
♠ 54  
♥ K94  
♦ 96  
♣ AK10965

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	X	6♣
AP			
1. Gerber			
2. A=2 out of 4			

Board: 35  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 86  
♥ Q10  
♦ KQJ852  
♣ A109

South:  
♠ KQ72  
♥ AKJ5  
♦ A7  
♣ K65

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 36	♠ AK97	The opponents are silent.
Dealer: N	♥ K92	
Vul: NS	♦ AQ75	You bid first.
HCP: 20	♣ A9	

Board: 37	♠ AK5	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ K109853	Partner bids first.
HCP: 10	♣ 973	

Board: 38	♠ K862	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ AQJ7	You bid first.
HCP: 20	♣ K6	

Board: 39	♠ Q76	The opponents are silent.
Dealer: S	♥ J43	
Vul: Both	♦ KQ9843	Partner bids first.
HCP: 8	♣ 7	

Board: 40	♠ KQJ109	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ AKQ10	You bid first.
HCP: 21	♣ Q6	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 36  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♣ S

North:  
 ♠ AK97  
 ♥ K92  
 ♦ AQ75  
 ♣ A9

South:  
 ♠ Q65  
 ♥ AJ  
 ♦ 93  
 ♣ K107542

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

Board: 37  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♦ N

North:  
 ♠ AK5  
 ♥ 9  
 ♦ K109853  
 ♣ 973

South:  
 ♠ Q3  
 ♥ AQ65  
 ♦ AQJ6  
 ♣ KQ2

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 38  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 4N N

North:  
 ♠ K862  
 ♥ AQJ  
 ♦ AQJ7  
 ♣ K6

South:  
 ♠ AQ  
 ♥ 5  
 ♦ 862  
 ♣ QJ98743

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

Board: 39  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 21  
 Contract: 6♦ N

North:  
 ♠ Q76  
 ♥ J43  
 ♦ KQ9843  
 ♣ 7

South:  
 ♠ AJ4  
 ♥ K1075  
 ♦ A7  
 ♣ AKQ3

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 40  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 6♣ S

North:  
 ♠ KQJ109  
 ♥ KJ  
 ♦ AKQ10  
 ♣ Q6

South:  
 ♠ 865  
 ♥ 6  
 ♦ 932  
 ♣ AKJ432

West	North	East	South
	2NT	Pass	6♣
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 36	♠ Q65	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ 93	Partner bids first.
HCP: 10	♣ K107542	

Board: 37	♠ Q3	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: NS	♦ AQJ6	You bid first.
HCP: 20	♣ KQ2	

Board: 38	♠ AQ	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ 862	Partner bids first.
HCP: 9	♣ QJ98743	

Board: 39	♠ AJ4	The opponents are silent.
Dealer: S	♥ K1075	
Vul: Both	♦ A7	You bid first.
HCP: 21	♣ AKQ3	

Board: 40	♠ 865	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ 932	Partner bids first.
HCP: 8	♣ AKJ432	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 36  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♣ S

North:  
 ♠ AK97  
 ♥ K92  
 ♦ AQ75  
 ♣ A9

South:  
 ♠ Q65  
 ♥ AJ  
 ♦ 93  
 ♣ K107542

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

Board: 37  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♦ N

North:  
 ♠ AK5  
 ♥ 9  
 ♦ K109853  
 ♣ 973

South:  
 ♠ Q3  
 ♥ AQ65  
 ♦ AQJ6  
 ♣ KQ2

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 38  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 4N N

North:  
 ♠ K862  
 ♥ AQJ  
 ♦ AQJ7  
 ♣ K6

South:  
 ♠ AQ  
 ♥ 5  
 ♦ 862  
 ♣ QJ98743

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

Board: 39  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 21  
 Contract: 6♦ N

North:  
 ♠ Q76  
 ♥ J43  
 ♦ KQ9843  
 ♣ 7

South:  
 ♠ AJ4  
 ♥ K1075  
 ♦ A7  
 ♣ AKQ3

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 40  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 6♣ S

North:  
 ♠ KQJ109  
 ♥ KJ  
 ♦ AKQ10  
 ♣ Q6

South:  
 ♠ 865  
 ♥ 6  
 ♦ 932  
 ♣ AKJ432

West	North	East	South
	2NT	Pass	6♣
AP			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 41	♠ Q72	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ J9	Partner bids first.
HCP: 10	♣ AQJ10987	

Board: 42	♠ QJ9	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ K654	

Board: 43	♠ 982	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ AKQJ1096	Partner bids first.
HCP: 12	♣ Q2	

Board: 44	♠ AJ54	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: NS	♦ Q83	You bid first.
HCP: 20	♣ A6	

Board: 45	♠ 63	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ AQJ1062	Partner bids first.
HCP: 10	♣ K109	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 41  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♣ N

North:  
♠ Q72  
♥ 10  
♦ J9  
♣ AQJ10987

South:  
♠ A543  
♥ AK3  
♦ AQ62  
♣ K4

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

Board: 42  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 4N N

North:  
♠ QJ9  
♥ AK9  
♦ AK10  
♣ K654

South:  
♠ AK10  
♥ 1063  
♦ QJ7532  
♣ Q

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

Board: 43  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 982  
♥ 3  
♦ AKQJ1096  
♣ Q2

South:  
♠ AKQ  
♥ AK10  
♦ 873  
♣ KJ108

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 44  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 4N N

North:  
♠ AJ54  
♥ AKQ8  
♦ Q83  
♣ A6

South:  
♠ K6  
♥ 76  
♦ KJ107652  
♣ Q7

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	AP	
1. Gerber			
2. A=3 out of 4			

Board: 45  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 63  
♥ 62  
♦ AQJ1062  
♣ K109

South:  
♠ AK8  
♥ AJ53  
♦ K854  
♣ AJ

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 41	♠ A543	The opponents are silent.
Dealer: S	♥ AK3	
Vul: NS	♦ AQ62	You bid first.
HCP: 20	♣ K4	

Board: 42	♠ AK10	The opponents are silent.
Dealer: N	♥ 1063	
Vul: EW	♦ QJ7532	Partner bids first.
HCP: 12	♣ Q	

Board: 43	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ 873	You bid first.
HCP: 20	♣ KJ108	

Board: 44	♠ K6	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ KJ107652	Partner bids first.
HCP: 9	♣ Q7	

Board: 45	♠ AK8	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: EW	♦ K854	You bid first.
HCP: 20	♣ AJ	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 41  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♣ N

North:  
♠ Q72  
♥ 10  
♦ J9  
♣ AQJ10987

South:  
♠ A543  
♥ AK3  
♦ AQ62  
♣ K4

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

Board: 42  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 4N N

North:  
♠ QJ9  
♥ AK9  
♦ AK10  
♣ K654

South:  
♠ AK10  
♥ 1063  
♦ QJ7532  
♣ Q

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

Board: 43  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 982  
♥ 3  
♦ AKQJ1096  
♣ Q2

South:  
♠ AKQ  
♥ AK10  
♦ 873  
♣ KJ108

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 44  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 4N N

North:  
♠ AJ54  
♥ AKQ8  
♦ Q83  
♣ A6

South:  
♠ K6  
♥ 76  
♦ KJ107652  
♣ Q7

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	AP	
1. Gerber			
2. A=3 out of 4			

Board: 45  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 63  
♥ 62  
♦ AQJ1062  
♣ K109

South:  
♠ AK8  
♥ AJ53  
♦ K854  
♣ AJ

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

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 46	♠ A4	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ AQ1092	You bid first.
HCP: 21	♣ AK109	
Board: 47	♠ 1074	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ J103	Partner bids first.
HCP: 9	♣ AK10986	
Board: 48	♠ AK1082	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ Q5	You bid first.
HCP: 20	♣ AK96	
Board: 49	♠ K84	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ A93	Partner bids first.
HCP: 11	♣ KJ9654	
Board: 50	♠ Q532	East Doubles Pass if possible.
Dealer: N	♥ AQ3	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ AJ6	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 46  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 11  
 Contract: 6♣ S

North:  
 ♠ A4  
 ♥ A5  
 ♦ AQ1092  
 ♣ AK109

South:  
 ♠ Q  
 ♥ K96  
 ♦ K7  
 ♣ QJ86542

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

Board: 47  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 1074  
 ♥ J  
 ♦ J103  
 ♣ AK10986

South:  
 ♠ AK92  
 ♥ A7  
 ♦ AKQ72  
 ♣ 73

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

Board: 48  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 11  
 Contract: 7N N

North:  
 ♠ AK1082  
 ♥ A3  
 ♦ Q5  
 ♣ AK96

South:  
 ♠ J  
 ♥ J  
 ♦ AKJ87643  
 ♣ J107

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 49  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ K84  
 ♥ 7  
 ♦ A93  
 ♣ KJ9654

South:  
 ♠ A96  
 ♥ A9  
 ♦ KQJ4  
 ♣ AQ73

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

Board: 50  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 10  
 Contract: 6NX N

North:  
 ♠ Q532  
 ♥ AQ3  
 ♦ AK4  
 ♣ AJ6

South:  
 ♠ A7  
 ♥ 1054  
 ♦ J10  
 ♣ KQ10832

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	6NT
Pass	Pass	X	AP
1. Gerber			
2. A=3 out of 4			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 46	♠ Q	The opponents are silent.
Dealer: N	♥ K96	
Vul: None	♦ K7	Partner bids first.
HCP: 11	♣ QJ86542	
Board: 47	♠ AK92	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ AKQ72	You bid first.
HCP: 20	♣ 73	
Board: 48	♠ J	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ AKJ87643	Partner bids first.
HCP: 11	♣ J107	
Board: 49	♠ A96	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ KQJ4	You bid first.
HCP: 20	♣ AQ73	
Board: 50	♠ A7	East Doubles Pass if possible.
Dealer: N	♥ 1054	
Vul: NS	♦ J10	Partner bids first.
HCP: 10	♣ KQ10832	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 46  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 11  
 Contract: 6♣ S

North:  
 ♠ A4  
 ♥ A5  
 ♦ AQ1092  
 ♣ AK109

South:  
 ♠ Q  
 ♥ K96  
 ♦ K7  
 ♣ QJ86542

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

Board: 47  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 1074  
 ♥ J  
 ♦ J103  
 ♣ AK10986

South:  
 ♠ AK92  
 ♥ A7  
 ♦ AKQ72  
 ♣ 73

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

Board: 48  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 11  
 Contract: 7N N

North:  
 ♠ AK1082  
 ♥ A3  
 ♦ Q5  
 ♣ AK96

South:  
 ♠ J  
 ♥ J  
 ♦ AKJ87643  
 ♣ J107

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 49  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ K84  
 ♥ 7  
 ♦ A93  
 ♣ KJ9654

South:  
 ♠ A96  
 ♥ A9  
 ♦ KQJ4  
 ♣ AQ73

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

Board: 50  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 10  
 Contract: 6NX N

North:  
 ♠ Q532  
 ♥ AQ3  
 ♦ AK4  
 ♣ AJ6

South:  
 ♠ A7  
 ♥ 1054  
 ♦ J10  
 ♣ KQ10832

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	6NT
Pass	Pass	X	AP
1. Gerber			
2. A=3 out of 4			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 51	♠ A5	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ A1098763	Partner bids first.
HCP: 9	♣ J74	
Board: 52	♠ Q75	West Doubles 7NT if possible.
Dealer: N	♥ AK53	
Vul: EW	♦ A2	You bid first.
HCP: 20	♣ AK93	
Board: 53	♠ 643	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ A4	Partner bids first.
HCP: 10	♣ KQJ762	
Board: 54	♠ AKQ8	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ 943	You bid first.
HCP: 20	♣ KJ	
Board: 55	♠ 98	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ KQJ10643	Partner bids first.
HCP: 9	♣ K53	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 51  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 4N S

North:  
♠ A5  
♥ 6  
♦ A1098763  
♣ J74

South:  
♠ KQ  
♥ AKJ5  
♦ K2  
♣ A8653

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4NT	AP	
1. Gerber			
2. A=2 out of 4			

Board: 52  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 7NX N

North:  
♠ Q75  
♥ AK53  
♦ A2  
♣ AK93

South:  
♠ AJ  
♥ Q10  
♦ KQ109763  
♣ 86

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
X	AP		
1. Gerber			
2. A=3 out of 4			

Board: 53  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ 643  
♥ 102  
♦ A4  
♣ KQJ762

South:  
♠ AKQ10  
♥ AQ96  
♦ J62  
♣ A9

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

Board: 54  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♣ S

North:  
♠ AKQ8  
♥ AK92  
♦ 943  
♣ KJ

South:  
♠ 93  
♥ 53  
♦ A108  
♣ AQ7643

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

Board: 55  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 98  
♥ 3  
♦ KQJ10643  
♣ K53

South:  
♠ AQJ54  
♥ AKJ  
♦ A85  
♣ J4

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 51	♠ KQ	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ A8653	
Board: 52	♠ AJ	West Doubles 7NT if possible.
Dealer: N	♥ Q10	
Vul: EW	♦ KQ109763	Partner bids first.
HCP: 12	♣ 86	
Board: 53	♠ AKQ10	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: None	♦ J62	You bid first.
HCP: 20	♣ A9	
Board: 54	♠ 93	The opponents are silent.
Dealer: N	♥ 53	
Vul: None	♦ A108	Partner bids first.
HCP: 10	♣ AQ7643	
Board: 55	♠ AQJ54	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ A85	You bid first.
HCP: 20	♣ J4	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 51  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 4N S

North:  
♠ A5  
♥ 6  
♦ A1098763  
♣ J74

South:  
♠ KQ  
♥ AKJ5  
♦ K2  
♣ A8653

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4NT	AP	
1. Gerber			
2. A=2 out of 4			

Board: 52  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 7NX N

North:  
♠ Q75  
♥ AK53  
♦ A2  
♣ AK93

South:  
♠ AJ  
♥ Q10  
♦ KQ109763  
♣ 86

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
X	AP		
1. Gerber			
2. A=3 out of 4			

Board: 53  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ 643  
♥ 102  
♦ A4  
♣ KQJ762

South:  
♠ AKQ10  
♥ AQ96  
♦ J62  
♣ A9

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

Board: 54  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♣ S

North:  
♠ AKQ8  
♥ AK92  
♦ 943  
♣ KJ

South:  
♠ 93  
♥ 53  
♦ A108  
♣ AQ7643

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

Board: 55  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 98  
♥ 3  
♦ KQJ10643  
♣ K53

South:  
♠ AQJ54  
♥ AKJ  
♦ A85  
♣ J4

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

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 56	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ KJ5	You bid first.
HCP: 20	♣ K862	

Board: 57	♠ 93	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ K7	Partner bids first.
HCP: 9	♣ KQJ1097542	

Board: 58	♠ K108	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ 743	You bid first.
HCP: 21	♣ AKQJ	

Board: 59	♠ 8	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ AK96542	Partner bids first.
HCP: 10	♣ J74	

Board: 60	♠ KQJ72	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AJ7	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 56  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6♣ S

North:  
♠ AK7  
♥ AQ4  
♦ KJ5  
♣ K862

South:  
♠ 109  
♥ J5  
♦ A74  
♣ AQJ1074

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

Board: 57  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 21  
Contract: 6♣ N

North:  
♠ 93  
♥ —  
♦ K7  
♣ KQJ1097542

South:  
♠ KQJ  
♥ A97  
♦ AQJ3  
♣ A86

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

Board: 58  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 9  
Contract: 4N N

North:  
♠ K108  
♥ AKJ  
♦ 743  
♣ AKQJ

South:  
♠ Q93  
♥ 95  
♦ AQJ10965  
♣ 5

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 59  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 7N S

North:  
♠ 8  
♥ Q8  
♦ AK96542  
♣ J74

South:  
♠ AJ6  
♥ AK9  
♦ J7  
♣ AK863

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 60  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 6♣ S

North:  
♠ KQJ72  
♥ K10  
♦ AK5  
♣ AJ7

South:  
♠ A9  
♥ J3  
♦ J74  
♣ KQ5432

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 56	♠ 109	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ A74	Partner bids first.
HCP: 12	♣ AQJ1074	
Board: 57	♠ KQJ	The opponents are silent.
Dealer: S	♥ A97	
Vul: NS	♦ AQJ3	You bid first.
HCP: 21	♣ A86	
Board: 58	♠ Q93	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ AQJ10965	Partner bids first.
HCP: 9	♣ 5	
Board: 59	♠ AJ6	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ J7	You bid first.
HCP: 20	♣ AK863	
Board: 60	♠ A9	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ J74	Partner bids first.
HCP: 11	♣ KQ5432	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 56  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6♣ S

North:  
♠ AK7  
♥ AQ4  
♦ KJ5  
♣ K862

South:  
♠ 109  
♥ J5  
♦ A74  
♣ AQJ1074

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

Board: 57  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 21  
Contract: 6♣ N

North:  
♠ 93  
♥ —  
♦ K7  
♣ KQJ1097542

South:  
♠ KQJ  
♥ A97  
♦ AQJ3  
♣ A86

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

Board: 58  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 9  
Contract: 4N N

North:  
♠ K108  
♥ AKJ  
♦ 743  
♣ AKQJ

South:  
♠ Q93  
♥ 95  
♦ AQJ10965  
♣ 5

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 59  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 7N S

North:  
♠ 8  
♥ Q8  
♦ AK96542  
♣ J74

South:  
♠ AJ6  
♥ AK9  
♦ J7  
♣ AK863

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	AP	
1. Gerber			
2. A=3 out of 4			

Board: 60  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 6♣ S

North:  
♠ KQJ72  
♥ K10  
♦ AK5  
♣ AJ7

South:  
♠ A9  
♥ J3  
♦ J74  
♣ KQ5432

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



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 61	♠ 87	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ 8	Partner bids first.
HCP: 8	♣ AJ87643	

Board: 62	♠ AK652	The opponents are silent.
Dealer: N	♥ A75	
Vul: None	♦ KJ2	You bid first.
HCP: 20	♣ AJ	

Board: 63	♠ A82	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ KJ9643	Partner bids first.
HCP: 12	♣ 9	

Board: 64	♠ A4	The opponents are silent.
Dealer: N	♥ AJ982	
Vul: EW	♦ AJ9	You bid first.
HCP: 20	♣ AQ3	

Board: 65	♠ Q65	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ 973	Partner bids first.
HCP: 9	♣ AK109853	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 61  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 87  
♥ K106  
♦ 8  
♣ AJ87643

South:  
♠ A10  
♥ QJ54  
♦ AKJ6  
♣ KQ10

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 62  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 6N N

North:  
♠ AK652  
♥ A75  
♦ KJ2  
♣ AJ

South:  
♠ 87  
♥ 93  
♦ AQ76543  
♣ K7

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

Board: 63  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 20  
Contract: 6♦ N

North:  
♠ A82  
♥ KJ4  
♦ KJ9643  
♣ 9

South:  
♠ Q109  
♥ Q8  
♦ AQ5  
♣ AKQJ3

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 64  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6N N

North:  
♠ A4  
♥ AJ982  
♦ AJ9  
♣ AQ3

South:  
♠ 7  
♥ Q106  
♦ KQ10764  
♣ K42

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

Board: 65  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ Q65  
♥ —  
♦ 973  
♣ AK109853

South:  
♠ AKJ2  
♥ AJ3  
♦ AJ10  
♣ Q62

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 61	♠ A10	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: NS	♦ AKJ6	You bid first.
HCP: 20	♣ KQ10	

Board: 62	♠ 87	The opponents are silent.
Dealer: N	♥ 93	
Vul: None	♦ AQ76543	Partner bids first.
HCP: 9	♣ K7	

Board: 63	♠ Q109	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ AKQJ3	

Board: 64	♠ 7	The opponents are silent.
Dealer: N	♥ Q106	
Vul: EW	♦ KQ10764	Partner bids first.
HCP: 10	♣ K42	

Board: 65	♠ AKJ2	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ Q62	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 61  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 87  
♥ K106  
♦ 8  
♣ AJ87643

South:  
♠ A10  
♥ QJ54  
♦ AKJ6  
♣ KQ10

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 62  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 6N N

North:  
♠ AK652  
♥ A75  
♦ KJ2  
♣ AJ

South:  
♠ 87  
♥ 93  
♦ AQ76543  
♣ K7

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

Board: 63  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 20  
Contract: 6♦ N

North:  
♠ A82  
♥ KJ4  
♦ KJ9643  
♣ 9

South:  
♠ Q109  
♥ Q8  
♦ AQ5  
♣ AKQJ3

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 64  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6N N

North:  
♠ A4  
♥ AJ982  
♦ AJ9  
♣ AQ3

South:  
♠ 7  
♥ Q106  
♦ KQ10764  
♣ K42

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

Board: 65  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ Q65  
♥ —  
♦ 973  
♣ AK109853

South:  
♠ AKJ2  
♥ AJ3  
♦ AJ10  
♣ Q62

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

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 66	♠ AJ92	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ J5	
Board: 67	♠ A3	East Doubles 7NT if possible.
Dealer: S	♥ K10	
Vul: Both	♦ J96	Partner bids first.
HCP: 13	♣ KQ10543	
Board: 68	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: None	♦ AK86	You bid first.
HCP: 20	♣ J4	
Board: 69	♠ KQ2	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AJ97653	Partner bids first.
HCP: 10	♣ 965	
Board: 70	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ K752	You bid first.
HCP: 20	♣ J53	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 66  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♣ S

North:  
 ♠ AJ92  
 ♥ AK74  
 ♦ AK4  
 ♣ J5

South:  
 ♠ Q5  
 ♥ Q3  
 ♦ 93  
 ♣ KQ109862

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

Board: 67  
 Dealer: S  
 Vul: Both  
 North HCP: 13  
 South HCP: 20  
 Contract: 7NX S

North:  
 ♠ A3  
 ♥ K10  
 ♦ J96  
 ♣ KQ10543

South:  
 ♠ Q9  
 ♥ A5432  
 ♦ AKQ8  
 ♣ AJ

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	X	AP
1. Gerber			
2. A=3 out of 4			

Board: 68  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 13  
 Contract: 7N N

North:  
 ♠ AK5  
 ♥ KQ104  
 ♦ AK86  
 ♣ J4

South:  
 ♠ 10  
 ♥ A75  
 ♦ Q103  
 ♣ AK10965

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 69  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 21  
 Contract: 4N S

North:  
 ♠ KQ2  
 ♥ —  
 ♦ AJ97653  
 ♣ 965

South:  
 ♠ J87  
 ♥ AKQ7  
 ♦ KQ  
 ♣ KQJ8

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
Pass	4NT	AP	
1. Gerber			
2. A=1/4			

Board: 70  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 12  
 Contract: 6♣ S

North:  
 ♠ AKQ  
 ♥ AK7  
 ♦ K752  
 ♣ J53

South:  
 ♠ J4  
 ♥ J86  
 ♦ J10  
 ♣ AKQ1096

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 66	♠ Q5	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ 93	Partner bids first.
HCP: 9	♣ KQ109862	

Board: 67	♠ Q9	East Doubles 7NT if possible.
Dealer: S	♥ A5432	
Vul: Both	♦ AKQ8	You bid first.
HCP: 20	♣ AJ	

Board: 68	♠ 10	The opponents are silent.
Dealer: N	♥ A75	
Vul: None	♦ Q103	Partner bids first.
HCP: 13	♣ AK10965	

Board: 69	♠ J87	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: None	♦ KQ	You bid first.
HCP: 21	♣ KQJ8	

Board: 70	♠ J4	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ J10	Partner bids first.
HCP: 12	♣ AKQ1096	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 66  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♣ S

North:  
 ♠ AJ92  
 ♥ AK74  
 ♦ AK4  
 ♣ J5

South:  
 ♠ Q5  
 ♥ Q3  
 ♦ 93  
 ♣ KQ109862

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

Board: 67  
 Dealer: S  
 Vul: Both  
 North HCP: 13  
 South HCP: 20  
 Contract: 7NX S

North:  
 ♠ A3  
 ♥ K10  
 ♦ J96  
 ♣ KQ10543

South:  
 ♠ Q9  
 ♥ A5432  
 ♦ AKQ8  
 ♣ AJ

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	X	AP
1. Gerber			
2. A=3 out of 4			

Board: 68  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 13  
 Contract: 7N N

North:  
 ♠ AK5  
 ♥ KQ104  
 ♦ AK86  
 ♣ J4

South:  
 ♠ 10  
 ♥ A75  
 ♦ Q103  
 ♣ AK10965

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 69  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 21  
 Contract: 4N S

North:  
 ♠ KQ2  
 ♥ —  
 ♦ AJ97653  
 ♣ 965

South:  
 ♠ J87  
 ♥ AKQ7  
 ♦ KQ  
 ♣ KQJ8

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
Pass	4NT	AP	
1. Gerber			
2. A=1/4			

Board: 70  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 12  
 Contract: 6♣ S

North:  
 ♠ AKQ  
 ♥ AK7  
 ♦ K752  
 ♣ J53

South:  
 ♠ J4  
 ♥ J86  
 ♦ J10  
 ♣ AKQ1096

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



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 71	♠ 3	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ QJ108765	Partner bids first.
HCP: 9	♣ A86	
Board: 72	♠ KJ10	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ A65	
Board: 73	♠ 98	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ K987542	Partner bids first.
HCP: 9	♣ Q7	
Board: 74	♠ AJ8	The opponents are silent.
Dealer: N	♥ AQJ104	
Vul: Both	♦ KQ6	You bid first.
HCP: 21	♣ A3	
Board: 75	♠ KJ4	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ 75	Partner bids first.
HCP: 13	♣ KQJ1084	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 71  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 3  
♥ Q4  
♦ QJ108765  
♣ A86

South:  
♠ A1075  
♥ AK8  
♦ AK4  
♣ Q54

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

Board: 72  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ KJ10  
♥ AQ65  
♦ AQ5  
♣ A65

South:  
♠ A72  
♥ K74  
♦ K  
♣ K109432

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

Board: 73  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 6N S

North:  
♠ 98  
♥ A9  
♦ K987542  
♣ Q7

South:  
♠ AQ4  
♥ KJ3  
♦ AQ1063  
♣ A9

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

Board: 74  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 10  
Contract: 6N N

North:  
♠ AJ8  
♥ AQJ104  
♦ KQ6  
♣ A3

South:  
♠ Q6  
♥ K2  
♦ 975  
♣ KQ9762

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

Board: 75  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 21  
Contract: 7♣ N

North:  
♠ KJ4  
♥ K6  
♦ 75  
♣ KQJ1084

South:  
♠ AQ7  
♥ AJ97  
♦ AQ  
♣ A953

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	7♣	AP	
1. Gerber			
2. A=0/4 or 4/4			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 71	♠ A1075	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ Q54	

Board: 72	♠ A72	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ K	Partner bids first.
HCP: 13	♣ K109432	

Board: 73	♠ AQ4	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ AQ1063	You bid first.
HCP: 20	♣ A9	

Board: 74	♠ Q6	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ 975	Partner bids first.
HCP: 10	♣ KQ9762	

Board: 75	♠ AQ7	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ A953	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 71  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 3  
♥ Q4  
♦ QJ108765  
♣ A86

South:  
♠ A1075  
♥ AK8  
♦ AK4  
♣ Q54

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

Board: 72  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ KJ10  
♥ AQ65  
♦ AQ5  
♣ A65

South:  
♠ A72  
♥ K74  
♦ K  
♣ K109432

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

Board: 73  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 6N S

North:  
♠ 98  
♥ A9  
♦ K987542  
♣ Q7

South:  
♠ AQ4  
♥ KJ3  
♦ AQ1063  
♣ A9

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

Board: 74  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 10  
Contract: 6N N

North:  
♠ AJ8  
♥ AQJ104  
♦ KQ6  
♣ A3

South:  
♠ Q6  
♥ K2  
♦ 975  
♣ KQ9762

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

Board: 75  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 21  
Contract: 7♣ N

North:  
♠ KJ4  
♥ K6  
♦ 75  
♣ KQJ1084

South:  
♠ AQ7  
♥ AJ97  
♦ AQ  
♣ A953

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	7♣	AP	
1. Gerber			
2. A=0/4 or 4/4			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 76	♠ K1096	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AK107	

Board: 77	♠ K9	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ KQJ10963	Partner bids first.
HCP: 12	♣ Q9	

Board: 78	♠ K7	The opponents are silent.
Dealer: N	♥ AK43	
Vul: Both	♦ KQ54	You bid first.
HCP: 20	♣ AJ7	

Board: 79	♠ QJ6	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ KQ9642	Partner bids first.
HCP: 10	♣ Q75	

Board: 80	♠ 65	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: None	♦ AKQ6	You bid first.
HCP: 21	♣ AQ9	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 76  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 7  
Contract: 6♣ S

North:  
♠ K1096  
♥ AJ8  
♦ KQ  
♣ AK107

South:  
♠ 532  
♥ 2  
♦ A103  
♣ QJ8532

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 77  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ K9  
♥ J4  
♦ KQJ10963  
♣ Q9

South:  
♠ AQ65  
♥ AK  
♦ A75  
♣ K1085

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

Board: 78  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♣ S

North:  
♠ K7  
♥ AK43  
♦ KQ54  
♣ AJ7

South:  
♠ A42  
♥ 8  
♦ J92  
♣ KQ9632

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

Board: 79  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♦ N

North:  
♠ QJ6  
♥ 2  
♦ KQ9642  
♣ Q75

South:  
♠ A53  
♥ KJ  
♦ A107  
♣ AKJ86

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

Board: 80  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 10  
Contract: 6♣ S

North:  
♠ 65  
♥ AQ85  
♦ AKQ6  
♣ AQ9

South:  
♠ AQJ  
♥ 642  
♦ 10  
♣ K76432

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 76	♠ 532	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ A103	Partner bids first.
HCP: 7	♣ QJ8532	

Board: 77	♠ AQ65	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ A75	You bid first.
HCP: 20	♣ K1085	

Board: 78	♠ A42	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ J92	Partner bids first.
HCP: 10	♣ KQ9632	

Board: 79	♠ A53	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ A107	You bid first.
HCP: 20	♣ AKJ86	

Board: 80	♠ AQJ	The opponents are silent.
Dealer: N	♥ 642	
Vul: None	♦ 10	Partner bids first.
HCP: 10	♣ K76432	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K1096	♠ 532		2NT	Pass	6♣
Vul: NS	♥ AJ8	♥ 2				
North HCP: 20	♦ KQ	♦ A103	AP			
South HCP: 7	♣ AK107	♣ QJ8532				
Contract: 6♣ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ65				2NT
Vul: EW	♥ J4	♥ AK	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 12	♦ KQJ10963	♦ A75	Pass	6NT	AP	
South HCP: 20	♣ Q9	♣ K1085				
Contract: 6N S			1. Gerber			
			2. A=3 out of 4			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A42		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK43	♥ 8	Pass	4♠ <sup>2</sup>	Pass	6♣
North HCP: 20	♦ KQ54	♦ J92	AP			
South HCP: 10	♣ AJ7	♣ KQ9632	1. Gerber			
Contract: 6♣ S			2. A=2 out of 4			

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ A53				2NT
Vul: NS	♥ 2	♥ KJ	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 10	♦ KQ9642	♦ A107	Pass	6♦	AP	
South HCP: 20	♣ Q75	♣ AKJ86	1. Gerber			
Contract: 6♦ N			2. A=3 out of 4			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ AQJ		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AQ85	♥ 642	Pass	4NT <sup>2</sup>	Pass	6♣
North HCP: 21	♦ AKQ6	♦ 10	AP			
South HCP: 10	♣ AQ9	♣ K76432	1. Gerber			
Contract: 6♣ S			2. A=3 out of 4			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 81	♠ QJ7	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ AKJ9763	Partner bids first.
HCP: 11	♣ 10	
Board: 82	♠ A9	The opponents are silent.
Dealer: N	♥ A742	
Vul: None	♦ KQ94	You bid first.
HCP: 20	♣ AK5	
Board: 83	♠ A	East Doubles 6♦ if possible.
Dealer: S	♥ Q84	
Vul: EW	♦ K987653	Partner bids first.
HCP: 9	♣ 42	
Board: 84	♠ AKJ4	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ AK4	You bid first.
HCP: 21	♣ Q543	
Board: 85	♠ Q76	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ J	Partner bids first.
HCP: 10	♣ KJ9852	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 81  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6♦ N

North:  
♠ QJ7  
♥ 43  
♦ AKJ9763  
♣ 10

South:  
♠ A2  
♥ KQ76  
♦ Q5  
♣ AKQ98

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 82  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 6♣ S

North:  
♠ A9  
♥ A742  
♦ KQ94  
♣ AK5

South:  
♠ J102  
♥ Q  
♦ J5  
♣ QJ106432

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 83  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6♦ X N

North:  
♠ A  
♥ Q84  
♦ K987653  
♣ 42

South:  
♠ KQJ82  
♥ AJ2  
♦ 102  
♣ AKQ

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	X	AP
1. Gerber			
2. A=2 out of 4			

Board: 84  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 10  
Contract: 6♦ S

North:  
♠ AKJ4  
♥ A10  
♦ AK4  
♣ Q543

South:  
♠ Q86  
♥ J43  
♦ QJ10986  
♣ A

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

Board: 85  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♣ N

North:  
♠ Q76  
♥ K63  
♦ J  
♣ KJ9852

South:  
♠ AK10  
♥ Q972  
♦ AK106  
♣ A4

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 81	♠ A2	The opponents are silent.
Dealer: S	♥ KQ76	
Vul: NS	♦ Q5	You bid first.
HCP: 20	♣ AKQ98	
Board: 82	♠ J102	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ J5	Partner bids first.
HCP: 7	♣ QJ106432	
Board: 83	♠ KQJ82	East Doubles 6♦ if possible.
Dealer: S	♥ AJ2	
Vul: EW	♦ 102	You bid first.
HCP: 20	♣ AKQ	
Board: 84	♠ Q86	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ QJ10986	Partner bids first.
HCP: 10	♣ A	
Board: 85	♠ AK10	The opponents are silent.
Dealer: S	♥ Q972	
Vul: NS	♦ AK106	You bid first.
HCP: 20	♣ A4	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 81  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6♦ N

North:  
♠ QJ7  
♥ 43  
♦ AKJ9763  
♣ 10

South:  
♠ A2  
♥ KQ76  
♦ Q5  
♣ AKQ98

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 82  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 6♣ S

North:  
♠ A9  
♥ A742  
♦ KQ94  
♣ AK5

South:  
♠ J102  
♥ Q  
♦ J5  
♣ QJ106432

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 83  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6♦ X N

North:  
♠ A  
♥ Q84  
♦ K987653  
♣ 42

South:  
♠ KQJ82  
♥ AJ2  
♦ 102  
♣ AKQ

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
Pass	6♦	X	AP
1. Gerber			
2. A=2 out of 4			

Board: 84  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 10  
Contract: 6♦ S

North:  
♠ AKJ4  
♥ A10  
♦ AK4  
♣ Q543

South:  
♠ Q86  
♥ J43  
♦ QJ10986  
♣ A

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

Board: 85  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♣ N

North:  
♠ Q76  
♥ K63  
♦ J  
♣ KJ9852

South:  
♠ AK10  
♥ Q972  
♦ AK106  
♣ A4

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

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 86	♠ AKQ2	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ Q6	You bid first.
HCP: 21	♣ AKJ103	

Board: 87	♠ Q3	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ AK10842	Partner bids first.
HCP: 11	♣ 96	

Board: 88	♠ AKJ3	The opponents are silent.
Dealer: N	♥ Q109	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ KJ92	

Board: 89	♠ J82	The opponents are silent.
Dealer: S	♥ Q108	
Vul: NS	♦ KJ10943	Partner bids first.
HCP: 9	♣ Q	

Board: 90	♠ AK2	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: None	♦ KJ42	You bid first.
HCP: 20	♣ K4	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 86  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 9  
Contract: 6♦ S

North:  
♠ AKQ2  
♥ Q2  
♦ Q6  
♣ AKJ103

South:  
♠ J5  
♥ 1063  
♦ AKJ543  
♣ 42

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=2 out of 4			

Board: 87  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ Q3  
♥ Q83  
♦ AK10842  
♣ 96

South:  
♠ AJ92  
♥ AJ106  
♦ QJ  
♣ AKJ

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

Board: 88  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 6♣ S

North:  
♠ AKJ3  
♥ Q109  
♦ AK  
♣ KJ92

South:  
♠ 852  
♥ AK  
♦ 96  
♣ AQ10754

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

Board: 89  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ J82  
♥ Q108  
♦ KJ10943  
♣ Q

South:  
♠ AK1074  
♥ AK  
♦ Q72  
♣ A107

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

Board: 90  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 14  
Contract: 6N N

North:  
♠ AK2  
♥ AQ32  
♦ KJ42  
♣ K4

South:  
♠ 106  
♥ KJ  
♦ AQ9863  
♣ A95

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 86	♠ J5	The opponents are silent.
Dealer: N	♥ 1063	
Vul: None	♦ AKJ543	Partner bids first.
HCP: 9	♣ 42	
Board: 87	♠ AJ92	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: EW	♦ QJ	You bid first.
HCP: 21	♣ AKJ	
Board: 88	♠ 852	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ 96	Partner bids first.
HCP: 13	♣ AQ10754	
Board: 89	♠ AK1074	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ Q72	You bid first.
HCP: 20	♣ A107	
Board: 90	♠ 106	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ AQ9863	Partner bids first.
HCP: 14	♣ A95	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 86  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 9  
Contract: 6♦ S

North:  
♠ AKQ2  
♥ Q2  
♦ Q6  
♣ AKJ103

South:  
♠ J5  
♥ 1063  
♦ AKJ543  
♣ 42

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=2 out of 4			

Board: 87  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ Q3  
♥ Q83  
♦ AK10842  
♣ 96

South:  
♠ AJ92  
♥ AJ106  
♦ QJ  
♣ AKJ

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

Board: 88  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 6♣ S

North:  
♠ AKJ3  
♥ Q109  
♦ AK  
♣ KJ92

South:  
♠ 852  
♥ AK  
♦ 96  
♣ AQ10754

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

Board: 89  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ J82  
♥ Q108  
♦ KJ10943  
♣ Q

South:  
♠ AK1074  
♥ AK  
♦ Q72  
♣ A107

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

Board: 90  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 14  
Contract: 6N N

North:  
♠ AK2  
♥ AQ32  
♦ KJ42  
♣ K4

South:  
♠ 106  
♥ KJ  
♦ AQ9863  
♣ A95

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



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 91	♠ KJ	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ J32	Partner bids first.
HCP: 11	♣ KJ10854	

Board: 92	♠ AKQ3	The opponents are silent.
Dealer: N	♥ A84	
Vul: NS	♦ Q83	You bid first.
HCP: 20	♣ AJ9	

Board: 93	♠ Q9	The opponents are silent.
Dealer: S	♥ Q65	
Vul: NS	♦ AQ10865	Partner bids first.
HCP: 11	♣ J10	

Board: 94	♠ AQJ9	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ J75	You bid first.
HCP: 20	♣ A93	

Board: 95	♠ A72	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ K109643	Partner bids first.
HCP: 11	♣ A54	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 91  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6♣ N

North:  
♠ KJ  
♥ Q3  
♦ J32  
♣ KJ10854

South:  
♠ A765  
♥ A109  
♦ AQ9  
♣ AQ7

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

Board: 92  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♦ S

North:  
♠ AKQ3  
♥ A84  
♦ Q83  
♣ AJ9

South:  
♠ 1086  
♥ KQ10  
♦ A76542  
♣ K

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

Board: 93  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ Q9  
♥ Q65  
♦ AQ10865  
♣ J10

South:  
♠ AK854  
♥ A72  
♦ K43  
♣ AQ

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

Board: 94  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 16  
Contract: 7N N

North:  
♠ AQJ9  
♥ AKJ  
♦ J75  
♣ A93

South:  
♠ K108  
♥ 85  
♦ AKQ942  
♣ KJ

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 95  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ A72  
♥ 7  
♦ K109643  
♣ A54

South:  
♠ KQ43  
♥ AKQ  
♦ Q7  
♣ KJ32

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
Pass	6NT	AP	
1. Gerber			
2. A=1/4			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 91	♠ A765	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ AQ7	

Board: 92	♠ 1086	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: NS	♦ A76542	Partner bids first.
HCP: 12	♣ K	

Board: 93	♠ AK854	The opponents are silent.
Dealer: S	♥ A72	
Vul: NS	♦ K43	You bid first.
HCP: 20	♣ AQ	

Board: 94	♠ K108	The opponents are silent.
Dealer: N	♥ 85	
Vul: Both	♦ AKQ942	Partner bids first.
HCP: 16	♣ KJ	

Board: 95	♠ KQ43	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ KJ32	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 91  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6♣ N

North:  
♠ KJ  
♥ Q3  
♦ J32  
♣ KJ10854

South:  
♠ A765  
♥ A109  
♦ AQ9  
♣ AQ7

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

Board: 92  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♦ S

North:  
♠ AKQ3  
♥ A84  
♦ Q83  
♣ AJ9

South:  
♠ 1086  
♥ KQ10  
♦ A76542  
♣ K

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

Board: 93  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ Q9  
♥ Q65  
♦ AQ10865  
♣ J10

South:  
♠ AK854  
♥ A72  
♦ K43  
♣ AQ

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

Board: 94  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 16  
Contract: 7N N

North:  
♠ AQJ9  
♥ AKJ  
♦ J75  
♣ A93

South:  
♠ K108  
♥ 85  
♦ AKQ942  
♣ KJ

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 95  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ A72  
♥ 7  
♦ K109643  
♣ A54

South:  
♠ KQ43  
♥ AKQ  
♦ Q7  
♣ KJ32

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
Pass	6NT	AP	
1. Gerber			
2. A=1/4			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 96	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ J76	

Board: 97	♠ J109	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ J	Partner bids first.
HCP: 6	♣ A1097632	

Board: 98	♠ QJ7	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AQ963	You bid first.
HCP: 20	♣ AK3	

Board: 99	♠ —	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ Q54	Partner bids first.
HCP: 9	♣ K1087532	

Board: 100	♠ AK10	The opponents are silent.
Dealer: N	♥ 1074	
Vul: None	♦ A8	You bid first.
HCP: 20	♣ AKQ93	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 96  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♦ S

North:  
 ♠ AK7  
 ♥ AQ95  
 ♦ AQ5  
 ♣ J76

South:  
 ♠ Q84  
 ♥ J8  
 ♦ KJ10742  
 ♣ A8

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

Board: 97  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ J109  
 ♥ 106  
 ♦ J  
 ♣ A1097632

South:  
 ♠ AK42  
 ♥ Q2  
 ♦ AKQ96  
 ♣ Q8

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 98  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 10  
 Contract: 6N N

North:  
 ♠ QJ7  
 ♥ A8  
 ♦ AQ963  
 ♣ AK3

South:  
 ♠ A85  
 ♥ K76  
 ♦ K108542  
 ♣ 5

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

Board: 99  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ —  
 ♥ KJ4  
 ♦ Q54  
 ♣ K1087532

South:  
 ♠ AK10  
 ♥ Q86  
 ♦ AJ832  
 ♣ AQ

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

Board: 100  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♦ S

North:  
 ♠ AK10  
 ♥ 1074  
 ♦ A8  
 ♣ AKQ93

South:  
 ♠ 4  
 ♥ QJ6  
 ♦ KQJ10432  
 ♣ 107

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 96	♠ Q84	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ KJ10742	Partner bids first.
HCP: 11	♣ A8	

Board: 97	♠ AK42	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ AKQ96	You bid first.
HCP: 20	♣ Q8	

Board: 98	♠ A85	The opponents are silent.
Dealer: N	♥ K76	
Vul: EW	♦ K108542	Partner bids first.
HCP: 10	♣ 5	

Board: 99	♠ AK10	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ AJ832	You bid first.
HCP: 20	♣ AQ	

Board: 100	♠ 4	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ KQJ10432	Partner bids first.
HCP: 9	♣ 107	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 96  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♦ S

North:  
 ♠ AK7  
 ♥ AQ95  
 ♦ AQ5  
 ♣ J76

South:  
 ♠ Q84  
 ♥ J8  
 ♦ KJ10742  
 ♣ A8

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

Board: 97  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ J109  
 ♥ 106  
 ♦ J  
 ♣ A1097632

South:  
 ♠ AK42  
 ♥ Q2  
 ♦ AKQ96  
 ♣ Q8

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 98  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 10  
 Contract: 6N N

North:  
 ♠ QJ7  
 ♥ A8  
 ♦ AQ963  
 ♣ AK3

South:  
 ♠ A85  
 ♥ K76  
 ♦ K108542  
 ♣ 5

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

Board: 99  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ —  
 ♥ KJ4  
 ♦ Q54  
 ♣ K1087532

South:  
 ♠ AK10  
 ♥ Q86  
 ♦ AJ832  
 ♣ AQ

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

Board: 100  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♦ S

North:  
 ♠ AK10  
 ♥ 1074  
 ♦ A8  
 ♣ AKQ93

South:  
 ♠ 4  
 ♥ QJ6  
 ♦ KQJ10432  
 ♣ 107

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



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 101	♠ KJ10	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ QJ6532	Partner bids first.
HCP: 13	♣ 2	
Board: 102	♠ AQ82	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ AK76	You bid first.
HCP: 20	♣ A6	
Board: 103	♠ K86	East Doubles 6♦ if possible.
Dealer: S	♥ Q2	
Vul: EW	♦ AJ6542	Partner bids first.
HCP: 10	♣ 97	
Board: 104	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ872	
Vul: NS	♦ KQ6	You bid first.
HCP: 21	♣ KQ9	
Board: 105	♠ 1065	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ 6	Partner bids first.
HCP: 4	♣ A986543	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 101  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 21  
Contract: 6♦ N

North:  
♠ KJ10  
♥ AQ9  
♦ QJ6532  
♣ 2

South:  
♠ AQ63  
♥ KJ7  
♦ A9  
♣ AK73

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

Board: 102  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AQ82  
♥ K87  
♦ AK76  
♣ A6

South:  
♠ 763  
♥ A65  
♦ Q  
♣ KQ10843

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

Board: 103  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♦X N

North:  
♠ K86  
♥ Q2  
♦ AJ6542  
♣ 97

South:  
♠ AQ2  
♥ AK9  
♦ 87  
♣ AQJ105

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	6♦	X	AP
1. Gerber			
2. A=3 out of 4			

Board: 104  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 14  
Contract: 6♣ S

North:  
♠ KQ  
♥ AQ872  
♦ KQ6  
♣ KQ9

South:  
♠ AJ2  
♥ 3  
♦ AJ5  
♣ A106542

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	6♣
AP			
1. Gerber			
2. A=1/4			

Board: 105  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 21  
Contract: 6♣ N

North:  
♠ 1065  
♥ 87  
♦ 6  
♣ A986543

South:  
♠ A2  
♥ KQJ3  
♦ AKQ32  
♣ Q10

West	North	East	South
			2NT
Pass	6♣	AP	

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 101	♠ AQ63	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: EW	♦ A9	You bid first.
HCP: 21	♣ AK73	
Board: 102	♠ 763	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ KQ10843	
Board: 103	♠ AQ2	East Doubles 6♦ if possible.
Dealer: S	♥ AK9	
Vul: EW	♦ 87	You bid first.
HCP: 20	♣ AQJ105	
Board: 104	♠ AJ2	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AJ5	Partner bids first.
HCP: 14	♣ A106542	
Board: 105	♠ A2	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: Both	♦ AKQ32	You bid first.
HCP: 21	♣ Q10	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 101  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 21  
Contract: 6♦ N

North:  
♠ KJ10  
♥ AQ9  
♦ QJ6532  
♣ 2

South:  
♠ AQ63  
♥ KJ7  
♦ A9  
♣ AK73

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

Board: 102  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AQ82  
♥ K87  
♦ AK76  
♣ A6

South:  
♠ 763  
♥ A65  
♦ Q  
♣ KQ10843

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

Board: 103  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♦X N

North:  
♠ K86  
♥ Q2  
♦ AJ6542  
♣ 97

South:  
♠ AQ2  
♥ AK9  
♦ 87  
♣ AQJ105

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	6♦	X	AP
1. Gerber			
2. A=3 out of 4			

Board: 104  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 14  
Contract: 6♣ S

North:  
♠ KQ  
♥ AQ872  
♦ KQ6  
♣ KQ9

South:  
♠ AJ2  
♥ 3  
♦ AJ5  
♣ A106542

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	6♣
AP			
1. Gerber			
2. A=1/4			

Board: 105  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 21  
Contract: 6♣ N

North:  
♠ 1065  
♥ 87  
♦ 6  
♣ A986543

South:  
♠ A2  
♥ KQJ3  
♦ AKQ32  
♣ Q10

West	North	East	South
			2NT
Pass	6♣	AP	

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 106	♠ AK10	The opponents are silent.
Dealer: N	♥ AK1076	
Vul: None	♦ QJ	You bid first.
HCP: 21	♣ A98	

Board: 107	♠ J85	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ QJ2	Partner bids first.
HCP: 10	♣ KJ9875	

Board: 108	♠ AKJ	The opponents are silent.
Dealer: N	♥ AK106	
Vul: EW	♦ AJ75	You bid first.
HCP: 21	♣ J3	

Board: 109	♠ 106	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ Q	Partner bids first.
HCP: 10	♣ KQJ86542	

Board: 110	♠ A107	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ K9	You bid first.
HCP: 20	♣ AJ93	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 106  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 7N N

North:  
♠ AK10  
♥ AK1076  
♦ QJ  
♣ A98

South:  
♠ Q97  
♥ 8  
♦ AK9873  
♣ K72

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 107  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♣ N

North:  
♠ J85  
♥ Q  
♦ QJ2  
♣ KJ9875

South:  
♠ A9  
♥ AK10  
♦ K865  
♣ AQ42

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

Board: 108  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 7  
Contract: 6♦ S

North:  
♠ AKJ  
♥ AK106  
♦ AJ75  
♣ J3

South:  
♠ Q107  
♥ 842  
♦ KQ9862  
♣ 4

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 109  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 106  
♥ Q5  
♦ Q  
♣ KQJ86542

South:  
♠ KQ8  
♥ A1092  
♦ AK95  
♣ A7

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

Board: 110  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 4N N

North:  
♠ A107  
♥ AKJ4  
♦ K9  
♣ AJ93

South:  
♠ Q3  
♥ 982  
♦ AJ107653  
♣ Q

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	AP	
1. Gerber			
2. A=3 out of 4			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 106	♠ Q97	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ AK9873	Partner bids first.
HCP: 12	♣ K72	

Board: 107	♠ A9	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ K865	You bid first.
HCP: 20	♣ AQ42	

Board: 108	♠ Q107	The opponents are silent.
Dealer: N	♥ 842	
Vul: EW	♦ KQ9862	Partner bids first.
HCP: 7	♣ 4	

Board: 109	♠ KQ8	The opponents are silent.
Dealer: S	♥ A1092	
Vul: None	♦ AK95	You bid first.
HCP: 20	♣ A7	

Board: 110	♠ Q3	The opponents are silent.
Dealer: N	♥ 982	
Vul: None	♦ AJ107653	Partner bids first.
HCP: 9	♣ Q	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 106  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 7N N

North:  
♠ AK10  
♥ AK1076  
♦ QJ  
♣ A98

South:  
♠ Q97  
♥ 8  
♦ AK9873  
♣ K72

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 107  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♣ N

North:  
♠ J85  
♥ Q  
♦ QJ2  
♣ KJ9875

South:  
♠ A9  
♥ AK10  
♦ K865  
♣ AQ42

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

Board: 108  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 7  
Contract: 6♦ S

North:  
♠ AKJ  
♥ AK106  
♦ AJ75  
♣ J3

South:  
♠ Q107  
♥ 842  
♦ KQ9862  
♣ 4

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 109  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 106  
♥ Q5  
♦ Q  
♣ KQJ86542

South:  
♠ KQ8  
♥ A1092  
♦ AK95  
♣ A7

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

Board: 110  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 4N N

North:  
♠ A107  
♥ AKJ4  
♦ K9  
♣ AJ93

South:  
♠ Q3  
♥ 982  
♦ AJ107653  
♣ Q

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	AP	
1. Gerber			
2. A=3 out of 4			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 111	♠ Q103	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ K7	Partner bids first.
HCP: 14	♣ AKJ1032	

Board: 112	♠ AKQJ	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ K10864	You bid first.
HCP: 20	♣ A9	

Board: 113	♠ Q10	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ Q7	Partner bids first.
HCP: 9	♣ KQ976532	

Board: 114	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ K105	You bid first.
HCP: 20	♣ KQJ104	

Board: 115	♠ 974	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ 2	Partner bids first.
HCP: 7	♣ KQ76542	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 111  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 20  
Contract: 6N S

North:  
♠ Q103  
♥ J6  
♦ K7  
♣ AKJ1032

South:  
♠ AKJ  
♥ AQ52  
♦ A106  
♣ Q97

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

Board: 112  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 6♦ S

North:  
♠ AKQJ  
♥ K2  
♦ K10864  
♣ A9

South:  
♠ —  
♥ 873  
♦ AQJ9752  
♣ J53

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 113  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ Q10  
♥ 5  
♦ Q7  
♣ KQ976532

South:  
♠ AJ7  
♥ Q86  
♦ AKJ2  
♣ AJ4

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

Board: 114  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 6  
Contract: 6♦ S

North:  
♠ AQ  
♥ AJ8  
♦ K105  
♣ KQJ104

South:  
♠ K97  
♥ 53  
♦ QJ98764  
♣ 3

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 115  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 974  
♥ Q10  
♦ 2  
♣ KQ76542

South:  
♠ AK83  
♥ AK4  
♦ KQ3  
♣ J103

West	North	East	South
			2NT
Pass	6♣	AP	

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 111	♠ AKJ	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ Q97	
Board: 112	♠ —	The opponents are silent.
Dealer: N	♥ 873	
Vul: Both	♦ AQJ9752	Partner bids first.
HCP: 8	♣ J53	
Board: 113	♠ AJ7	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ AKJ2	You bid first.
HCP: 20	♣ AJ4	
Board: 114	♠ K97	The opponents are silent.
Dealer: N	♥ 53	
Vul: NS	♦ QJ98764	Partner bids first.
HCP: 6	♣ 3	
Board: 115	♠ AK83	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ KQ3	You bid first.
HCP: 20	♣ J103	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 111  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 20  
Contract: 6N S

North:  
♠ Q103  
♥ J6  
♦ K7  
♣ AKJ1032

South:  
♠ AKJ  
♥ AQ52  
♦ A106  
♣ Q97

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

Board: 112  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 6♦ S

North:  
♠ AKQJ  
♥ K2  
♦ K10864  
♣ A9

South:  
♠ —  
♥ 873  
♦ AQJ9752  
♣ J53

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 113  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ Q10  
♥ 5  
♦ Q7  
♣ KQ976532

South:  
♠ AJ7  
♥ Q86  
♦ AKJ2  
♣ AJ4

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

Board: 114  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 6  
Contract: 6♦ S

North:  
♠ AQ  
♥ AJ8  
♦ K105  
♣ KQJ104

South:  
♠ K97  
♥ 53  
♦ QJ98764  
♣ 3

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 115  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 974  
♥ Q10  
♦ 2  
♣ KQ76542

South:  
♠ AK83  
♥ AK4  
♦ KQ3  
♣ J103

West	North	East	South
			2NT
Pass	6♣	AP	

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 116	♠ AK104	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ 854	You bid first.
HCP: 20	♣ AQ62	
Board: 117	♠ 92	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ AKQ6543	Partner bids first.
HCP: 9	♣ 72	
Board: 118	♠ AK7	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ Q1097	You bid first.
HCP: 20	♣ A109	
Board: 119	♠ K9	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ J7	Partner bids first.
HCP: 12	♣ A98643	
Board: 120	♠ A97	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ KQJ102	You bid first.
HCP: 21	♣ A4	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 116  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 14  
Contract: 7N N

North:  
♠ AK104  
♥ AK  
♦ 854  
♣ AQ62

South:  
♠ 2  
♥ Q94  
♦ AKJ9763  
♣ KJ

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 117  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 92  
♥ 102  
♦ AKQ6543  
♣ 72

South:  
♠ AK108  
♥ K53  
♦ J102  
♣ AKQ

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 118  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 7♣ S

North:  
♠ AK7  
♥ AQJ  
♦ Q1097  
♣ A109

South:  
♠ J5  
♥ 9  
♦ A53  
♣ KJ87632

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7♣
AP			
1. Gerber			
2. A=3 out of 4			

Board: 119  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ K9  
♥ A85  
♦ J7  
♣ A98643

South:  
♠ AQJ  
♥ K62  
♦ AK543  
♣ K10

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

Board: 120  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 10  
Contract: 7N N

North:  
♠ A97  
♥ AK2  
♦ KQJ102  
♣ A4

South:  
♠ 1085  
♥ 43  
♦ A5  
♣ KQJ1098

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 116	♠ 2	The opponents are silent.
Dealer: N	♥ Q94	
Vul: EW	♦ AKJ9763	Partner bids first.
HCP: 14	♣ KJ	
Board: 117	♠ AK108	The opponents are silent.
Dealer: S	♥ K53	
Vul: Both	♦ J102	You bid first.
HCP: 20	♣ AKQ	
Board: 118	♠ J5	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ A53	Partner bids first.
HCP: 9	♣ KJ87632	
Board: 119	♠ AQJ	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ AK543	You bid first.
HCP: 20	♣ K10	
Board: 120	♠ 1085	The opponents are silent.
Dealer: N	♥ 43	
Vul: EW	♦ A5	Partner bids first.
HCP: 10	♣ KQJ1098	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 116  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 14  
Contract: 7N N

North:  
♠ AK104  
♥ AK  
♦ 854  
♣ AQ62

South:  
♠ 2  
♥ Q94  
♦ AKJ9763  
♣ KJ

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 117  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 92  
♥ 102  
♦ AKQ6543  
♣ 72

South:  
♠ AK108  
♥ K53  
♦ J102  
♣ AKQ

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=2 out of 4			

Board: 118  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 7♣ S

North:  
♠ AK7  
♥ AQJ  
♦ Q1097  
♣ A109

South:  
♠ J5  
♥ 9  
♦ A53  
♣ KJ87632

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7♣
AP			
1. Gerber			
2. A=3 out of 4			

Board: 119  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ K9  
♥ A85  
♦ J7  
♣ A98643

South:  
♠ AQJ  
♥ K62  
♦ AK543  
♣ K10

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

Board: 120  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 10  
Contract: 7N N

North:  
♠ A97  
♥ AK2  
♦ KQJ102  
♣ A4

South:  
♠ 1085  
♥ 43  
♦ A5  
♣ KQJ1098

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



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 121	♠ K98	East Doubles Pass if possible.
Dealer: S	♥ QJ	
Vul: NS	♦ 53	Partner bids first.
HCP: 12	♣ KQJ742	

Board: 122	♠ AQJ53	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ Q74	You bid first.
HCP: 20	♣ K5	

Board: 123	♠ 94	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ A108642	Partner bids first.
HCP: 10	♣ J5	

Board: 124	♠ AKJ10	The opponents are silent.
Dealer: N	♥ K1074	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ AQ5	

Board: 125	♠ Q	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ AKJ643	Partner bids first.
HCP: 16	♣ KJ10	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ A62				2NT
Vul: NS	♥ QJ	♥ AK6	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 12	♦ 53	♦ KQJ64	Pass	6NT	Pass	7♦
South HCP: 21	♣ KQJ742	♣ A8	Pass	Pass	X	AP
Contract: 7♦ X S						
						1. Gerber
						2. A=3 out of 4

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQJ53	♠ K76		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKJ	♥ 87	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ Q74	♦ K		AP		
South HCP: 13	♣ K5	♣ AQJ7632				
Contract: 4N N						1. Gerber
						2. A=2 out of 4

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKQ2				2NT
Vul: None	♥ KQ5	♥ A1064	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 10	♦ A108642	♦ QJ9	Pass	6NT	AP	
South HCP: 20	♣ J5	♣ A10				
Contract: 6N S						1. Gerber
						2. A=3 out of 4

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q72		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K1074	♥ A8	Pass	4♠ <sup>2</sup>	Pass	7NT
North HCP: 20	♦ K2	♦ A9		AP		
South HCP: 14	♣ AQ5	♣ KJ7432				
Contract: 7N N						1. Gerber
						2. A=2 out of 4

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK3				2NT
Vul: NS	♥ Q107	♥ AKJ2	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 16	♦ AKJ643	♦ 97	Pass	7NT	AP	
South HCP: 21	♣ KJ10	♣ AQ63				
Contract: 7N S						1. Gerber
						2. A=3 out of 4

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 121	♠ A62	East Doubles Pass if possible.
Dealer: S	♥ AK6	
Vul: NS	♦ KQJ64	You bid first.
HCP: 21	♣ A8	

Board: 122	♠ K76	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ K	Partner bids first.
HCP: 13	♣ AQJ7632	

Board: 123	♠ AKQ2	The opponents are silent.
Dealer: S	♥ A1064	
Vul: None	♦ QJ9	You bid first.
HCP: 20	♣ A10	

Board: 124	♠ Q72	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ A9	Partner bids first.
HCP: 14	♣ KJ7432	

Board: 125	♠ AK3	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: NS	♦ 97	You bid first.
HCP: 21	♣ AQ63	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 121  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 21  
Contract: 7♦X S

North:  
♠ K98  
♥ QJ  
♦ 53  
♣ KQJ742

South:  
♠ A62  
♥ AK6  
♦ KQJ64  
♣ A8

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	6NT	Pass	7♦
Pass	Pass	X	AP

1. Gerber  
2. A=3 out of 4

Board: 122  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 13  
Contract: 4N N

North:  
♠ AQJ53  
♥ AKJ  
♦ Q74  
♣ K5

South:  
♠ K76  
♥ 87  
♦ K  
♣ AQJ7632

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

1. Gerber  
2. A=2 out of 4

Board: 123  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ 94  
♥ KQ5  
♦ A108642  
♣ J5

South:  
♠ AKQ2  
♥ A1064  
♦ QJ9  
♣ A10

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	6NT	AP	

1. Gerber  
2. A=3 out of 4

Board: 124  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 14  
Contract: 7N N

North:  
♠ AKJ10  
♥ K1074  
♦ K2  
♣ AQ5

South:  
♠ Q72  
♥ A8  
♦ A9  
♣ KJ7432

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	7NT
	AP		

1. Gerber  
2. A=2 out of 4

Board: 125  
Dealer: S  
Vul: NS  
North HCP: 16  
South HCP: 21  
Contract: 7N S

North:  
♠ Q  
♥ Q107  
♦ AKJ643  
♣ KJ10

South:  
♠ AK3  
♥ AKJ2  
♦ 97  
♣ AQ63

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	AP	

1. Gerber  
2. A=3 out of 4

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 126	♠ AK3	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ 853	You bid first.
HCP: 21	♣ AKJ2	
Board: 127	♠ KQJ	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ 3	Partner bids first.
HCP: 13	♣ A75432	
Board: 128	♠ J7	The opponents are silent.
Dealer: N	♥ AK107	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ AJ107	
Board: 129	♠ QJ4	East Doubles 4♣ if possible.
Dealer: S	♥ Q105	
Vul: EW	♦ KJ10986	Partner bids first.
HCP: 11	♣ Q	
Board: 130	♠ AQ5	East Doubles Pass if possible.
Dealer: N	♥ AK84	
Vul: NS	♦ 10732	You bid first.
HCP: 20	♣ AK	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 126  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AK3  
♥ AQ9  
♦ 853  
♣ AKJ2

South:  
♠ J65  
♥ J103  
♦ AK10972  
♣ Q

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

Board: 127  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 4N S

North:  
♠ KQJ  
♥ QJ4  
♦ 3  
♣ A75432

South:  
♠ 1062  
♥ AK  
♦ AKJ42  
♣ KQ9

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

Board: 128  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ J7  
♥ AK107  
♦ AK9  
♣ AJ107

South:  
♠ A3  
♥ J2  
♦ Q42  
♣ KQ8643

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

Board: 129  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 6♦ N

North:  
♠ QJ4  
♥ Q105  
♦ KJ10986  
♣ Q

South:  
♠ A5  
♥ AK842  
♦ AQ2  
♣ K108

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	X	4♥ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=3 out of 4			

Board: 130  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 6♦ X S

North:  
♠ AQ5  
♥ AK84  
♦ 10732  
♣ AK

South:  
♠ J  
♥ QJ7  
♦ QJ9865  
♣ QJ9

West	North	East	South
	2NT	Pass	6♦
Pass	Pass	X	AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 126	♠ J65	The opponents are silent.
Dealer: N	♥ J103	
Vul: Both	♦ AK10972	Partner bids first.
HCP: 11	♣ Q	
Board: 127	♠ 1062	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AKJ42	You bid first.
HCP: 20	♣ KQ9	
Board: 128	♠ A3	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ Q42	Partner bids first.
HCP: 12	♣ KQ8643	
Board: 129	♠ A5	East Doubles 4♣ if possible.
Dealer: S	♥ AK842	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ K108	
Board: 130	♠ J	East Doubles Pass if possible.
Dealer: N	♥ QJ7	
Vul: NS	♦ QJ9865	Partner bids first.
HCP: 10	♣ QJ9	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 126  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AK3  
♥ AQ9  
♦ 853  
♣ AKJ2

South:  
♠ J65  
♥ J103  
♦ AK10972  
♣ Q

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

Board: 127  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 4N S

North:  
♠ KQJ  
♥ QJ4  
♦ 3  
♣ A75432

South:  
♠ 1062  
♥ AK  
♦ AKJ42  
♣ KQ9

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

Board: 128  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ J7  
♥ AK107  
♦ AK9  
♣ AJ107

South:  
♠ A3  
♥ J2  
♦ Q42  
♣ KQ8643

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

Board: 129  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 6♦ N

North:  
♠ QJ4  
♥ Q105  
♦ KJ10986  
♣ Q

South:  
♠ A5  
♥ AK842  
♦ AQ2  
♣ K108

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	X	4♥ <sup>2</sup>
Pass	6♦	AP	
1. Gerber			
2. A=3 out of 4			

Board: 130  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 6♦ X S

North:  
♠ AQ5  
♥ AK84  
♦ 10732  
♣ AK

South:  
♠ J  
♥ QJ7  
♦ QJ9865  
♣ QJ9

West	North	East	South
	2NT	Pass	6♦
Pass	Pass	X	AP



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 131	♠ 10	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: None	♦ 942	Partner bids first.
HCP: 9	♣ KQ10632	

Board: 132	♠ 64	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ KQ2	You bid first.
HCP: 20	♣ AK85	

Board: 133	♠ K	The opponents are silent.
Dealer: S	♥ 543	
Vul: NS	♦ AQ10952	Partner bids first.
HCP: 10	♣ J103	

Board: 134	♠ AQ10	The opponents are silent.
Dealer: N	♥ AK108	
Vul: Both	♦ A98	You bid first.
HCP: 20	♣ K96	

Board: 135	♠ 653	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ QJ10872	Partner bids first.
HCP: 7	♣ A107	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 131  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 10  
♥ KJ6  
♦ 942  
♣ KQ10632

South:  
♠ AK93  
♥ A5  
♦ AJ863  
♣ A5

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

Board: 132  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 4N N

North:  
♠ 64  
♥ AKJ7  
♦ KQ2  
♣ AK85

South:  
♠ KQ10  
♥ 106  
♦ AJ10973  
♣ J6

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

Board: 133  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 4N S

North:  
♠ K  
♥ 543  
♦ AQ10952  
♣ J103

South:  
♠ A7  
♥ KQJ  
♦ K8763  
♣ AK2

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

Board: 134  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AQ10  
♥ AK108  
♦ A98  
♣ K96

South:  
♠ 92  
♥ J5  
♦ KQJ643  
♣ AQ2

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

Board: 135  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 653  
♥ 9  
♦ QJ10872  
♣ A107

South:  
♠ AQ7  
♥ AK875  
♦ K43  
♣ KJ

West	North	East	South
			2NT
Pass	6♦	AP	

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 131	♠ AK93	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ AJ863	You bid first.
HCP: 20	♣ A5	

Board: 132	♠ KQ10	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ AJ10973	Partner bids first.
HCP: 11	♣ J6	

Board: 133	♠ A7	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ K8763	You bid first.
HCP: 20	♣ AK2	

Board: 134	♠ 92	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ KQJ643	Partner bids first.
HCP: 13	♣ AQ2	

Board: 135	♠ AQ7	The opponents are silent.
Dealer: S	♥ AK875	
Vul: None	♦ K43	You bid first.
HCP: 20	♣ KJ	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 131  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 10  
♥ KJ6  
♦ 942  
♣ KQ10632

South:  
♠ AK93  
♥ A5  
♦ AJ863  
♣ A5

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

Board: 132  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 4N N

North:  
♠ 64  
♥ AKJ7  
♦ KQ2  
♣ AK85

South:  
♠ KQ10  
♥ 106  
♦ AJ10973  
♣ J6

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

Board: 133  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 4N S

North:  
♠ K  
♥ 543  
♦ AQ10952  
♣ J103

South:  
♠ A7  
♥ KQJ  
♦ K8763  
♣ AK2

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

Board: 134  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AQ10  
♥ AK108  
♦ A98  
♣ K96

South:  
♠ 92  
♥ J5  
♦ KQJ643  
♣ AQ2

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

Board: 135  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 653  
♥ 9  
♦ QJ10872  
♣ A107

South:  
♠ AQ7  
♥ AK875  
♦ K43  
♣ KJ

West	North	East	South
			2NT
Pass	6♦	AP	

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 136	♠ KQJ3	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ KQ1096	You bid first.
HCP: 21	♣ AK	
Board: 137	♠ 873	The opponents are silent.
Dealer: S	♥ A98	
Vul: EW	♦ Q	Partner bids first.
HCP: 12	♣ KQJ863	
Board: 138	♠ AK2	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: NS	♦ QJ	You bid first.
HCP: 20	♣ Q932	
Board: 139	♠ 643	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ AQJ1075	Partner bids first.
HCP: 11	♣ Q4	
Board: 140	♠ AKQ9	West Doubles 7NT if possible.
Dealer: N	♥ A986	
Vul: EW	♦ Q5	You bid first.
HCP: 20	♣ AJ2	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 14  
Contract: 6♦ S

North:  
♠ KQJ3  
♥ K3  
♦ KQ1096  
♣ AK

South:  
♠ A10  
♥ A108  
♦ A875432  
♣ Q

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=1/4			

Board: 137  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 873  
♥ A98  
♦ Q  
♣ KQJ863

South:  
♠ KQJ  
♥ K104  
♦ AK984  
♣ A4

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

Board: 138  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♦ S

North:  
♠ AK2  
♥ AKJ4  
♦ QJ  
♣ Q932

South:  
♠ 1084  
♥ Q  
♦ AK107654  
♣ K7

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=2 out of 4			

Board: 139  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ 643  
♥ Q4  
♦ AQJ1075  
♣ Q4

South:  
♠ AKQ10  
♥ K8  
♦ 82  
♣ AKJ63

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

Board: 140  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 7NX N

North:  
♠ AKQ9  
♥ A986  
♦ Q5  
♣ AJ2

South:  
♠ 7  
♥ 1075  
♦ AK107642  
♣ Q3

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
X	AP		
1. Gerber			
2. A=3 out of 4			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 136	♠ A10	The opponents are silent.
Dealer: N	♥ A108	
Vul: NS	♦ A875432	Partner bids first.
HCP: 14	♣ Q	

Board: 137	♠ KQJ	The opponents are silent.
Dealer: S	♥ K104	
Vul: EW	♦ AK984	You bid first.
HCP: 20	♣ A4	

Board: 138	♠ 1084	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ AK107654	Partner bids first.
HCP: 12	♣ K7	

Board: 139	♠ AKQ10	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ 82	You bid first.
HCP: 20	♣ AKJ63	

Board: 140	♠ 7	West Doubles 7NT if possible.
Dealer: N	♥ 1075	
Vul: EW	♦ AK107642	Partner bids first.
HCP: 9	♣ Q3	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 14  
Contract: 6♦ S

North:  
♠ KQJ3  
♥ K3  
♦ KQ1096  
♣ AK

South:  
♠ A10  
♥ A108  
♦ A875432  
♣ Q

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=1/4			

Board: 137  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6♣ N

North:  
♠ 873  
♥ A98  
♦ Q  
♣ KQJ863

South:  
♠ KQJ  
♥ K104  
♦ AK984  
♣ A4

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

Board: 138  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♦ S

North:  
♠ AK2  
♥ AKJ4  
♦ QJ  
♣ Q932

South:  
♠ 1084  
♥ Q  
♦ AK107654  
♣ K7

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=2 out of 4			

Board: 139  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ 643  
♥ Q4  
♦ AQJ1075  
♣ Q4

South:  
♠ AKQ10  
♥ K8  
♦ 82  
♣ AKJ63

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

Board: 140  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 7NX N

North:  
♠ AKQ9  
♥ A986  
♦ Q5  
♣ AJ2

South:  
♠ 7  
♥ 1075  
♦ AK107642  
♣ Q3

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
X	AP		
1. Gerber			
2. A=3 out of 4			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 141	♠ 9	The opponents are silent.
Dealer: S	♥ J5	
Vul: NS	♦ AQ97652	Partner bids first.
HCP: 9	♣ Q85	
Board: 142	♠ AKJ6	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ KQ932	You bid first.
HCP: 21	♣ A3	
Board: 143	♠ QJ8	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ KJ9732	Partner bids first.
HCP: 11	♣ 3	
Board: 144	♠ AK8	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: EW	♦ K32	You bid first.
HCP: 20	♣ A75	
Board: 145	♠ A	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ AJ10876	Partner bids first.
HCP: 12	♣ 754	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 141  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 4N S

North:  
♠ 9  
♥ J5  
♦ AQ97652  
♣ Q85

South:  
♠ K105  
♥ AKQ6  
♦ KJ8  
♣ A96

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

Board: 142  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 13  
Contract: 7N N

North:  
♠ AKJ6  
♥ A3  
♦ KQ932  
♣ A3

South:  
♠ 743  
♥ K8  
♦ A7  
♣ KQJ1065

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 143  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♦ N

North:  
♠ QJ8  
♥ A86  
♦ KJ9732  
♣ 3

South:  
♠ A95  
♥ Q107  
♦ AQ6  
♣ AKQ2

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

Board: 144  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6♦ S

North:  
♠ AK8  
♥ KQJ5  
♦ K32  
♣ A75

South:  
♠ 42  
♥ A9  
♦ AQ9854  
♣ 1063

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=2 out of 4			

Board: 145  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ A  
♥ K75  
♦ AJ10876  
♣ 754

South:  
♠ K9  
♥ AJ2  
♦ KQ4  
♣ AQJ96

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 141	♠ K105	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: NS	♦ KJ8	You bid first.
HCP: 20	♣ A96	
Board: 142	♠ 743	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ A7	Partner bids first.
HCP: 13	♣ KQJ1065	
Board: 143	♠ A95	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ AQ6	You bid first.
HCP: 21	♣ AKQ2	
Board: 144	♠ 42	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ AQ9854	Partner bids first.
HCP: 10	♣ 1063	
Board: 145	♠ K9	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ KQ4	You bid first.
HCP: 20	♣ AQJ96	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 141  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 4N S

North:  
♠ 9  
♥ J5  
♦ AQ97652  
♣ Q85

South:  
♠ K105  
♥ AKQ6  
♦ KJ8  
♣ A96

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

Board: 142  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 13  
Contract: 7N N

North:  
♠ AKJ6  
♥ A3  
♦ KQ932  
♣ A3

South:  
♠ 743  
♥ K8  
♦ A7  
♣ KQJ1065

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	7NT
AP			
1. Gerber			
2. A=3 out of 4			

Board: 143  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♦ N

North:  
♠ QJ8  
♥ A86  
♦ KJ9732  
♣ 3

South:  
♠ A95  
♥ Q107  
♦ AQ6  
♣ AKQ2

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

Board: 144  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6♦ S

North:  
♠ AK8  
♥ KQJ5  
♦ K32  
♣ A75

South:  
♠ 42  
♥ A9  
♦ AQ9854  
♣ 1063

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠ <sup>2</sup>	Pass	6♦
AP			
1. Gerber			
2. A=2 out of 4			

Board: 145  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ A  
♥ K75  
♦ AJ10876  
♣ 754

South:  
♠ K9  
♥ AJ2  
♦ KQ4  
♣ AQJ96

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

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 146	♠ AJ54	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AKQJ4	You bid first.
HCP: 20	♣ J7	

Board: 147	♠ 1093	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ A108762	Partner bids first.
HCP: 10	♣ K	

Board: 148	♠ 84	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: Both	♦ AQ10	You bid first.
HCP: 20	♣ AQ76	

Board: 149	♠ 1087	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ Q92	Partner bids first.
HCP: 7	♣ KQ85432	

Board: 150	♠ 63	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ AK752	You bid first.
HCP: 21	♣ AJ	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 146  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AJ54  
♥ A10  
♦ AKQJ4  
♣ J7

South:  
♠ Q  
♥ Q43  
♦ 875  
♣ AK9843

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

Board: 147  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ 1093  
♥ K109  
♦ A108762  
♣ K

South:  
♠ AK75  
♥ AQ  
♦ J53  
♣ AQ83

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

Board: 148  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♣ S

North:  
♠ 84  
♥ AKJ6  
♦ AQ10  
♣ AQ76

South:  
♠ AJ7  
♥ Q108  
♦ —  
♣ KJ108432

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

Board: 149  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 6♣ N

North:  
♠ 1087  
♥ —  
♦ Q92  
♣ KQ85432

South:  
♠ AKQ2  
♥ A87  
♦ AKJ6  
♣ 96

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 150  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 6♣ S

North:  
♠ 63  
♥ AKQ8  
♦ AK752  
♣ AJ

South:  
♠ QJ7  
♥ 3  
♦ QJ  
♣ KQ97652

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

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit.

Board: 146	♠ Q	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ 875	Partner bids first.
HCP: 11	♣ AK9843	

Board: 147	♠ AK75	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ J53	You bid first.
HCP: 20	♣ AQ83	

Board: 148	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q108	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ KJ108432	

Board: 149	♠ AKQ2	The opponents are silent.
Dealer: S	♥ A87	
Vul: None	♦ AKJ6	You bid first.
HCP: 21	♣ 96	

Board: 150	♠ QJ7	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ QJ	Partner bids first.
HCP: 11	♣ KQ97652	

## 20-21 Notrump and one Minor-suit. Both hands (Answers Page)

Board: 146  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AJ54  
♥ A10  
♦ AKQJ4  
♣ J7

South:  
♠ Q  
♥ Q43  
♦ 875  
♣ AK9843

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

Board: 147  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ 1093  
♥ K109  
♦ A108762  
♣ K

South:  
♠ AK75  
♥ AQ  
♦ J53  
♣ AQ83

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

Board: 148  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♣ S

North:  
♠ 84  
♥ AKJ6  
♦ AQ10  
♣ AQ76

South:  
♠ AJ7  
♥ Q108  
♦ —  
♣ KJ108432

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

Board: 149  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 6♣ N

North:  
♠ 1087  
♥ —  
♦ Q92  
♣ KQ85432

South:  
♠ AKQ2  
♥ A87  
♦ AKJ6  
♣ 96

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 150  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 6♣ S

North:  
♠ 63  
♥ AKQ8  
♦ AK752  
♣ AJ

South:  
♠ QJ7  
♥ 3  
♦ QJ  
♣ KQ97652

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