

## North hands (Practice Page)

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

Board: 1	♠ 74	West Opens AP2NT.
Dealer: W	♥ Q97	East Bids 3NT if possible.
Vul: None	♦ Q9432	
HCP: 9	♣ AJ5	You bid first.

Board: 2	♠ AQJ	East Opens AP2NT.
Dealer: E	♥ J106	West Bids 3NT if possible.
Vul: NS	♦ AK72	
HCP: 21	♣ AQ5	Partner bids first.

Board: 3	♠ K9	West Opens AP2NT.
Dealer: W	♥ 74	East Bids 4♣ if possible.
Vul: EW	♦ 10432	West Bids 4NT if possible.
HCP: 10	♣ AQJ63	East Bids 6NT if possible.
		You bid first.

Board: 4	♠ AKJ6	East Opens AP2NT.
Dealer: E	♥ AQ7	West Bids 3♣ if possible.
Vul: Both	♦ AK7	East Bids 3♠ if possible.
HCP: 21	♣ 872	West Bids 4♠ if possible.
		Partner bids first.

Board: 5	♠ Q87	West Opens AP2NT.
Dealer: W	♥ 72	East Bids 3NT if possible.
Vul: NS	♦ J1032	
HCP: 6	♣ K1053	You bid first.

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

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AQ103	AP2NT	Pass	3NT	Pass
Vul: None	♥ Q97	♥ KJ2	Pass	Pass		
North HCP: 9	♦ Q9432	♦ AKJ				
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 1096			AP2NT	Pass
Vul: NS	♥ J106	♥ K93	3NT	Pass	Pass	Pass
North HCP: 21	♦ AK72	♦ QJ4				
South HCP: 6	♣ AQ5	♣ 10642				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQJ3	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: EW	♥ 74	♥ AJ5	4NT	Pass	6NT	Pass
North HCP: 10	♦ 10432	♦ AKJ7	Pass	Pass		
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 6N S						

1. Gerber, for N

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ AKJ6	♠ Q853			AP2NT	Pass
Vul: Both	♥ AQ7	♥ J10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK7	♦ Q92	4♠	Pass	Pass	Pass
South HCP: 10	♣ 872	♣ AJ64				
Contract: 4♠ N						

1. Stayman

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ Q87	♠ AJ6	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 72	♥ AJ85	Pass	Pass		
North HCP: 6	♦ J1032	♦ AK9				
South HCP: 21	♣ K1053	♣ A92				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 1	♠ AQ103	West Opens AP2NT.
Dealer: W	♥ KJ2	East Bids 3NT if possible.
Vul: None	♦ AKJ	
HCP: 20	♣ Q97	Partner bids first.

Board: 2	♠ 1096	East Opens AP2NT.
Dealer: E	♥ K93	West Bids 3NT if possible.
Vul: NS	♦ QJ4	
HCP: 6	♣ 10642	You bid first.

Board: 3	♠ AQJ3	West Opens AP2NT.
Dealer: W	♥ AJ5	East Bids 4♣ if possible.
Vul: EW	♦ AKJ7	West Bids 4NT if possible.
HCP: 20	♣ 84	East Bids 6NT if possible.
		Partner bids first.

Board: 4	♠ Q853	East Opens AP2NT.
Dealer: E	♥ J10	West Bids 3♣ if possible.
Vul: Both	♦ Q92	East Bids 3♠ if possible.
HCP: 10	♣ AJ64	West Bids 4♠ if possible.
		You bid first.

Board: 5	♠ AJ6	West Opens AP2NT.
Dealer: W	♥ AJ85	East Bids 3NT if possible.
Vul: NS	♦ AK9	
HCP: 21	♣ A92	Partner bids first.

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

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AQ103	AP2NT	Pass	3NT	Pass
Vul: None	♥ Q97	♥ KJ2	Pass	Pass		
North HCP: 9	♦ Q9432	♦ AKJ				
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 1096			AP2NT	Pass
Vul: NS	♥ J106	♥ K93	3NT	Pass	Pass	Pass
North HCP: 21	♦ AK72	♦ QJ4				
South HCP: 6	♣ AQ5	♣ 10642				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQJ3	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: EW	♥ 74	♥ AJ5	4NT	Pass	6NT	Pass
North HCP: 10	♦ 10432	♦ AKJ7	Pass	Pass		
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 6N S						

1. Gerber, for N

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ AKJ6	♠ Q853			AP2NT	Pass
Vul: Both	♥ AQ7	♥ J10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK7	♦ Q92	4♠	Pass	Pass	Pass
South HCP: 10	♣ 872	♣ AJ64				
Contract: 4♠ N						

1. Stayman

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ Q87	♠ AJ6	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 72	♥ AJ85	Pass	Pass		
North HCP: 6	♦ J1032	♦ AK9				
South HCP: 21	♣ K1053	♣ A92				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 6      ♠ A76  
Dealer: E      ♥ 9652  
Vul: EW      ♦ AK  
HCP: 20      ♣ AKQ10

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

Board: 7      ♠ 9864  
Dealer: W      ♥ 10  
Vul: Both      ♦ KQJ64  
HCP: 6      ♣ 1073

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

Board: 8      ♠ 95  
Dealer: E      ♥ AKQ4  
Vul: None      ♦ AQJ  
HCP: 21      ♣ AJ104

East Opens AP2NT.  
Partner bids first.

Board: 9      ♠ Q96  
Dealer: W      ♥ QJ63  
Vul: EW      ♦ J32  
HCP: 9      ♣ K108

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

Board: 10      ♠ AK10  
Dealer: E      ♥ K53  
Vul: Both      ♦ AJ9  
HCP: 21      ♣ AQ95

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

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

Board: 6	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ K84			AP2NT	Pass
Vul: EW	♥ 9652	♥ K108				
North HCP: 20	♦ AK	♦ Q10542	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKQ10	♣ 62				
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: W	♠ 9864	♠ AKQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 10	♥ AQJ3	3NT <sup>2</sup>	Pass	4♠	Pass
North HCP: 6	♦ KQJ64	♦ 109	Pass	Pass		
South HCP: 21	♣ 1073	♣ A82				
Contract: 4♠ N						

1. Stayman  
2. both majors

Board: 8	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ Q1073			AP2NT	Pass
Vul: None	♥ AKQ4	♥ 1098				
North HCP: 21	♦ AQJ	♦ 9842	Pass	Pass		
South HCP: 2	♣ AJ104	♣ 92				
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ A1054	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ QJ63	♥ AK10	3♠	Pass	3NT	Pass
North HCP: 9	♦ J32	♦ A954	Pass	Pass		
South HCP: 20	♣ K108	♣ AJ				
Contract: 3N S						

1. Stayman

Board: 10	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ 9			AP2NT	Pass
Vul: Both	♥ K53	♥ A984	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ9	♦ Q8543	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQ95	♣ KJ4				
Contract: 3N N						

1. Stayman

## South hands (Practice Page)

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

Board: 6      ♠ K84  
Dealer: E      ♥ K108  
Vul: EW      ♦ Q10542  
HCP: 8      ♣ 62

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

Board: 7      ♠ AKQJ  
Dealer: W      ♥ AQJ3  
Vul: Both      ♦ 109  
HCP: 21      ♣ A82

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

Board: 8      ♠ Q1073  
Dealer: E      ♥ 1098  
Vul: None      ♦ 9842  
HCP: 2      ♣ 92

East Opens AP2NT.  
  
You bid first.

Board: 9      ♠ A1054  
Dealer: W      ♥ AK10  
Vul: EW      ♦ A954  
HCP: 20      ♣ AJ

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

Board: 10      ♠ 9  
Dealer: E      ♥ A984  
Vul: Both      ♦ Q8543  
HCP: 10      ♣ KJ4

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

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

Board: 6	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ K84			AP2NT	Pass
Vul: EW	♥ 9652	♥ K108				
North HCP: 20	♦ AK	♦ Q10542	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKQ10	♣ 62				
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: W	♠ 9864	♠ AKQJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 10	♥ AQJ3	3NT <sup>2</sup>	Pass	4♠	Pass
North HCP: 6	♦ KQJ64	♦ 109	Pass	Pass		
South HCP: 21	♣ 1073	♣ A82				
Contract: 4♠ N						

1. Stayman  
2. both majors

Board: 8	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ Q1073			AP2NT	Pass
Vul: None	♥ AKQ4	♥ 1098				
North HCP: 21	♦ AQJ	♦ 9842	Pass	Pass		
South HCP: 2	♣ AJ104	♣ 92				
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ A1054	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ QJ63	♥ AK10	3♠	Pass	3NT	Pass
North HCP: 9	♦ J32	♦ A954	Pass	Pass		
South HCP: 20	♣ K108	♣ AJ				
Contract: 3N S						

1. Stayman

Board: 10	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ 9			AP2NT	Pass
Vul: Both	♥ K53	♥ A984	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ9	♦ Q8543	3NT	Pass	Pass	Pass
South HCP: 10	♣ AQ95	♣ KJ4				
Contract: 3N N						

1. Stayman



## North hands (Practice Page)

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

Board: 11      ♠ J98      West Opens AP2NT.  
Dealer: W      ♥ 9843  
Vul: None      ♦ 976      You bid first.  
HCP: 1      ♣ 873

Board: 12      ♠ QJ7      East Opens AP2NT.  
Dealer: E      ♥ AJ103      West Bids 3♦ if possible.  
Vul: NS      ♦ AKQ10      East Bids 3NT if possible.  
HCP: 21      ♣ A7      West Bids 6♥ if possible.  
  
Partner bids first.

Board: 13      ♠ 7542      West Opens AP2NT.  
Dealer: W      ♥ 2      East Bids 3♣ if possible.  
Vul: Both      ♦ AK64      West Bids 3NT if possible.  
HCP: 10      ♣ QJ87      East Bids 4♠ if possible.  
  
You bid first.

Board: 14      ♠ AK9      East Opens AP2NT.  
Dealer: E      ♥ AQ10      West Bids 3♣ if possible.  
Vul: None      ♦ AJ32      East Bids 3♦ if possible.  
HCP: 20      ♣ Q43      West Bids 3NT if possible.  
  
Partner bids first.

Board: 15      ♠ Q6      West Opens AP2NT.  
Dealer: W      ♥ J86      East Bids 3NT if possible.  
Vul: NS      ♦ A952  
HCP: 8      ♣ J875      You bid first.

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

Board: 11  
 Dealer: W  
 Vul: None  
 North HCP: 1  
 South HCP: 21  
 Contract: 2N S

North:  
 ♠ J98  
 ♥ 9843  
 ♦ 976  
 ♣ 873

South:  
 ♠ AQ3  
 ♥ A5  
 ♦ KQ3  
 ♣ KQJ65

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 12  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 8  
 Contract: 6♥ S

North:  
 ♠ QJ7  
 ♥ AJ103  
 ♦ AKQ10  
 ♣ A7

South:  
 ♠ K  
 ♥ KQ872  
 ♦ 8542  
 ♣ 943

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

1. Extended acceptance after NT

Board: 13  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 4♠ N

North:  
 ♠ 7542  
 ♥ 2  
 ♦ AK64  
 ♣ QJ87

South:  
 ♠ KQJ9  
 ♥ AQ104  
 ♦ J5  
 ♣ AK5

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

1. Stayman  
 2. both majors

Board: 14  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ AK9  
 ♥ AQ10  
 ♦ AJ32  
 ♣ Q43

South:  
 ♠ 6  
 ♥ J974  
 ♦ K74  
 ♣ KJ752

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

1. Stayman

Board: 15  
 Dealer: W  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ Q6  
 ♥ J86  
 ♦ A952  
 ♣ J875

South:  
 ♠ AJ43  
 ♥ AK5  
 ♦ KQ  
 ♣ K642

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

## South hands (Practice Page)

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

Board: 11      ♠ AQ3  
Dealer: W      ♥ A5  
Vul: None     ♦ KQ3  
HCP: 21       ♣ KQJ65

West Opens AP2NT.

Partner bids first.

Board: 12      ♠ K  
Dealer: E      ♥ KQ872  
Vul: NS       ♦ 8542  
HCP: 8       ♣ 943

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3NT if possible.

West Bids 6♥ if possible.

You bid first.

Board: 13      ♠ KQJ9  
Dealer: W      ♥ AQ104  
Vul: Both     ♦ J5  
HCP: 20       ♣ AK5

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3NT if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 14      ♠ 6  
Dealer: E      ♥ J974  
Vul: None     ♦ K74  
HCP: 8       ♣ KJ752

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 15      ♠ AJ43  
Dealer: W      ♥ AK5  
Vul: NS       ♦ KQ  
HCP: 20       ♣ K642

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

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

Board: 11  
 Dealer: W  
 Vul: None  
 North HCP: 1  
 South HCP: 21  
 Contract: 2N S

North:  
 ♠ J98  
 ♥ 9843  
 ♦ 976  
 ♣ 873

South:  
 ♠ AQ3  
 ♥ A5  
 ♦ KQ3  
 ♣ KQJ65

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 12  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 8  
 Contract: 6♥ S

North:  
 ♠ QJ7  
 ♥ AJ103  
 ♦ AKQ10  
 ♣ A7

South:  
 ♠ K  
 ♥ KQ872  
 ♦ 8542  
 ♣ 943

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

1. Extended acceptance after NT

Board: 13  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 4♠ N

North:  
 ♠ 7542  
 ♥ 2  
 ♦ AK64  
 ♣ QJ87

South:  
 ♠ KQJ9  
 ♥ AQ104  
 ♦ J5  
 ♣ AK5

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

1. Stayman  
 2. both majors

Board: 14  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ AK9  
 ♥ AQ10  
 ♦ AJ32  
 ♣ Q43

South:  
 ♠ 6  
 ♥ J974  
 ♦ K74  
 ♣ KJ752

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

1. Stayman

Board: 15  
 Dealer: W  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ Q6  
 ♥ J86  
 ♦ A952  
 ♣ J875

South:  
 ♠ AJ43  
 ♥ AK5  
 ♦ KQ  
 ♣ K642

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

## North hands (Practice Page)

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

Board: 16      ♠ AK97  
Dealer: E      ♥ AK4  
Vul: EW      ♦ 743  
HCP: 21      ♣ AK7

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

Board: 17      ♠ 10952  
Dealer: W      ♥ 98  
Vul: None      ♦ K63  
HCP: 8      ♣ KQ92

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

Board: 18      ♠ A5  
Dealer: E      ♥ KJ7  
Vul: NS      ♦ K1065  
HCP: 20      ♣ AKQ9

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

Board: 19      ♠ J8  
Dealer: W      ♥ Q10  
Vul: EW      ♦ KQ1032  
HCP: 10      ♣ Q1054

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

Board: 20      ♠ AKQ2  
Dealer: E      ♥ J1043  
Vul: Both      ♦ AQ  
HCP: 20      ♣ A102

East Opens AP2NT.  
West Bids 4♣ if possible.  
East Bids 4NT if possible.  
West Bids 6NT if possible.  
  
Partner bids first.

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

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ AK97	♠ QJ2			AP2NT	Pass
Vul: EW	♥ AK4	♥ Q65				
North HCP: 21	♦ 743	♦ K985	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK7	♣ Q106				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ 10952	♠ AK6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 98	♥ AK5	3♦	Pass	3NT	Pass
North HCP: 8	♦ K63	♦ AJ94	Pass	Pass		
South HCP: 20	♣ KQ92	♣ J63				
Contract: 3N S			1. Stayman			

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ J64			AP2NT	Pass
Vul: NS	♥ KJ7	♥ Q865	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K1065	♦ A984	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKQ9	♣ J3				
Contract: 3N N			1. Stayman			

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ Q1073	AP2NT	Pass	3NT	Pass
Vul: EW	♥ Q10	♥ AJ3	Pass	Pass		
North HCP: 10	♦ KQ1032	♦ AJ6				
South HCP: 20	♣ Q1054	♣ AKJ				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ AKQ2	♠ 74			AP2NT	Pass
Vul: Both	♥ J1043	♥ A85	4♣ <sup>1</sup>	Pass	4NT	Pass
North HCP: 20	♦ AQ	♦ 863	6NT	Pass	Pass	Pass
South HCP: 10	♣ A102	♣ KQJ87				
Contract: 6N N			1. Gerber, for N			

## South hands (Practice Page)

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

Board: 16      ♠ QJ2  
Dealer: E      ♥ Q65  
Vul: EW      ♦ K985  
HCP: 10      ♣ Q106

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

Board: 17      ♠ AK6  
Dealer: W      ♥ AK5  
Vul: None      ♦ AJ94  
HCP: 20      ♣ J63

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

Board: 18      ♠ J64  
Dealer: E      ♥ Q865  
Vul: NS      ♦ A984  
HCP: 8      ♣ J3

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

Board: 19      ♠ Q1073  
Dealer: W      ♥ AJ3  
Vul: EW      ♦ AJ6  
HCP: 20      ♣ AKJ

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

Board: 20      ♠ 74  
Dealer: E      ♥ A85  
Vul: Both      ♦ 863  
HCP: 10      ♣ KQJ87

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

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

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ AK97	♠ QJ2			AP2NT	Pass
Vul: EW	♥ AK4	♥ Q65				
North HCP: 21	♦ 743	♦ K985	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK7	♣ Q106				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ 10952	♠ AK6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 98	♥ AK5	3♦	Pass	3NT	Pass
North HCP: 8	♦ K63	♦ AJ94	Pass	Pass		
South HCP: 20	♣ KQ92	♣ J63				
Contract: 3N S			1. Stayman			

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ J64			AP2NT	Pass
Vul: NS	♥ KJ7	♥ Q865	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K1065	♦ A984	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKQ9	♣ J3				
Contract: 3N N			1. Stayman			

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ Q1073	AP2NT	Pass	3NT	Pass
Vul: EW	♥ Q10	♥ AJ3	Pass	Pass		
North HCP: 10	♦ KQ1032	♦ AJ6				
South HCP: 20	♣ Q1054	♣ AKJ				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ AKQ2	♠ 74			AP2NT	Pass
Vul: Both	♥ J1043	♥ A85	4♣ <sup>1</sup>	Pass	4NT	Pass
North HCP: 20	♦ AQ	♦ 863	6NT	Pass	Pass	Pass
South HCP: 10	♣ A102	♣ KQJ87				
Contract: 6N N			1. Gerber, for N			



## North hands (Practice Page)

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

Board: 21      ♠ J92  
Dealer: W      ♥ KQ1092  
Vul: NS      ♦ 3  
HCP: 9      ♣ K932

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

You bid first.

Board: 22      ♠ A953  
Dealer: E      ♥ AQ4  
Vul: EW      ♦ AK63  
HCP: 21      ♣ A5

East Opens AP2NT.

Partner bids first.

Board: 23      ♠ J32  
Dealer: W      ♥ Q873  
Vul: Both      ♦ 2  
HCP: 7      ♣ KJ742

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

You bid first.

Board: 24      ♠ AK4  
Dealer: E      ♥ K864  
Vul: None      ♦ AQ9  
HCP: 20      ♣ KJ8

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

Partner bids first.

Board: 25      ♠ 642  
Dealer: W      ♥ 9532  
Vul: EW      ♦ 92  
HCP: 7      ♣ AK86

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

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

Board: 21  
Dealer: W  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♥ S

North:  
♠ J92  
♥ KQ1092  
♦ 3  
♣ K932

South:  
♠ K5  
♥ A74  
♦ AQJ85  
♣ AQ6

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

1. Blackwood 0314, for ♥

Board: 22  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 2  
Contract: 2N N

North:  
♠ A953  
♥ AQ4  
♦ AK63  
♣ A5

South:  
♠ J86  
♥ 92  
♦ J754  
♣ 8732

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 23  
Dealer: W  
Vul: Both  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J32  
♥ Q873  
♦ 2  
♣ KJ742

South:  
♠ AK106  
♥ A2  
♦ K764  
♣ AQ9

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

1. Stayman

Board: 24  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 6♥ N

North:  
♠ AK4  
♥ K864  
♦ AQ9  
♣ KJ8

South:  
♠ 6  
♥ QJ52  
♦ J752  
♣ A653

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

1. Stayman

Board: 25  
Dealer: W  
Vul: EW  
North HCP: 7  
South HCP: 21  
Contract: 3N S

North:  
♠ 642  
♥ 9532  
♦ 92  
♣ AK86

South:  
♠ AKQ  
♥ A104  
♦ AKJ7  
♣ 953

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

1. Stayman

## South hands (Practice Page)

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

Board: 21      ♠ K5  
Dealer: W      ♥ A74  
Vul: NS      ♦ AQJ85  
HCP: 20      ♣ AQ6

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

Partner bids first.

Board: 22      ♠ J86  
Dealer: E      ♥ 92  
Vul: EW      ♦ J754  
HCP: 2      ♣ 8732

East Opens AP2NT.

You bid first.

Board: 23      ♠ AK106  
Dealer: W      ♥ A2  
Vul: Both      ♦ K764  
HCP: 20      ♣ AQ9

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

Partner bids first.

Board: 24      ♠ 6  
Dealer: E      ♥ QJ52  
Vul: None      ♦ J752  
HCP: 8      ♣ A653

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

You bid first.

Board: 25  
Dealer: W  
Vul: EW  
HCP: 21

♠ AKQ  
♥ A104  
♦ AKJ7  
♣ 953

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

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

Board: 21  
Dealer: W  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♥ S

North:  
♠ J92  
♥ KQ1092  
♦ 3  
♣ K932

South:  
♠ K5  
♥ A74  
♦ AQJ85  
♣ AQ6

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

1. Blackwood 0314, for ♥

Board: 22  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 2  
Contract: 2N N

North:  
♠ A953  
♥ AQ4  
♦ AK63  
♣ A5

South:  
♠ J86  
♥ 92  
♦ J754  
♣ 8732

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 23  
Dealer: W  
Vul: Both  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J32  
♥ Q873  
♦ 2  
♣ KJ742

South:  
♠ AK106  
♥ A2  
♦ K764  
♣ AQ9

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

1. Stayman

Board: 24  
Dealer: E  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 6♥ N

North:  
♠ AK4  
♥ K864  
♦ AQ9  
♣ KJ8

South:  
♠ 6  
♥ QJ52  
♦ J752  
♣ A653

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

1. Stayman

Board: 25  
Dealer: W  
Vul: EW  
North HCP: 7  
South HCP: 21  
Contract: 3N S

North:  
♠ 642  
♥ 9532  
♦ 92  
♣ AK86

South:  
♠ AKQ  
♥ A104  
♦ AKJ7  
♣ 953

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

1. Stayman

## North hands (Practice Page)

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

Board: 26      ♠ Q95  
Dealer: E      ♥ AK2  
Vul: Both     ♦ AK92  
HCP: 21      ♣ KQ9

East Opens AP2NT.

Partner bids first.

Board: 27      ♠ K1096  
Dealer: W      ♥ QJ8  
Vul: NS       ♦ 9762  
HCP: 8       ♣ Q4

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

You bid first.

Board: 28      ♠ AKQ7  
Dealer: E      ♥ KJ  
Vul: Both     ♦ J842  
HCP: 21      ♣ AK2

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 29      ♠ J6  
Dealer: W      ♥ J10854  
Vul: NS       ♦ AJ2  
HCP: 10      ♣ QJ7

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

You bid first.

Board: 30      ♠ AKJ5  
Dealer: E      ♥ A8  
Vul: EW       ♦ K32  
HCP: 20      ♣ AJ74

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

Partner bids first.

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

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ Q95	♠ 1072			AP2NT	Pass
Vul: Both	♥ AK2	♥ 87				
North HCP: 21	♦ AK92	♦ Q1073	Pass	Pass		
South HCP: 2	♣ KQ9	♣ 8743				
Contract: 2N N						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ K1096	♠ AJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ QJ8	♥ A643	3♥	Pass	3NT	Pass
North HCP: 8	♦ 9762	♦ AK5	Pass	Pass		
South HCP: 20	♣ Q4	♣ A102				
Contract: 3N S			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ AKQ7	♠ J85			AP2NT	Pass
Vul: Both	♥ KJ	♥ A1093	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ J842	♦ K95	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK2	♣ 1087				
Contract: 3N N			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ AK3	AP2NT	Pass	3♦	Pass
Vul: NS	♥ J10854	♥ AK3	3♥	Pass	3NT	Pass
North HCP: 10	♦ AJ2	♦ Q83	4♥	Pass	Pass	Pass
South HCP: 20	♣ QJ7	♣ A832				
Contract: 4♥ S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ AKJ5	♠ 872			AP2NT	Pass
Vul: EW	♥ A8	♥ J9652	3♦	Pass	3♥	Pass
North HCP: 20	♦ K32	♦ A5	3NT	Pass	Pass	Pass
South HCP: 8	♣ AJ74	♣ K82				
Contract: 3N N						



## South hands (Practice Page)

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

Board: 26      ♠ 1072  
Dealer: E      ♥ 87  
Vul: Both     ♦ Q1073  
HCP: 2        ♣ 8743

East Opens AP2NT.

You bid first.

Board: 27      ♠ AJ4  
Dealer: W      ♥ A643  
Vul: NS       ♦ AK5  
HCP: 20       ♣ A102

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 28      ♠ J85  
Dealer: E      ♥ A1093  
Vul: Both     ♦ K95  
HCP: 8        ♣ 1087

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

You bid first.

Board: 29      ♠ AK3  
Dealer: W      ♥ AK3  
Vul: NS       ♦ Q83  
HCP: 20       ♣ A832

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 30      ♠ 872  
Dealer: E      ♥ J9652  
Vul: EW       ♦ A5  
HCP: 8        ♣ K82

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

You bid first.

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

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ Q95	♠ 1072			AP2NT	Pass
Vul: Both	♥ AK2	♥ 87				
North HCP: 21	♦ AK92	♦ Q1073	Pass	Pass		
South HCP: 2	♣ KQ9	♣ 8743				
Contract: 2N N						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ K1096	♠ AJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ QJ8	♥ A643	3♥	Pass	3NT	Pass
North HCP: 8	♦ 9762	♦ AK5	Pass	Pass		
South HCP: 20	♣ Q4	♣ A102				
Contract: 3N S			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ AKQ7	♠ J85			AP2NT	Pass
Vul: Both	♥ KJ	♥ A1093	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ J842	♦ K95	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK2	♣ 1087				
Contract: 3N N			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ AK3	AP2NT	Pass	3♦	Pass
Vul: NS	♥ J10854	♥ AK3	3♥	Pass	3NT	Pass
North HCP: 10	♦ AJ2	♦ Q83	4♥	Pass	Pass	Pass
South HCP: 20	♣ QJ7	♣ A832				
Contract: 4♥ S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ AKJ5	♠ 872			AP2NT	Pass
Vul: EW	♥ A8	♥ J9652	3♦	Pass	3♥	Pass
North HCP: 20	♦ K32	♦ A5	3NT	Pass	Pass	Pass
South HCP: 8	♣ AJ74	♣ K82				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 31      ♠ K642  
Dealer: W      ♥ K9  
Vul: None     ♦ Q983  
HCP: 11      ♣ K64

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

You bid first.

Board: 32      ♠ 10742  
Dealer: E      ♥ KQJ  
Vul: NS      ♦ AK43  
HCP: 20      ♣ AK

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 33      ♠ 97654  
Dealer: W      ♥ 532  
Vul: EW      ♦ Q2  
HCP: 5      ♣ K85

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

You bid first.

Board: 34      ♠ 93  
Dealer: E      ♥ AKJ8  
Vul: Both     ♦ A742  
HCP: 21      ♣ AKQ

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

Partner bids first.

Board: 35      ♠ K85  
Dealer: W      ♥ 7642  
Vul: EW      ♦ 852  
HCP: 3      ♣ 1095

West Opens AP2NT.  
You bid first.

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

Board: 31  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ K642  
♥ K9  
♦ Q983  
♣ K64

South:  
♠ AQ10  
♥ AQJ7  
♦ AKJ7  
♣ 97

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

1. Stayman  
2. Quantitative 4NT

Board: 32  
Dealer: E  
Vul: NS  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ 10742  
♥ KQJ  
♦ AK43  
♣ AK

South:  
♠ KQ6  
♥ 963  
♦ 10652  
♣ Q107

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 33  
Dealer: W  
Vul: EW  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ 97654  
♥ 532  
♦ Q2  
♣ K85

South:  
♠ AKJ2  
♥ AQ98  
♦ J10  
♣ AQ2

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

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

Board: 34  
Dealer: E  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ 93  
♥ AKJ8  
♦ A742  
♣ AKQ

South:  
♠ AJ104  
♥ 643  
♦ KQ10  
♣ J104

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

1. Stayman

Board: 35  
Dealer: W  
Vul: EW  
North HCP: 3  
South HCP: 20  
Contract: 2N S

North:  
♠ K85  
♥ 7642  
♦ 852  
♣ 1095

South:  
♠ J2  
♥ AK108  
♦ AQJ10  
♣ KQ6

West	North	East	South
AP2NT	Pass	Pass	Pass

## South hands (Practice Page)

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

Board: 31      ♠ AQ10  
Dealer: W      ♥ AQJ7  
Vul: None     ♦ AKJ7  
HCP: 21      ♣ 97

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

Partner bids first.

Board: 32      ♠ KQ6  
Dealer: E      ♥ 963  
Vul: NS      ♦ 10652  
HCP: 7      ♣ Q107

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 33      ♠ AKJ2  
Dealer: W      ♥ AQ98  
Vul: EW      ♦ J10  
HCP: 21      ♣ AQ2

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

Partner bids first.

Board: 34      ♠ AJ104  
Dealer: E      ♥ 643  
Vul: Both     ♦ KQ10  
HCP: 11      ♣ J104

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

You bid first.

Board: 35      ♠ J2  
Dealer: W      ♥ AK108  
Vul: EW      ♦ AQJ10  
HCP: 20      ♣ KQ6

West Opens AP2NT.

Partner bids first.

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

Board: 31  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ K642  
♥ K9  
♦ Q983  
♣ K64

South:  
♠ AQ10  
♥ AQJ7  
♦ AKJ7  
♣ 97

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

1. Stayman  
2. Quantitative 4NT

Board: 32  
Dealer: E  
Vul: NS  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ 10742  
♥ KQJ  
♦ AK43  
♣ AK

South:  
♠ KQ6  
♥ 963  
♦ 10652  
♣ Q107

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 33  
Dealer: W  
Vul: EW  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ 97654  
♥ 532  
♦ Q2  
♣ K85

South:  
♠ AKJ2  
♥ AQ98  
♦ J10  
♣ AQ2

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

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

Board: 34  
Dealer: E  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ 93  
♥ AKJ8  
♦ A742  
♣ AKQ

South:  
♠ AJ104  
♥ 643  
♦ KQ10  
♣ J104

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

1. Stayman

Board: 35  
Dealer: W  
Vul: EW  
North HCP: 3  
South HCP: 20  
Contract: 2N S

North:  
♠ K85  
♥ 7642  
♦ 852  
♣ 1095

South:  
♠ J2  
♥ AK108  
♦ AQJ10  
♣ KQ6

West	North	East	South
AP2NT	Pass	Pass	Pass

## North hands (Practice Page)

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

Board: 36	♠ KQ6	East Opens AP2NT.
Dealer: E	♥ K76	West Bids 3♣ if possible.
Vul: Both	♦ K1085	East Bids 3♦ if possible.
HCP: 20	♣ AKQ	West Bids 3NT if possible.

Partner bids first.

Board: 37	♠ J1063	West Opens AP2NT.
Dealer: W	♥ 654	
Vul: None	♦ 102	You bid first.
HCP: 4	♣ QJ64	

Board: 38	♠ AQ6	East Opens AP2NT.
Dealer: E	♥ AK84	West Bids 3NT if possible.
Vul: EW	♦ 108	
HCP: 20	♣ AQJ5	Partner bids first.

Board: 39	♠ 962	West Opens AP2NT.
Dealer: W	♥ Q5	
Vul: Both	♦ J10962	You bid first.
HCP: 3	♣ 875	

Board: 40	♠ 94	East Opens AP2NT.
Dealer: E	♥ AKQ	West Bids 3♣ if possible.
Vul: None	♦ AK73	East Bids 3♦ if possible.
HCP: 20	♣ A943	West Bids 3NT if possible.

Partner bids first.

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

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 97			AP2NT	Pass
Vul: Both	♥ K76	♥ A1042	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K1085	♦ A2	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKQ	♣ J9863	1. Stayman			
Contract: 3N N						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ J1063	♠ AQ2	AP2NT	Pass	Pass	Pass
Vul: None	♥ 654	♥ AK92				
North HCP: 4	♦ 102	♦ A654				
South HCP: 20	♣ QJ64	♣ K2				
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ AQ6	♠ 1075	3NT	Pass	Pass	Pass
Vul: EW	♥ AK84	♥ 1062			AP2NT	Pass
North HCP: 20	♦ 108	♦ AJ76				
South HCP: 8	♣ AQJ5	♣ K103				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ 962	♠ AKQ8	AP2NT	Pass	Pass	Pass
Vul: Both	♥ Q5	♥ A762				
North HCP: 3	♦ J10962	♦ KQ3				
South HCP: 21	♣ 875	♣ K9				
Contract: 2N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ A876			AP2NT	Pass
Vul: None	♥ AKQ	♥ 973	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK73	♦ 108	3NT	Pass	Pass	Pass
South HCP: 5	♣ A943	♣ J1052	1. Stayman			
Contract: 3N N						



## South hands (Practice Page)

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

Board: 36      ♠ 97  
Dealer: E      ♥ A1042  
Vul: Both     ♦ A2  
HCP: 9        ♣ J9863

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

Board: 37      ♠ AQ2  
Dealer: W      ♥ AK92  
Vul: None     ♦ A654  
HCP: 20       ♣ K2

West Opens AP2NT.  
  
Partner bids first.

Board: 38      ♠ 1075  
Dealer: E      ♥ 1062  
Vul: EW       ♦ AJ76  
HCP: 8        ♣ K103

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

Board: 39      ♠ AKQ8  
Dealer: W      ♥ A762  
Vul: Both     ♦ KQ3  
HCP: 21       ♣ K9

West Opens AP2NT.  
  
Partner bids first.

Board: 40      ♠ A876  
Dealer: E      ♥ 973  
Vul: None     ♦ 108  
HCP: 5        ♣ J1052

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

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

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 97			AP2NT	Pass
Vul: Both	♥ K76	♥ A1042	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K1085	♦ A2	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKQ	♣ J9863	1. Stayman			
Contract: 3N N						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ J1063	♠ AQ2	AP2NT	Pass	Pass	Pass
Vul: None	♥ 654	♥ AK92				
North HCP: 4	♦ 102	♦ A654				
South HCP: 20	♣ QJ64	♣ K2				
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ AQ6	♠ 1075	3NT	Pass	Pass	Pass
Vul: EW	♥ AK84	♥ 1062			AP2NT	Pass
North HCP: 20	♦ 108	♦ AJ76				
South HCP: 8	♣ AQJ5	♣ K103				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ 962	♠ AKQ8	AP2NT	Pass	Pass	Pass
Vul: Both	♥ Q5	♥ A762				
North HCP: 3	♦ J10962	♦ KQ3				
South HCP: 21	♣ 875	♣ K9				
Contract: 2N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ A876			AP2NT	Pass
Vul: None	♥ AKQ	♥ 973	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK73	♦ 108	3NT	Pass	Pass	Pass
South HCP: 5	♣ A943	♣ J1052	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

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

Board: 41      ♠ AJ642  
Dealer: W      ♥ J4  
Vul: Both     ♦ J976  
HCP: 10       ♣ K7

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

You bid first.

Board: 42      ♠ AQJ  
Dealer: E      ♥ AK109  
Vul: NS       ♦ AQ8  
HCP: 20       ♣ 1092

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 43      ♠ QJ107  
Dealer: W      ♥ K643  
Vul: EW       ♦ J4  
HCP: 9       ♣ Q53

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

You bid first.

Board: 44      ♠ AKJ9  
Dealer: E      ♥ A5  
Vul: None     ♦ A63  
HCP: 20       ♣ A875

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

Partner bids first.

Board: 45      ♠ K  
Dealer: W      ♥ K42  
Vul: NS       ♦ Q642  
HCP: 8       ♣ 98632

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

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

Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ AJ642	♠ KQ7	AP2NT	Pass	3♥	Pass
Vul: Both	♥ J4	♥ Q963	3♠	Pass	3NT	Pass
North HCP: 10	♦ J976	♦ AK10	4♠	Pass	Pass	Pass
South HCP: 20	♣ K7	♣ AQ4				
Contract: 4♠ S						

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ K87			AP2NT	Pass
Vul: NS	♥ AK109	♥ J6	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQ8	♦ 97653				
South HCP: 8	♣ 1092	♣ A87				
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ QJ107	♠ AK42	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K643	♥ Q97	3♠	Pass	4♠	Pass
North HCP: 9	♦ J4	♦ AQ63	Pass	Pass		
South HCP: 20	♣ Q53	♣ AJ				
Contract: 4♠ S			1. Stayman			

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ AKJ9	♠ 1072			AP2NT	Pass
Vul: None	♥ A5	♥ Q8762	3♦	Pass	3♥	Pass
North HCP: 20	♦ A63	♦ 4	Pass	Pass		
South HCP: 4	♣ A875	♣ Q942				
Contract: 3♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J96	AP2NT	Pass	3NT	Pass
Vul: NS	♥ K42	♥ A85	Pass	Pass		
North HCP: 8	♦ Q642	♦ AKJ				
South HCP: 20	♣ 98632	♣ AQJ5				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 41      ♠ KQ7  
Dealer: W      ♥ Q963  
Vul: Both     ♦ AK10  
HCP: 20      ♣ AQ4

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

Partner bids first.

Board: 42      ♠ K87  
Dealer: E      ♥ J6  
Vul: NS       ♦ 97653  
HCP: 8       ♣ A87

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

Board: 43      ♠ AK42  
Dealer: W      ♥ Q97  
Vul: EW       ♦ AQ63  
HCP: 20      ♣ AJ

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

Partner bids first.

Board: 44      ♠ 1072  
Dealer: E      ♥ Q8762  
Vul: None     ♦ 4  
HCP: 4       ♣ Q942

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

Board: 45      ♠ J96  
Dealer: W      ♥ A85  
Vul: NS       ♦ AKJ  
HCP: 20      ♣ AQJ5

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

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

Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ AJ642	♠ KQ7	AP2NT	Pass	3♥	Pass
Vul: Both	♥ J4	♥ Q963	3♠	Pass	3NT	Pass
North HCP: 10	♦ J976	♦ AK10	4♠	Pass	Pass	Pass
South HCP: 20	♣ K7	♣ AQ4				
Contract: 4♠ S						

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ K87			AP2NT	Pass
Vul: NS	♥ AK109	♥ J6	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQ8	♦ 97653				
South HCP: 8	♣ 1092	♣ A87				
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ QJ107	♠ AK42	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K643	♥ Q97	3♠	Pass	4♠	Pass
North HCP: 9	♦ J4	♦ AQ63	Pass	Pass		
South HCP: 20	♣ Q53	♣ AJ				
Contract: 4♠ S			1. Stayman			

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ AKJ9	♠ 1072			AP2NT	Pass
Vul: None	♥ A5	♥ Q8762	3♦	Pass	3♥	Pass
North HCP: 20	♦ A63	♦ 4	Pass	Pass		
South HCP: 4	♣ A875	♣ Q942				
Contract: 3♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J96	AP2NT	Pass	3NT	Pass
Vul: NS	♥ K42	♥ A85	Pass	Pass		
North HCP: 8	♦ Q642	♦ AKJ				
South HCP: 20	♣ 98632	♣ AQJ5				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 46      ♠ AQ5  
Dealer: E      ♥ 985  
Vul: EW      ♦ AK94  
HCP: 20      ♣ AK10

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

Partner bids first.

Board: 47      ♠ K942  
Dealer: W      ♥ A532  
Vul: Both      ♦ 73  
HCP: 10      ♣ K85

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

You bid first.

Board: 48      ♠ AQ93  
Dealer: E      ♥ AJ4  
Vul: NS      ♦ A76  
HCP: 21      ♣ AQ4

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

Partner bids first.

Board: 49      ♠ A842  
Dealer: W      ♥ J96  
Vul: EW      ♦ A98  
HCP: 11      ♣ Q62

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

You bid first.

Board: 50      ♠ AK65  
Dealer: E      ♥ J8  
Vul: Both      ♦ AK52  
HCP: 20      ♣ AJ5

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

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

Board: 46  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 7  
 Contract: 4♠ N

North:  
 ♠ AQ5  
 ♥ 985  
 ♦ AK94  
 ♣ AK10

South:  
 ♠ K10987  
 ♥ K1076  
 ♦ 72  
 ♣ J8

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

Board: 47  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ K942  
 ♥ A532  
 ♦ 73  
 ♣ K85

South:  
 ♠ AQ53  
 ♥ 764  
 ♦ AK5  
 ♣ AQJ

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	6♠	Pass
Pass	Pass		
1. Stayman			

Board: 48  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 5  
 Contract: 4♠ N

North:  
 ♠ AQ93  
 ♥ AJ4  
 ♦ A76  
 ♣ AQ4

South:  
 ♠ K10872  
 ♥ 1062  
 ♦ Q53  
 ♣ 82

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

Board: 49  
 Dealer: W  
 Vul: EW  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ A842  
 ♥ J96  
 ♦ A98  
 ♣ Q62

South:  
 ♠ KQ  
 ♥ A83  
 ♦ K64  
 ♣ AKJ53

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

Board: 50  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ AK65  
 ♥ J8  
 ♦ AK52  
 ♣ AJ5

South:  
 ♠ J9  
 ♥ K109  
 ♦ Q84  
 ♣ Q10983

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass



## South hands (Practice Page)

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

Board: 46      ♠ K10987  
Dealer: E      ♥ K1076  
Vul: EW      ♦ 72  
HCP: 7      ♣ J8

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

You bid first.

Board: 47      ♠ AQ53  
Dealer: W      ♥ 764  
Vul: Both      ♦ AK5  
HCP: 20      ♣ AQJ

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

Partner bids first.

Board: 48      ♠ K10872  
Dealer: E      ♥ 1062  
Vul: NS      ♦ Q53  
HCP: 5      ♣ 82

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

You bid first.

Board: 49      ♠ KQ  
Dealer: W      ♥ A83  
Vul: EW      ♦ K64  
HCP: 20      ♣ AKJ53

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

Partner bids first.

Board: 50      ♠ J9  
Dealer: E      ♥ K109  
Vul: Both      ♦ Q84  
HCP: 8      ♣ Q10983

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

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

Board: 46  
Dealer: E  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AQ5  
♥ 985  
♦ AK94  
♣ AK10

South:  
♠ K10987  
♥ K1076  
♦ 72  
♣ J8

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

Board: 47  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ K942  
♥ A532  
♦ 73  
♣ K85

South:  
♠ AQ53  
♥ 764  
♦ AK5  
♣ AQJ

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♠	Pass	6♠	Pass
Pass	Pass		
1. Stayman			

Board: 48  
Dealer: E  
Vul: NS  
North HCP: 21  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AQ93  
♥ AJ4  
♦ A76  
♣ AQ4

South:  
♠ K10872  
♥ 1062  
♦ Q53  
♣ 82

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

Board: 49  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ A842  
♥ J96  
♦ A98  
♣ Q62

South:  
♠ KQ  
♥ A83  
♦ K64  
♣ AKJ53

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

Board: 50  
Dealer: E  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AK65  
♥ J8  
♦ AK52  
♣ AJ5

South:  
♠ J9  
♥ K109  
♦ Q84  
♣ Q10983

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

## North hands (Practice Page)

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

Board: 51      ♠ 9864  
Dealer: W      ♥ 105  
Vul: None      ♦ AJ82  
HCP: 9      ♣ KJ10

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

You bid first.

Board: 52      ♠ 1063  
Dealer: E      ♥ AK2  
Vul: EW      ♦ AKQ98  
HCP: 21      ♣ KQ

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

Partner bids first.

Board: 53      ♠ 1053  
Dealer: W      ♥ A84  
Vul: Both      ♦ J5  
HCP: 7      ♣ Q10952

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 54      ♠ AK9  
Dealer: E      ♥ AK5  
Vul: None      ♦ 72  
HCP: 20      ♣ AQ1064

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

Partner bids first.

Board: 55      ♠ J6  
Dealer: W      ♥ K632  
Vul: NS      ♦ Q9762  
HCP: 6      ♣ 87

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

You bid first.

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

Board: 51	North:	South:	West	North	East	South
Dealer: W	♠ 9864	♠ A10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 105	♥ AQJ8	3♥	Pass	3NT	Pass
North HCP: 9	♦ AJ82	♦ K765	Pass	Pass		
South HCP: 20	♣ KJ10	♣ AQ3				
Contract: 3N S			1. Stayman			

Board: 52	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ KJ8			AP2NT	Pass
Vul: EW	♥ AK2	♥ Q1043	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQ98	♦ J	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ KQ	♣ A8763				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 53	North:	South:	West	North	East	South
Dealer: W	♠ 1053	♠ AK96	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A84	♥ K10	Pass	Pass		
North HCP: 7	♦ J5	♦ AQ96				
South HCP: 21	♣ Q10952	♣ AJ4				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ Q42			AP2NT	Pass
Vul: None	♥ AK5	♥ 76432	3♦	Pass	3♥	Pass
North HCP: 20	♦ 72	♦ J863	Pass	Pass		
South HCP: 3	♣ AQ1064	♣ 5				
Contract: 3♥ N						

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K632	♥ 9754	3♥	Pass	4♥	Pass
North HCP: 6	♦ Q9762	♦ AK3	Pass	Pass		
South HCP: 21	♣ 87	♣ AK3				
Contract: 4♥ S			1. Stayman			

## South hands (Practice Page)

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

Board: 51      ♠ A10  
Dealer: W      ♥ AQJ8  
Vul: None     ♦ K765  
HCP: 20       ♣ AQ3

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

Partner bids first.

Board: 52      ♠ KJ8  
Dealer: E      ♥ Q1043  
Vul: EW       ♦ J  
HCP: 11       ♣ A8763

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

You bid first.

Board: 53      ♠ AK96  
Dealer: W      ♥ K10  
Vul: Both     ♦ AQ96  
HCP: 21       ♣ AJ4

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 54      ♠ Q42  
Dealer: E      ♥ 76432  
Vul: None     ♦ J863  
HCP: 3       ♣ 5

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

You bid first.

Board: 55      ♠ AK4  
Dealer: W      ♥ 9754  
Vul: NS       ♦ AK3  
HCP: 21       ♣ AK3

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

Partner bids first.

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

Board: 51	North:	South:	West	North	East	South
Dealer: W	♠ 9864	♠ A10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 105	♥ AQJ8	3♥	Pass	3NT	Pass
North HCP: 9	♦ AJ82	♦ K765	Pass	Pass		
South HCP: 20	♣ KJ10	♣ AQ3				
Contract: 3N S			1. Stayman			

Board: 52	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ KJ8			AP2NT	Pass
Vul: EW	♥ AK2	♥ Q1043	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQ98	♦ J	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ KQ	♣ A8763				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 53	North:	South:	West	North	East	South
Dealer: W	♠ 1053	♠ AK96	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A84	♥ K10	Pass	Pass		
North HCP: 7	♦ J5	♦ AQ96				
South HCP: 21	♣ Q10952	♣ AJ4				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ Q42			AP2NT	Pass
Vul: None	♥ AK5	♥ 76432	3♦	Pass	3♥	Pass
North HCP: 20	♦ 72	♦ J863	Pass	Pass		
South HCP: 3	♣ AQ1064	♣ 5				
Contract: 3♥ N						

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K632	♥ 9754	3♥	Pass	4♥	Pass
North HCP: 6	♦ Q9762	♦ AK3	Pass	Pass		
South HCP: 21	♣ 87	♣ AK3				
Contract: 4♥ S			1. Stayman			

## North hands (Practice Page)

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

Board: 56  
Dealer: E  
Vul: Both  
HCP: 20

♠ A85  
♥ AQ5  
♦ KQJ62  
♣ A7

East Opens AP2NT.

Partner bids first.

Board: 57  
Dealer: W  
Vul: None  
HCP: 6

♠ A105  
♥ 10865  
♦ 953  
♣ Q97

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 58  
Dealer: E  
Vul: NS  
HCP: 20

♠ AKQ  
♥ 85  
♦ AQ102  
♣ AJ105

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 59  
Dealer: W  
Vul: EW  
HCP: 7

♠ A963  
♥ K93  
♦ 964  
♣ 1075

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 60  
Dealer: E  
Vul: None  
HCP: 20

♠ AQ9  
♥ AKQ7  
♦ 92  
♣ AJ63

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

Partner bids first.

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

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ A85	♠ 10642			AP2NT	Pass
Vul: Both	♥ AQ5	♥ 83				
North HCP: 20	♦ KQJ62	♦ 43	Pass	Pass		
South HCP: 0	♣ A7	♣ 109632				
Contract: 2N N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ QJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 10865	♥ AJ7	3♦	Pass	3NT	Pass
North HCP: 6	♦ 953	♦ AJ10	Pass	Pass		
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 1098			AP2NT	Pass
Vul: NS	♥ 85	♥ KJ106	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ102	♦ K76	3NT	Pass	Pass	Pass
South HCP: 7	♣ AJ105	♣ 976				
Contract: 3N N			1. Stayman			

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ A963	♠ Q52	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K93	♥ QJ	3♦	Pass	3NT	Pass
North HCP: 7	♦ 964	♦ AKQJ5	Pass	Pass		
South HCP: 20	♣ 1075	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ J1087			AP2NT	Pass
Vul: None	♥ AKQ7	♥ 106	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ 92	♦ AK5	3NT	Pass	Pass	Pass
South HCP: 8	♣ AJ63	♣ 10754				
Contract: 3N N			1. Stayman			



## South hands (Practice Page)

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

Board: 56      ♠ 10642  
Dealer: E      ♥ 83  
Vul: Both      ♦ 43  
HCP: 0      ♣ 109632

East Opens AP2NT.

You bid first.

Board: 57      ♠ QJ2  
Dealer: W      ♥ AJ7  
Vul: None      ♦ AJ10  
HCP: 20      ♣ AK65

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 58      ♠ 1098  
Dealer: E      ♥ KJ106  
Vul: NS      ♦ K76  
HCP: 7      ♣ 976

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 59      ♠ Q52  
Dealer: W      ♥ QJ  
Vul: EW      ♦ AKQJ5  
HCP: 20      ♣ KQ4

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 60      ♠ J1087  
Dealer: E      ♥ 106  
Vul: None      ♦ AK5  
HCP: 8      ♣ 10754

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

You bid first.

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

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ A85	♠ 10642			AP2NT	Pass
Vul: Both	♥ AQ5	♥ 83				
North HCP: 20	♦ KQJ62	♦ 43	Pass	Pass		
South HCP: 0	♣ A7	♣ 109632				
Contract: 2N N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ QJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 10865	♥ AJ7	3♦	Pass	3NT	Pass
North HCP: 6	♦ 953	♦ AJ10	Pass	Pass		
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 1098			AP2NT	Pass
Vul: NS	♥ 85	♥ KJ106	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ102	♦ K76	3NT	Pass	Pass	Pass
South HCP: 7	♣ AJ105	♣ 976				
Contract: 3N N			1. Stayman			

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ A963	♠ Q52	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K93	♥ QJ	3♦	Pass	3NT	Pass
North HCP: 7	♦ 964	♦ AKQJ5	Pass	Pass		
South HCP: 20	♣ 1075	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ J1087			AP2NT	Pass
Vul: None	♥ AKQ7	♥ 106	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ 92	♦ AK5	3NT	Pass	Pass	Pass
South HCP: 8	♣ AJ63	♣ 10754				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

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

Board: 61      ♠ 74  
Dealer: W      ♥ J94  
Vul: NS      ♦ A105  
HCP: 8      ♣ QJ1085

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

Board: 62      ♠ Q104  
Dealer: E      ♥ AK10  
Vul: EW      ♦ AK108  
HCP: 21      ♣ AJ5

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 6NT if possible.  
  
Partner bids first.

Board: 63      ♠ J8652  
Dealer: W      ♥ A65  
Vul: NS      ♦ 872  
HCP: 6      ♣ J5

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

Board: 64      ♠ QJ109  
Dealer: E      ♥ AQ  
Vul: EW      ♦ KQJ  
HCP: 20      ♣ AJ106

East Opens AP2NT.  
  
Partner bids first.

Board: 65      ♠ Q543  
Dealer: W      ♥ Q92  
Vul: Both      ♦ J73  
HCP: 5      ♣ 1032

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

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

Board: 61	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ KQ3	AP2NT	Pass	3NT	Pass
Vul: NS	♥ J94	♥ AQ10	Pass	Pass		
North HCP: 8	♦ A105	♦ Q8632				
South HCP: 20	♣ QJ1085	♣ AK				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ A953			AP2NT	Pass
Vul: EW	♥ AK10	♥ Q974	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK108	♦ 75	6NT	Pass	Pass	Pass
South HCP: 11	♣ AJ5	♣ KQ7	1. Stayman			
Contract: 6N N						

Board: 63	North:	South:	West	North	East	South
Dealer: W	♠ J8652	♠ KQ7	AP2NT	Pass	3♥	Pass
Vul: NS	♥ A65	♥ KQ8	3♠	Pass	3NT	Pass
North HCP: 6	♦ 872	♦ AQ	4♠	Pass	Pass	Pass
South HCP: 20	♣ J5	♣ A9743				
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: E	♠ QJ109	♠ 63			AP2NT	Pass
Vul: EW	♥ AQ	♥ 10876	Pass	Pass		
North HCP: 20	♦ KQJ	♦ 1063				
South HCP: 0	♣ AJ106	♣ 8754				
Contract: 2N N						

Board: 65	North:	South:	West	North	East	South
Dealer: W	♠ Q543	♠ AK82	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q92	♥ 843	3♠	Pass	4♠	Pass
North HCP: 5	♦ J73	♦ AK	Pass	Pass		
South HCP: 21	♣ 1032	♣ AK65	1. Stayman			
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 61      ♠ KQ3  
Dealer: W      ♥ AQ10  
Vul: NS      ♦ Q8632  
HCP: 20      ♣ AK

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

Board: 62      ♠ A953  
Dealer: E      ♥ Q974  
Vul: EW      ♦ 75  
HCP: 11      ♣ KQ7

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

Board: 63      ♠ KQ7  
Dealer: W      ♥ KQ8  
Vul: NS      ♦ AQ  
HCP: 20      ♣ A9743

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

Board: 64      ♠ 63  
Dealer: E      ♥ 10876  
Vul: EW      ♦ 1063  
HCP: 0      ♣ 8754

East Opens AP2NT.  
  
You bid first.

Board: 65      ♠ AK82  
Dealer: W      ♥ 843  
Vul: Both      ♦ AK  
HCP: 21      ♣ AK65

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

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

Board: 61	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ KQ3	AP2NT	Pass	3NT	Pass
Vul: NS	♥ J94	♥ AQ10	Pass	Pass		
North HCP: 8	♦ A105	♦ Q8632				
South HCP: 20	♣ QJ1085	♣ AK				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ A953			AP2NT	Pass
Vul: EW	♥ AK10	♥ Q974	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK108	♦ 75	6NT	Pass	Pass	Pass
South HCP: 11	♣ AJ5	♣ KQ7	1. Stayman			
Contract: 6N N						

Board: 63	North:	South:	West	North	East	South
Dealer: W	♠ J8652	♠ KQ7	AP2NT	Pass	3♥	Pass
Vul: NS	♥ A65	♥ KQ8	3♠	Pass	3NT	Pass
North HCP: 6	♦ 872	♦ AQ	4♠	Pass	Pass	Pass
South HCP: 20	♣ J5	♣ A9743				
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: E	♠ QJ109	♠ 63			AP2NT	Pass
Vul: EW	♥ AQ	♥ 10876	Pass	Pass		
North HCP: 20	♦ KQJ	♦ 1063				
South HCP: 0	♣ AJ106	♣ 8754				
Contract: 2N N						

Board: 65	North:	South:	West	North	East	South
Dealer: W	♠ Q543	♠ AK82	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q92	♥ 843	3♠	Pass	4♠	Pass
North HCP: 5	♦ J73	♦ AK	Pass	Pass		
South HCP: 21	♣ 1032	♣ AK65	1. Stayman			
Contract: 4♠ S						

## North hands (Practice Page)

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

Board: 66      ♠ Q107  
Dealer: E      ♥ AK95  
Vul: None     ♦ AKJ8  
HCP: 21      ♣ A6

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

Partner bids first.

Board: 67      ♠ 73  
Dealer: W      ♥ KJ93  
Vul: EW      ♦ 543  
HCP: 8      ♣ A1083

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

You bid first.

Board: 68      ♠ J93  
Dealer: E      ♥ AK10  
Vul: Both     ♦ AQ87  
HCP: 21      ♣ AK2

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

Partner bids first.

Board: 69      ♠ KJ102  
Dealer: W      ♥ 108742  
Vul: None     ♦ 1072  
HCP: 4      ♣ 10

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

You bid first.

Board: 70      ♠ AK3  
Dealer: E      ♥ A2  
Vul: NS      ♦ Q6432  
HCP: 20      ♣ AK5

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

Partner bids first.

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

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ KJ542			AP2NT	Pass
Vul: None	♥ AK95	♥ J82	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKJ8	♦ 962	3NT	Pass	4♠	Pass
South HCP: 7	♣ A6	♣ Q5	Pass	Pass		
Contract: 4♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ A102	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KJ93	♥ A104	3♦	Pass	3NT	Pass
North HCP: 8	♦ 543	♦ AK9	Pass	Pass		
South HCP: 21	♣ A1083	♣ KQJ4				
Contract: 3N S			1. Stayman			

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ 8742			AP2NT	Pass
Vul: Both	♥ AK10	♥ J32	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ87	♦ KJ5	3NT	Pass	Pass	Pass
South HCP: 5	♣ AK2	♣ 753				
Contract: 3N N			1. Stayman			

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ KJ102	♠ Q9	AP2NT	Pass	3♦	Pass
Vul: None	♥ 108742	♥ AK53	3♥	Pass	Pass	Pass
North HCP: 4	♦ 1072	♦ A96				
South HCP: 20	♣ 10	♣ AK97				
Contract: 3♥ S						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 764			AP2NT	Pass
Vul: NS	♥ A2	♥ KQ	4♣ <sup>1</sup>	Pass	4NT	Pass
North HCP: 20	♦ Q6432	♦ A85	6NT	Pass	Pass	Pass
South HCP: 10	♣ AK5	♣ J8642				
Contract: 6N N			1. Gerber, for N			



## South hands (Practice Page)

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

Board: 66      ♠ KJ542  
Dealer: E      ♥ J82  
Vul: None     ♦ 962  
HCP: 7        ♣ Q5

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

You bid first.

Board: 67      ♠ A102  
Dealer: W      ♥ A104  
Vul: EW       ♦ AK9  
HCP: 21       ♣ KQJ4

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

Partner bids first.

Board: 68      ♠ 8742  
Dealer: E      ♥ J32  
Vul: Both     ♦ KJ5  
HCP: 5        ♣ 753

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

You bid first.

Board: 69      ♠ Q9  
Dealer: W      ♥ AK53  
Vul: None     ♦ A96  
HCP: 20       ♣ AK97

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

Partner bids first.

Board: 70      ♠ 764  
Dealer: E      ♥ KQ  
Vul: NS       ♦ A85  
HCP: 10       ♣ J8642

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

You bid first.

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

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ KJ542			AP2NT	Pass
Vul: None	♥ AK95	♥ J82	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKJ8	♦ 962	3NT	Pass	4♠	Pass
South HCP: 7	♣ A6	♣ Q5	Pass	Pass		
Contract: 4♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ A102	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KJ93	♥ A104	3♦	Pass	3NT	Pass
North HCP: 8	♦ 543	♦ AK9	Pass	Pass		
South HCP: 21	♣ A1083	♣ KQJ4	1. Stayman			
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ 8742			AP2NT	Pass
Vul: Both	♥ AK10	♥ J32	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ87	♦ KJ5	3NT	Pass	Pass	Pass
South HCP: 5	♣ AK2	♣ 753	1. Stayman			
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ KJ102	♠ Q9	AP2NT	Pass	3♦	Pass
Vul: None	♥ 108742	♥ AK53	3♥	Pass	Pass	Pass
North HCP: 4	♦ 1072	♦ A96				
South HCP: 20	♣ 10	♣ AK97				
Contract: 3♥ S						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 764			AP2NT	Pass
Vul: NS	♥ A2	♥ KQ	4♣ <sup>1</sup>	Pass	4NT	Pass
North HCP: 20	♦ Q6432	♦ A85	6NT	Pass	Pass	Pass
South HCP: 10	♣ AK5	♣ J8642	1. Gerber, for N			
Contract: 6N N						

## North hands (Practice Page)

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

Board: 71      ♠ J94  
Dealer: W      ♥ K2  
Vul: Both      ♦ 1092  
HCP: 5      ♣ J10732

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

Board: 72      ♠ KJ5  
Dealer: E      ♥ A103  
Vul: None      ♦ AQJ4  
HCP: 20      ♣ KQ7

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

Board: 73      ♠ 975  
Dealer: W      ♥ Q4  
Vul: EW      ♦ Q53  
HCP: 11      ♣ AQJ54

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

Board: 74      ♠ QJ2  
Dealer: E      ♥ AQ3  
Vul: NS      ♦ AKJ76  
HCP: 20      ♣ K6

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

Board: 75      ♠ KQ42  
Dealer: W      ♥ K642  
Vul: EW      ♦ Q1098  
HCP: 10      ♣ 5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 6♥ if possible.  
  
You bid first.

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

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ A7	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K2	♥ AQ108	Pass	Pass		
North HCP: 5	♦ 1092	♦ KJ53				
South HCP: 21	♣ J10732	♣ AK6				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ KJ5	♠ Q87			AP2NT	Pass
Vul: None	♥ A103	♥ 9764	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ4	♦ 65	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ7	♣ A1043				
Contract: 3N N			1. Stayman			

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ 975	♠ AKQ	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: EW	♥ Q4	♥ A1053	Pass	Pass		
North HCP: 11	♦ Q53	♦ A74				
South HCP: 20	♣ AQJ54	♣ K103				
Contract: 4N S			1. Quantitative 4NT			

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ QJ2	♠ 964			AP2NT	Pass
Vul: NS	♥ AQ3	♥ K542	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKJ76	♦ 4	3NT	Pass	Pass	Pass
South HCP: 5	♣ K6	♣ Q9875				
Contract: 3N N			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ KQ42	♠ A9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K642	♥ AQ93	3♥	Pass	6♥	Pass
North HCP: 10	♦ Q1098	♦ A763	Pass	Pass		
South HCP: 21	♣ 5	♣ AK3				
Contract: 6♥ S			1. Stayman			

## South hands (Practice Page)

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

Board: 71	♠ A7	West Opens AP2NT.
Dealer: W	♥ AQ108	East Bids 3NT if possible.
Vul: Both	♦ KJ53	
HCP: 21	♣ AK6	Partner bids first.

Board: 72	♠ Q87	East Opens AP2NT.
Dealer: E	♥ 9764	West Bids 3♣ if possible.
Vul: None	♦ 65	East Bids 3♦ if possible.
HCP: 6	♣ A1043	West Bids 3NT if possible.
		You bid first.

Board: 73	♠ AKQ	West Opens AP2NT.
Dealer: W	♥ A1053	East Bids 4NT if possible.
Vul: EW	♦ A74	
HCP: 20	♣ K103	Partner bids first.

Board: 74	♠ 964	East Opens AP2NT.
Dealer: E	♥ K542	West Bids 3♣ if possible.
Vul: NS	♦ 4	East Bids 3♦ if possible.
HCP: 5	♣ Q9875	West Bids 3NT if possible.
		You bid first.

Board: 75	♠ A9	West Opens AP2NT.
Dealer: W	♥ AQ93	East Bids 3♣ if possible.
Vul: EW	♦ A763	West Bids 3♥ if possible.
HCP: 21	♣ AK3	East Bids 6♥ if possible.
		Partner bids first.

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

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ A7	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K2	♥ AQ108	Pass	Pass		
North HCP: 5	♦ 1092	♦ KJ53				
South HCP: 21	♣ J10732	♣ AK6				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ KJ5	♠ Q87			AP2NT	Pass
Vul: None	♥ A103	♥ 9764	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ4	♦ 65	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ7	♣ A1043				
Contract: 3N N			1. Stayman			

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ 975	♠ AKQ	AP2NT	Pass	4NT <sup>1</sup>	Pass
Vul: EW	♥ Q4	♥ A1053	Pass	Pass		
North HCP: 11	♦ Q53	♦ A74				
South HCP: 20	♣ AQJ54	♣ K103	1. Quantitative 4NT			
Contract: 4N S						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ QJ2	♠ 964			AP2NT	Pass
Vul: NS	♥ AQ3	♥ K542	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKJ76	♦ 4	3NT	Pass	Pass	Pass
South HCP: 5	♣ K6	♣ Q9875				
Contract: 3N N			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ KQ42	♠ A9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K642	♥ AQ93	3♥	Pass	6♥	Pass
North HCP: 10	♦ Q1098	♦ A763	Pass	Pass		
South HCP: 21	♣ 5	♣ AK3				
Contract: 6♥ S			1. Stayman			

## North hands (Practice Page)

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

Board: 76      ♠ AK7  
Dealer: E      ♥ AK76  
Vul: Both     ♦ A84  
HCP: 20      ♣ Q94

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

Partner bids first.

Board: 77      ♠ K7  
Dealer: W      ♥ K764  
Vul: NS       ♦ 86  
HCP: 6       ♣ 108763

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

You bid first.

Board: 78      ♠ K104  
Dealer: E      ♥ AQ109  
Vul: EW       ♦ AK  
HCP: 20      ♣ A762

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

Partner bids first.

Board: 79      ♠ 1076  
Dealer: W      ♥ K86  
Vul: Both     ♦ Q1052  
HCP: 6       ♣ J85

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 80      ♠ QJ  
Dealer: E      ♥ AK9  
Vul: None     ♦ KQ98  
HCP: 21      ♣ AQ65

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

Partner bids first.

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

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J104			AP2NT	Pass
Vul: Both	♥ AK76	♥ Q842	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A84	♦ K653	4♥	Pass	Pass	Pass
South HCP: 6	♣ Q94	♣ 75	1. Stayman			
Contract: 4♥ N						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ AQ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K764	♥ QJ	3♦	Pass	3NT	Pass
North HCP: 6	♦ 86	♦ AQJ75	Pass	Pass		
South HCP: 21	♣ 108763	♣ KQ4	1. Stayman			
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ K104	♠ A873			AP2NT	Pass
Vul: EW	♥ AQ109	♥ K7	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK	♦ 1052	3NT	Pass	Pass	Pass
South HCP: 10	♣ A762	♣ QJ98	1. Stayman			
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ 1076	♠ A942	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K86	♥ AQJ4	Pass	Pass		
North HCP: 6	♦ Q1052	♦ AK				
South HCP: 20	♣ J85	♣ Q76				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ 109842			AP2NT	Pass
Vul: None	♥ AK9	♥ 10854	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQ98	♦ A7	3♥ <sup>2</sup>	Pass	3NT	Pass
South HCP: 5	♣ AQ65	♣ J4	Pass	Pass		
Contract: 3N N			1. Stayman			
			2. SMOLEN			



## South hands (Practice Page)

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

Board: 76      ♠ J104  
Dealer: E      ♥ Q842  
Vul: Both     ♦ K653  
HCP: 6        ♣ 75

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

You bid first.

Board: 77      ♠ AQ9  
Dealer: W      ♥ QJ  
Vul: NS        ♦ AQJ75  
HCP: 21       ♣ KQ4

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

Partner bids first.

Board: 78      ♠ A873  
Dealer: E      ♥ K7  
Vul: EW       ♦ 1052  
HCP: 10       ♣ QJ98

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

You bid first.

Board: 79      ♠ A942  
Dealer: W      ♥ AQJ4  
Vul: Both     ♦ AK  
HCP: 20       ♣ Q76

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 80      ♠ 109842  
Dealer: E      ♥ 10854  
Vul: None     ♦ A7  
HCP: 5        ♣ J4

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

You bid first.

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

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J104			AP2NT	Pass
Vul: Both	♥ AK76	♥ Q842	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ A84	♦ K653	4♥	Pass	Pass	Pass
South HCP: 6	♣ Q94	♣ 75	1. Stayman			
Contract: 4♥ N						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ AQ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K764	♥ QJ	3♦	Pass	3NT	Pass
North HCP: 6	♦ 86	♦ AQJ75	Pass	Pass		
South HCP: 21	♣ 108763	♣ KQ4	1. Stayman			
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ K104	♠ A873			AP2NT	Pass
Vul: EW	♥ AQ109	♥ K7	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK	♦ 1052	3NT	Pass	Pass	Pass
South HCP: 10	♣ A762	♣ QJ98	1. Stayman			
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ 1076	♠ A942	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K86	♥ AQJ4	Pass	Pass		
North HCP: 6	♦ Q1052	♦ AK				
South HCP: 20	♣ J85	♣ Q76				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ 109842			AP2NT	Pass
Vul: None	♥ AK9	♥ 10854	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQ98	♦ A7	3♥ <sup>2</sup>	Pass	3NT	Pass
South HCP: 5	♣ AQ65	♣ J4	Pass	Pass		
Contract: 3N N			1. Stayman			
			2. SMOLEN			

## North hands (Practice Page)

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

Board: 81      ♠ K543  
Dealer: W      ♥ 109873  
Vul: EW      ♦ 86  
HCP: 3      ♣ 84

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

Board: 82      ♠ AQ7  
Dealer: E      ♥ J4  
Vul: Both      ♦ AK53  
HCP: 21      ♣ AK82

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

Board: 83      ♠ 9  
Dealer: W      ♥ K10963  
Vul: None      ♦ 832  
HCP: 4      ♣ J943

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

Board: 84      ♠ AJ5  
Dealer: E      ♥ AKQ  
Vul: NS      ♦ AQ106  
HCP: 21      ♣ J103

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

Board: 85      ♠ 954  
Dealer: W      ♥ J86  
Vul: None      ♦ KQ832  
HCP: 6      ♣ 72

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

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

Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ K543	♠ A107	AP2NT	Pass	3♦	Pass
Vul: EW	♥ 109873	♥ AQ	3♥	Pass	Pass	Pass
North HCP: 3	♦ 86	♦ KJ109				
South HCP: 20	♣ 84	♣ AQ62				
Contract: 3♥ S						

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 1086			AP2NT	Pass
Vul: Both	♥ J4	♥ KQ76	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK53	♦ Q64	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK82	♣ Q63				
Contract: 3N N			1. Stayman			

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ AQ108	AP2NT	Pass	3♦	Pass
Vul: None	♥ K10963	♥ AJ5	3♥	Pass	Pass	Pass
North HCP: 4	♦ 832	♦ KQ106				
South HCP: 20	♣ J943	♣ A10				
Contract: 3♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ AJ5	♠ 98643			AP2NT	Pass
Vul: NS	♥ AKQ	♥ 9642	3♥	Pass	3♠	Pass
North HCP: 21	♦ AQ106	♦ 43	Pass	Pass		
South HCP: 0	♣ J103	♣ 62				
Contract: 3♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ 954	♠ Q8	AP2NT	Pass	3NT	Pass
Vul: None	♥ J86	♥ AK107	Pass	Pass		
North HCP: 6	♦ KQ832	♦ AJ7				
South HCP: 21	♣ 72	♣ AK109				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 81      ♠ A107  
Dealer: W      ♥ AQ  
Vul: EW      ♦ KJ109  
HCP: 20      ♣ AQ62

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

Partner bids first.

Board: 82      ♠ 1086  
Dealer: E      ♥ KQ76  
Vul: Both      ♦ Q64  
HCP: 9      ♣ Q63

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

You bid first.

Board: 83      ♠ AQ108  
Dealer: W      ♥ AJ5  
Vul: None      ♦ KQ106  
HCP: 20      ♣ A10

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

Partner bids first.

Board: 84      ♠ 98643  
Dealer: E      ♥ 9642  
Vul: NS      ♦ 43  
HCP: 0      ♣ 62

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

You bid first.

Board: 85      ♠ Q8  
Dealer: W      ♥ AK107  
Vul: None      ♦ AJ7  
HCP: 21      ♣ AK109

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

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

Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ K543	♠ A107	AP2NT	Pass	3♦	Pass
Vul: EW	♥ 109873	♥ AQ	3♥	Pass	Pass	Pass
North HCP: 3	♦ 86	♦ KJ109				
South HCP: 20	♣ 84	♣ AQ62				
Contract: 3♥ S						

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 1086			AP2NT	Pass
Vul: Both	♥ J4	♥ KQ76	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK53	♦ Q64	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK82	♣ Q63				
Contract: 3N N			1. Stayman			

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ AQ108	AP2NT	Pass	3♦	Pass
Vul: None	♥ K10963	♥ AJ5	3♥	Pass	Pass	Pass
North HCP: 4	♦ 832	♦ KQ106				
South HCP: 20	♣ J943	♣ A10				
Contract: 3♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ AJ5	♠ 98643			AP2NT	Pass
Vul: NS	♥ AKQ	♥ 9642	3♥	Pass	3♠	Pass
North HCP: 21	♦ AQ106	♦ 43	Pass	Pass		
South HCP: 0	♣ J103	♣ 62				
Contract: 3♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ 954	♠ Q8	AP2NT	Pass	3NT	Pass
Vul: None	♥ J86	♥ AK107	Pass	Pass		
North HCP: 6	♦ KQ832	♦ AJ7				
South HCP: 21	♣ 72	♣ AK109				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 86      ♠ A104  
Dealer: E      ♥ AJ5  
Vul: NS      ♦ AK83  
HCP: 21      ♣ KQ9

East Opens AP2NT.

Partner bids first.

Board: 87      ♠ J105  
Dealer: W      ♥ A9876  
Vul: EW      ♦ 6  
HCP: 9      ♣ KJ108

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

East Bids 4NT if possible.

West Bids 5♣ if possible.

East Bids 5♦ if possible.

West Bids 5♥ if possible.

You bid first.

Board: 88      ♠ AQ7  
Dealer: E      ♥ AQ4  
Vul: None      ♦ AJ8  
HCP: 20      ♣ K853

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 89      ♠ Q75  
Dealer: W      ♥ Q1065  
Vul: NS      ♦ K72  
HCP: 9      ♣ Q52

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 90

Dealer: E

Vul: EW

HCP: 20

♠ 85

♥ KQJ

♦ AKQ2

♣ AJ62

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.



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

Board: 86  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 1  
 Contract: 2N N

North:  
 ♠ A104  
 ♥ AJ5  
 ♦ AK83  
 ♣ KQ9

South:  
 ♠ J653  
 ♥ 1092  
 ♦ 954  
 ♣ 1053

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 87  
 Dealer: W  
 Vul: EW  
 North HCP: 9  
 South HCP: 20  
 Contract: 5♥ S

North:  
 ♠ J105  
 ♥ A9876  
 ♦ 6  
 ♣ KJ108

South:  
 ♠ AK9  
 ♥ 1054  
 ♦ AK82  
 ♣ AQ4

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

1. Blackwood 0314, for ♥

Board: 88  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ AQ7  
 ♥ AQ4  
 ♦ AJ8  
 ♣ K853

South:  
 ♠ 10643  
 ♥ 652  
 ♦ Q1096  
 ♣ A7

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

1. Stayman

Board: 89  
 Dealer: W  
 Vul: NS  
 North HCP: 9  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ Q75  
 ♥ Q1065  
 ♦ K72  
 ♣ Q52

South:  
 ♠ AK8  
 ♥ KJ7  
 ♦ AQ84  
 ♣ KJ3

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

1. Stayman

Board: 90  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ 85  
 ♥ KQJ  
 ♦ AKQ2  
 ♣ AJ62

South:  
 ♠ AQ109  
 ♥ 972  
 ♦ 65  
 ♣ Q1073

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

1. Stayman

## South hands (Practice Page)

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

Board: 86      ♠ J653  
Dealer: E      ♥ 1092  
Vul: NS      ♦ 954  
HCP: 1      ♣ 1053

East Opens AP2NT.

You bid first.

Board: 87      ♠ AK9  
Dealer: W      ♥ 1054  
Vul: EW      ♦ AK82  
HCP: 20      ♣ AQ4

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

East Bids 4NT if possible.

West Bids 5♣ if possible.

East Bids 5♦ if possible.

West Bids 5♥ if possible.

Partner bids first.

Board: 88      ♠ 10643  
Dealer: E      ♥ 652  
Vul: None      ♦ Q1096  
HCP: 6      ♣ A7

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 89      ♠ AK8  
Dealer: W      ♥ KJ7  
Vul: NS      ♦ AQ84  
HCP: 21      ♣ KJ3

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 90

Dealer: E

Vul: EW

HCP: 8

♠ AQ109

♥ 972

♦ 65

♣ Q1073

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

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

Board: 86  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 1  
 Contract: 2N N

North:  
 ♠ A104  
 ♥ AJ5  
 ♦ AK83  
 ♣ KQ9

South:  
 ♠ J653  
 ♥ 1092  
 ♦ 954  
 ♣ 1053

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 87  
 Dealer: W  
 Vul: EW  
 North HCP: 9  
 South HCP: 20  
 Contract: 5♥ S

North:  
 ♠ J105  
 ♥ A9876  
 ♦ 6  
 ♣ KJ108

South:  
 ♠ AK9  
 ♥ 1054  
 ♦ AK82  
 ♣ AQ4

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

1. Blackwood 0314, for ♥

Board: 88  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ AQ7  
 ♥ AQ4  
 ♦ AJ8  
 ♣ K853

South:  
 ♠ 10643  
 ♥ 652  
 ♦ Q1096  
 ♣ A7

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

1. Stayman

Board: 89  
 Dealer: W  
 Vul: NS  
 North HCP: 9  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ Q75  
 ♥ Q1065  
 ♦ K72  
 ♣ Q52

South:  
 ♠ AK8  
 ♥ KJ7  
 ♦ AQ84  
 ♣ KJ3

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

1. Stayman

Board: 90  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ 85  
 ♥ KQJ  
 ♦ AKQ2  
 ♣ AJ62

South:  
 ♠ AQ109  
 ♥ 972  
 ♦ 65  
 ♣ Q1073

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

1. Stayman

## North hands (Practice Page)

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

Board: 91      ♠ A752  
Dealer: W      ♥ 107543  
Vul: Both     ♦ 53  
HCP: 9        ♣ KQ

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

You bid first.

Board: 92      ♠ AK  
Dealer: E      ♥ A107  
Vul: NS       ♦ KQJ95  
HCP: 21       ♣ A42

East Opens AP2NT.

Partner bids first.

Board: 93      ♠ Q64  
Dealer: W      ♥ AQ  
Vul: EW       ♦ Q642  
HCP: 11       ♣ J862

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

You bid first.

Board: 94      ♠ QJ73  
Dealer: E      ♥ Q4  
Vul: Both     ♦ AKJ10  
HCP: 20       ♣ AK7

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 95      ♠ AJ  
Dealer: W      ♥ J76  
Vul: None     ♦ 643  
HCP: 8        ♣ Q10832

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

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

Board: 91			West	North	East	South
Dealer: W	North:	South:	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♠ A752	♠ KQ	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 9	♥ 107543	♥ A82	4♥	Pass	4NT <sup>3</sup>	Pass
South HCP: 21	♦ 53	♦ AQJ104	5♣	Pass	6♥	Pass
Contract: 6♥ S	♣ KQ	♣ AJ5	Pass	Pass		

1. Stayman
2. SMOLEN
3. Blackwood 0314, for ♥

Board: 92			West	North	East	South
Dealer: E	North:	South:			AP2NT	Pass
Vul: NS	♠ AK	♠ 7542				
North HCP: 21	♥ A107	♥ J83				
South HCP: 3	♦ KQJ95	♦ 6	Pass	Pass		
Contract: 2N N	♣ A42	♣ Q10873				

Board: 93			West	North	East	South
Dealer: W	North:	South:	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: EW	♠ Q64	♠ A93	4NT	Pass	6NT	Pass
North HCP: 11	♥ AQ	♥ J94	Pass	Pass		
South HCP: 20	♦ Q642	♦ AKJ10				
Contract: 6N S	♣ J862	♣ AK3				

1. Gerber, for N

Board: 94			West	North	East	South
Dealer: E	North:	South:			AP2NT	Pass
Vul: Both	♠ QJ73	♠ 852				
North HCP: 20	♥ Q4	♥ A97	3NT	Pass	Pass	Pass
South HCP: 8	♦ AKJ10	♦ Q97				
Contract: 3N N	♣ AK7	♣ Q982				

Board: 95			West	North	East	South
Dealer: W	North:	South:	AP2NT	Pass	3NT	Pass
Vul: None	♠ AJ	♠ K752	Pass	Pass		
North HCP: 8	♥ J76	♥ KQ108				
South HCP: 20	♦ 643	♦ AJ				
Contract: 3N S	♣ Q10832	♣ AK9				

## South hands (Practice Page)

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

Board: 91      ♠ KQ  
Dealer: W      ♥ A82  
Vul: Both     ♦ AQJ104  
HCP: 21       ♣ AJ5

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

Partner bids first.

Board: 92      ♠ 7542  
Dealer: E      ♥ J83  
Vul: NS       ♦ 6  
HCP: 3       ♣ Q10873

East Opens AP2NT.

You bid first.

Board: 93      ♠ A93  
Dealer: W      ♥ J94  
Vul: EW       ♦ AKJ10  
HCP: 20       ♣ AK3

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

Partner bids first.

Board: 94      ♠ 852  
Dealer: E      ♥ A97  
Vul: Both     ♦ Q97  
HCP: 8       ♣ Q982

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 95      ♠ K752  
Dealer: W      ♥ KQ108  
Vul: None     ♦ AJ  
HCP: 20       ♣ AK9

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

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

Board: 91			West	North	East	South
Dealer: W	North:	South:	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♠ A752	♠ KQ	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 9	♥ 107543	♥ A82	4♥	Pass	4NT <sup>3</sup>	Pass
South HCP: 21	♦ 53	♦ AQJ104	5♣	Pass	6♥	Pass
Contract: 6♥ S	♣ KQ	♣ AJ5	Pass	Pass		

1. Stayman
2. SMOLEN
3. Blackwood 0314, for ♥

Board: 92			West	North	East	South
Dealer: E	North:	South:			AP2NT	Pass
Vul: NS	♠ AK	♠ 7542				
North HCP: 21	♥ A107	♥ J83				
South HCP: 3	♦ KQJ95	♦ 6	Pass	Pass		
Contract: 2N N	♣ A42	♣ Q10873				

Board: 93			West	North	East	South
Dealer: W	North:	South:	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: EW	♠ Q64	♠ A93	4NT	Pass	6NT	Pass
North HCP: 11	♥ AQ	♥ J94	Pass	Pass		
South HCP: 20	♦ Q642	♦ AKJ10				
Contract: 6N S	♣ J862	♣ AK3				

1. Gerber, for N

Board: 94			West	North	East	South
Dealer: E	North:	South:			AP2NT	Pass
Vul: Both	♠ QJ73	♠ 852				
North HCP: 20	♥ Q4	♥ A97	3NT	Pass	Pass	Pass
South HCP: 8	♦ AKJ10	♦ Q97				
Contract: 3N N	♣ AK7	♣ Q982				

Board: 95			West	North	East	South
Dealer: W	North:	South:	AP2NT	Pass	3NT	Pass
Vul: None	♠ AJ	♠ K752	Pass	Pass		
North HCP: 8	♥ J76	♥ KQ108				
South HCP: 20	♦ 643	♦ AJ				
Contract: 3N S	♣ Q10832	♣ AK9				



## North hands (Practice Page)

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

Board: 96      ♠ K86  
Dealer: E      ♥ AQ7  
Vul: EW      ♦ AQ6  
HCP: 21      ♣ AQ102

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

Partner bids first.

Board: 97      ♠ 75  
Dealer: W      ♥ A65  
Vul: Both      ♦ KJ1072  
HCP: 10      ♣ Q85

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

You bid first.

Board: 98      ♠ K2  
Dealer: E      ♥ AJ6  
Vul: None      ♦ AKJ65  
HCP: 20      ♣ A103

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

Partner bids first.

Board: 99      ♠ K9642  
Dealer: W      ♥ Q98  
Vul: NS      ♦ 9  
HCP: 7      ♣ Q1082

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

You bid first.

Board: 100

Dealer: E

Vul: Both

HCP: 20

♠ A2

♥ AQ107

♦ AK6

♣ QJ53

East Opens AP2NT.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

Partner bids first.

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

Board: 96  
 Dealer: E  
 Vul: EW  
 North HCP: 21  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ K86  
 ♥ AQ7  
 ♦ AQ6  
 ♣ AQ102

South:  
 ♠ AJ95  
 ♥ J10543  
 ♦ 95  
 ♣ J7

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

Board: 97  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ 75  
 ♥ A65  
 ♦ KJ1072  
 ♣ Q85

South:  
 ♠ AKQ3  
 ♥ KJ104  
 ♦ A98  
 ♣ K10

West	North	East	South
AP2NT	Pass	4♣ <sup>1</sup>	Pass
4♠	Pass	6NT	Pass
Pass	Pass		
1. Gerber, for N			

Board: 98  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ K2  
 ♥ AJ6  
 ♦ AKJ65  
 ♣ A103

South:  
 ♠ A7  
 ♥ Q9752  
 ♦ 72  
 ♣ Q752

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

Board: 99  
 Dealer: W  
 Vul: NS  
 North HCP: 7  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ K9642  
 ♥ Q98  
 ♦ 9  
 ♣ Q1082

South:  
 ♠ AQ  
 ♥ A743  
 ♦ AQ74  
 ♣ A63

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

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

North:  
 ♠ A2  
 ♥ AQ107  
 ♦ AK6  
 ♣ QJ53

South:  
 ♠ QJ875  
 ♥ 94  
 ♦ J842  
 ♣ K8

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

## South hands (Practice Page)

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

Board: 96  
Dealer: E  
Vul: EW  
HCP: 7

♠ AJ95  
♥ J10543  
♦ 95  
♣ J7

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

You bid first.

Board: 97  
Dealer: W  
Vul: Both  
HCP: 20

♠ AKQ3  
♥ KJ104  
♦ A98  
♣ K10

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

Partner bids first.

Board: 98  
Dealer: E  
Vul: None  
HCP: 8

♠ A7  
♥ Q9752  
♦ 72  
♣ Q752

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

You bid first.

Board: 99  
Dealer: W  
Vul: NS  
HCP: 20

♠ AQ  
♥ A743  
♦ AQ74  
♣ A63

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

Partner bids first.

Board: 100      ♠ QJ875  
Dealer: E        ♥ 94  
Vul: Both       ♦ J842  
HCP: 7           ♣ K8

East Opens AP2NT.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

You bid first.

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

Board: 96  
 Dealer: E  
 Vul: EW  
 North HCP: 21  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ K86  
 ♥ AQ7  
 ♦ AQ6  
 ♣ AQ102

South:  
 ♠ AJ95  
 ♥ J10543  
 ♦ 95  
 ♣ J7

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

Board: 97  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ 75  
 ♥ A65  
 ♦ KJ1072  
 ♣ Q85

South:  
 ♠ AKQ3  
 ♥ KJ104  
 ♦ A98  
 ♣ K10

West	North	East	South
AP2NT	Pass	4♣ <sup>1</sup>	Pass
4♠	Pass	6NT	Pass
Pass	Pass		
1. Gerber, for N			

Board: 98  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ K2  
 ♥ AJ6  
 ♦ AKJ65  
 ♣ A103

South:  
 ♠ A7  
 ♥ Q9752  
 ♦ 72  
 ♣ Q752

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

Board: 99  
 Dealer: W  
 Vul: NS  
 North HCP: 7  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ K9642  
 ♥ Q98  
 ♦ 9  
 ♣ Q1082

South:  
 ♠ AQ  
 ♥ A743  
 ♦ AQ74  
 ♣ A63

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

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

North:  
 ♠ A2  
 ♥ AQ107  
 ♦ AK6  
 ♣ QJ53

South:  
 ♠ QJ875  
 ♥ 94  
 ♦ J842  
 ♣ K8

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

## North hands (Practice Page)

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

Board: 101	♠ 96	West Opens AP2NT.
Dealer: W	♥ 10843	
Vul: None	♦ J1032	You bid first.
HCP: 1	♣ 1092	

Board: 102	♠ A54	East Opens AP2NT.
Dealer: E	♥ AK106	West Bids 4♣ if possible.
Vul: NS	♦ A10	East Bids 4NT if possible.
HCP: 20	♣ KQ92	West Bids 6NT if possible.
		Partner bids first.

Board: 103	♠ QJ6	West Opens AP2NT.
Dealer: W	♥ 6	East Bids 3NT if possible.
Vul: EW	♦ J865	
HCP: 5	♣ J9743	You bid first.

Board: 104	♠ AK72	East Opens AP2NT.
Dealer: E	♥ KJ6	West Bids 3♣ if possible.
Vul: None	♦ KQ	East Bids 3♠ if possible.
HCP: 20	♣ A1086	West Bids 6NT if possible.
		Partner bids first.

Board: 105	♠ AJ6	West Opens AP2NT.
Dealer: W	♥ 1075	East Bids 3NT if possible.
Vul: EW	♦ 64	
HCP: 8	♣ K7432	You bid first.

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

Board: 101	North:	South:				
Dealer: W	♠ 96	♠ AQ102	West	North	East	South
Vul: None	♥ 10843	♥ A5	AP2NT	Pass	Pass	Pass
North HCP: 1	♦ J1032	♦ AKQ8				
South HCP: 21	♣ 1092	♣ Q63				
Contract: 2N S						

Board: 102	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ KQ3			AP2NT	Pass
Vul: NS	♥ AK106	♥ 42	4♣ <sup>1</sup>	Pass	4NT	Pass
North HCP: 20	♦ A10	♦ KQ752	6NT	Pass	Pass	Pass
South HCP: 10	♣ KQ92	♣ 1054				
Contract: 6N N			1. Gerber, for N			

Board: 103	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ A972	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 6	♥ AKJ10	Pass	Pass		
North HCP: 5	♦ J865	♦ A103				
South HCP: 20	♣ J9743	♣ A8				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: E	♠ AK72	♠ 3			AP2NT	Pass
Vul: None	♥ KJ6	♥ A1087	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ KQ	♦ J1095	6NT	Pass	Pass	Pass
South HCP: 10	♣ A1086	♣ KQ32				
Contract: 6N N			1. Stayman			

Board: 105	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ 85	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 1075	♥ AK8	Pass	Pass		
North HCP: 8	♦ 64	♦ AK72				
South HCP: 20	♣ K7432	♣ AQ98				
Contract: 3N S						



## South hands (Practice Page)

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

Board: 101      ♠ AQ102  
Dealer: W        ♥ A5  
Vul: None        ♦ AKQ8  
HCP: 21         ♣ Q63

West Opens AP2NT.

Partner bids first.

Board: 102      ♠ KQ3  
Dealer: E        ♥ 42  
Vul: NS         ♦ KQ752  
HCP: 10         ♣ 1054

East Opens AP2NT.

West Bids 4♣ if possible.

East Bids 4NT if possible.

West Bids 6NT if possible.

You bid first.

Board: 103      ♠ A972  
Dealer: W        ♥ AKJ10  
Vul: EW         ♦ A103  
HCP: 20         ♣ A8

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

Board: 104      ♠ 3  
Dealer: E        ♥ A1087  
Vul: None        ♦ J1095  
HCP: 10         ♣ KQ32

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 6NT if possible.

You bid first.

Board: 105      ♠ 85  
Dealer: W        ♥ AK8  
Vul: EW         ♦ AK72  
HCP: 20         ♣ AQ98

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

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

Board: 101	North:	South:				
Dealer: W	♠ 96	♠ AQ102	West	North	East	South
Vul: None	♥ 10843	♥ A5	AP2NT	Pass	Pass	Pass
North HCP: 1	♦ J1032	♦ AKQ8				
South HCP: 21	♣ 1092	♣ Q63				
Contract: 2N S						

Board: 102	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ KQ3			AP2NT	Pass
Vul: NS	♥ AK106	♥ 42	4♣ <sup>1</sup>	Pass	4NT	Pass
North HCP: 20	♦ A10	♦ KQ752	6NT	Pass	Pass	Pass
South HCP: 10	♣ KQ92	♣ 1054				
Contract: 6N N			1. Gerber, for N			

Board: 103	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ A972	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 6	♥ AKJ10	Pass	Pass		
North HCP: 5	♦ J865	♦ A103				
South HCP: 20	♣ J9743	♣ A8				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: E	♠ AK72	♠ 3			AP2NT	Pass
Vul: None	♥ KJ6	♥ A1087	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ KQ	♦ J1095	6NT	Pass	Pass	Pass
South HCP: 10	♣ A1086	♣ KQ32				
Contract: 6N N			1. Stayman			

Board: 105	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ 85	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 1075	♥ AK8	Pass	Pass		
North HCP: 8	♦ 64	♦ AK72				
South HCP: 20	♣ K7432	♣ AQ98				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 106	♠ AJ2	East Opens AP2NT.
Dealer: E	♥ AJ6	West Bids 3NT if possible.
Vul: Both	♦ A95	
HCP: 20	♣ AQ64	Partner bids first.
Board: 107	♠ K94	West Opens AP2NT.
Dealer: W	♥ 9875	
Vul: NS	♦ 62	You bid first.
HCP: 3	♣ 10643	
Board: 108	♠ A109	East Opens AP2NT.
Dealer: E	♥ K5	
Vul: EW	♦ AK973	Partner bids first.
HCP: 21	♣ AK2	
Board: 109	♠ 9764	West Opens AP2NT.
Dealer: W	♥ 102	East Bids 3♣ if possible.
Vul: Both	♦ K10	West Bids 3♦ if possible.
HCP: 7	♣ KJ642	East Bids 3NT if possible.
		You bid first.
Board: 110	♠ A8	East Opens AP2NT.
Dealer: E	♥ AK92	West Bids 3♣ if possible.
Vul: None	♦ KQ106	East Bids 3♥ if possible.
HCP: 21	♣ AJ8	West Bids 4♥ if possible.
		Partner bids first.

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

Board: 106	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ K10			AP2NT	Pass
Vul: Both	♥ AJ6	♥ 872				
North HCP: 20	♦ A95	♦ K10872	3NT	Pass	Pass	Pass
South HCP: 7	♣ AQ64	♣ J97				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ AQ2	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 9875	♥ A432				
North HCP: 3	♦ 62	♦ AQ5				
South HCP: 20	♣ 10643	♣ A75				
Contract: 2N S						

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ A109	♠ 763			AP2NT	Pass
Vul: EW	♥ K5	♥ Q7				
North HCP: 21	♦ AK973	♦ 10854	Pass	Pass		
South HCP: 3	♣ AK2	♣ J864				
Contract: 2N N						

Board: 109	North:	South:	West	North	East	South
Dealer: W	♠ 9764	♠ KQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 102	♥ AKQ	3♦	Pass	3NT	Pass
North HCP: 7	♦ K10	♦ A83	Pass	Pass		
South HCP: 20	♣ KJ642	♣ Q1087				
Contract: 3N S			1. Stayman			

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ K976			AP2NT	Pass
Vul: None	♥ AK92	♥ QJ85	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ KQ106	♦ 94	4♥	Pass	Pass	Pass
South HCP: 9	♣ AJ8	♣ K52				
Contract: 4♥ N			1. Stayman			

## South hands (Practice Page)

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

Board: 106	♠ K10	East Opens AP2NT.
Dealer: E	♥ 872	West Bids 3NT if possible.
Vul: Both	♦ K10872	
HCP: 7	♣ J97	You bid first.

Board: 107	♠ AQ2	West Opens AP2NT.
Dealer: W	♥ A432	
Vul: NS	♦ AQ5	Partner bids first.
HCP: 20	♣ A75	

Board: 108	♠ 763	East Opens AP2NT.
Dealer: E	♥ Q7	
Vul: EW	♦ 10854	You bid first.
HCP: 3	♣ J864	

Board: 109	♠ KQ3	West Opens AP2NT.
Dealer: W	♥ AKQ	East Bids 3♣ if possible.
Vul: Both	♦ A83	West Bids 3♦ if possible.
HCP: 20	♣ Q1087	East Bids 3NT if possible.
		Partner bids first.

Board: 110	♠ K976	East Opens AP2NT.
Dealer: E	♥ QJ85	West Bids 3♣ if possible.
Vul: None	♦ 94	East Bids 3♥ if possible.
HCP: 9	♣ K52	West Bids 4♥ if possible.
		You bid first.

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

Board: 106	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ K10			AP2NT	Pass
Vul: Both	♥ AJ6	♥ 872				
North HCP: 20	♦ A95	♦ K10872	3NT	Pass	Pass	Pass
South HCP: 7	♣ AQ64	♣ J97				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ AQ2				
Vul: NS	♥ 9875	♥ A432	AP2NT	Pass	Pass	Pass
North HCP: 3	♦ 62	♦ AQ5				
South HCP: 20	♣ 10643	♣ A75				
Contract: 2N S						

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ A109	♠ 763			AP2NT	Pass
Vul: EW	♥ K5	♥ Q7				
North HCP: 21	♦ AK973	♦ 10854	Pass	Pass		
South HCP: 3	♣ AK2	♣ J864				
Contract: 2N N						

Board: 109	North:	South:	West	North	East	South
Dealer: W	♠ 9764	♠ KQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 102	♥ AKQ	3♦	Pass	3NT	Pass
North HCP: 7	♦ K10	♦ A83	Pass	Pass		
South HCP: 20	♣ KJ642	♣ Q1087				
Contract: 3N S			1. Stayman			

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ K976			AP2NT	Pass
Vul: None	♥ AK92	♥ QJ85	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ KQ106	♦ 94	4♥	Pass	Pass	Pass
South HCP: 9	♣ AJ8	♣ K52				
Contract: 4♥ N			1. Stayman			

## North hands (Practice Page)

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

Board: 111      ♠ KJ853  
Dealer: W        ♥ 54  
Vul: EW         ♦ A94  
HCP: 8           ♣ 753

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

You bid first.

Board: 112      ♠ Q108  
Dealer: E        ♥ A984  
Vul: Both       ♦ AKQJ  
HCP: 20         ♣ A5

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

Partner bids first.

Board: 113      ♠ KJ98  
Dealer: W        ♥ K6  
Vul: NS         ♦ Q754  
HCP: 9           ♣ 1096

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

You bid first.

Board: 114      ♠ K3  
Dealer: E        ♥ AK63  
Vul: Both       ♦ QJ9  
HCP: 20         ♣ AK105

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

Partner bids first.

Board: 115      ♠ 109875  
Dealer: W        ♥ K865  
Vul: EW         ♦ 32  
HCP: 6           ♣ K6

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 4♠ if possible.

You bid first.



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

Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ KJ853	♠ A2	AP2NT	Pass	3♥	Pass
Vul: EW	♥ 54	♥ AKQ6	3♠	Pass	3NT	Pass
North HCP: 8	♦ A94	♦ KJ10	Pass	Pass		
South HCP: 20	♣ 753	♣ QJ92				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ Q108	♠ A6			AP2NT	Pass
Vul: Both	♥ A984	♥ KQ73	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKQJ	♦ 42	6♥	Pass	Pass	Pass
South HCP: 9	♣ A5	♣ 109432				
Contract: 6♥ N			1. Stayman			

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ KJ98	♠ Q3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K6	♥ AJ3	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q754	♦ AK962	Pass	Pass		
South HCP: 21	♣ 1096	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 114	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ QJ5			AP2NT	Pass
Vul: Both	♥ AK63	♥ QJ98	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ QJ9	♦ K43	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AK105	♣ Q98				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 115	North:	South:	West	North	East	South
Dealer: W	♠ 109875	♠ KQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K865	♥ AQ10	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 6	♦ 32	♦ A74	4♠	Pass	Pass	Pass
South HCP: 20	♣ K6	♣ AJ72				
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

## South hands (Practice Page)

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

Board: 111      ♠ A2  
Dealer: W        ♥ AKQ6  
Vul: EW         ♦ KJ10  
HCP: 20         ♣ QJ92

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

Partner bids first.

Board: 112      ♠ A6  
Dealer: E        ♥ KQ73  
Vul: Both       ♦ 42  
HCP: 9          ♣ 109432

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

You bid first.

Board: 113      ♠ Q3  
Dealer: W        ♥ AJ3  
Vul: NS         ♦ AK962  
HCP: 21         ♣ AK8

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

Partner bids first.

Board: 114      ♠ QJ5  
Dealer: E        ♥ QJ98  
Vul: Both       ♦ K43  
HCP: 11         ♣ Q98

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

You bid first.

Board: 115

Dealer: W

Vul: EW

HCP: 20

♠ KQ2

♥ AQ10

♦ A74

♣ AJ72

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 4♠ if possible.

Partner bids first.

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

Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ KJ853	♠ A2	AP2NT	Pass	3♥	Pass
Vul: EW	♥ 54	♥ AKQ6	3♠	Pass	3NT	Pass
North HCP: 8	♦ A94	♦ KJ10	Pass	Pass		
South HCP: 20	♣ 753	♣ QJ92				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ Q108	♠ A6			AP2NT	Pass
Vul: Both	♥ A984	♥ KQ73	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKQJ	♦ 42	6♥	Pass	Pass	Pass
South HCP: 9	♣ A5	♣ 109432				
Contract: 6♥ N			1. Stayman			

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ KJ98	♠ Q3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ K6	♥ AJ3	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q754	♦ AK962	Pass	Pass		
South HCP: 21	♣ 1096	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 114	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ QJ5			AP2NT	Pass
Vul: Both	♥ AK63	♥ QJ98	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ QJ9	♦ K43	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AK105	♣ Q98				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 115	North:	South:	West	North	East	South
Dealer: W	♠ 109875	♠ KQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K865	♥ AQ10	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 6	♦ 32	♦ A74	4♠	Pass	Pass	Pass
South HCP: 20	♣ K6	♣ AJ72				
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

## North hands (Practice Page)

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

Board: 116      ♠ AQ3  
Dealer: E        ♥ KQ2  
Vul: None        ♦ AKQ72  
HCP: 20         ♣ 84

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 6NT if possible.  
  
Partner bids first.

Board: 117      ♠ Q103  
Dealer: W        ♥ J876  
Vul: NS         ♦ QJ92  
HCP: 9          ♣ K7

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

Board: 118      ♠ AQJ10  
Dealer: E        ♥ J8  
Vul: EW         ♦ A97  
HCP: 21         ♣ AKQ10

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

Board: 119      ♠ J9  
Dealer: W        ♥ 10952  
Vul: Both        ♦ KQ965  
HCP: 8          ♣ Q7

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

Board: 120      ♠ KQJ  
Dealer: E        ♥ K72  
Vul: NS         ♦ AJ6  
HCP: 21         ♣ AK43

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

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

Board: 116	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ 1074			AP2NT	Pass
Vul: None	♥ KQ2	♥ A984	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQ72	♦ 3	6NT	Pass	Pass	Pass
South HCP: 10	♣ 84	♣ AQ762	1. Stayman			
Contract: 6N N						

Board: 117	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ J98	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J876	♥ AKQ	3♦	Pass	3NT	Pass
North HCP: 9	♦ QJ92	♦ A108	Pass	Pass		
South HCP: 21	♣ K7	♣ AQJ5	1. Stayman			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10	♠ K8			AP2NT	Pass
Vul: EW	♥ J8	♥ AQ7	3NT	Pass	Pass	Pass
North HCP: 21	♦ A97	♦ 652				
South HCP: 9	♣ AKQ10	♣ 87432				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: W	♠ J9	♠ AK62	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 10952	♥ KQ	3♠	Pass	3NT	Pass
North HCP: 8	♦ KQ965	♦ A104	Pass	Pass		
South HCP: 21	♣ Q7	♣ AJ93	1. Stayman			
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 87			AP2NT	Pass
Vul: NS	♥ K72	♥ AJ43	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ6	♦ KQ5	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AK43	♣ J865	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

## South hands (Practice Page)

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

Board: 116      ♠ 1074  
Dealer: E        ♥ A984  
Vul: None       ♦ 3  
HCP: 10         ♣ AQ762

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 6NT if possible.

You bid first.

Board: 117      ♠ J98  
Dealer: W        ♥ AKQ  
Vul: NS         ♦ A108  
HCP: 21         ♣ AQJ5

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

Partner bids first.

Board: 118      ♠ K8  
Dealer: E        ♥ AQ7  
Vul: EW         ♦ 652  
HCP: 9         ♣ 87432

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 119      ♠ AK62  
Dealer: W        ♥ KQ  
Vul: Both       ♦ A104  
HCP: 21         ♣ AJ93

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

Partner bids first.

Board: 120      ♠ 87  
Dealer: E        ♥ AJ43  
Vul: NS         ♦ KQ5  
HCP: 11         ♣ J865

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

You bid first.

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

Board: 116	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ 1074			AP2NT	Pass
Vul: None	♥ KQ2	♥ A984	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AKQ72	♦ 3	6NT	Pass	Pass	Pass
South HCP: 10	♣ 84	♣ AQ762	1. Stayman			
Contract: 6N N						

Board: 117	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ J98	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J876	♥ AKQ	3♦	Pass	3NT	Pass
North HCP: 9	♦ QJ92	♦ A108	Pass	Pass		
South HCP: 21	♣ K7	♣ AQJ5	1. Stayman			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10	♠ K8			AP2NT	Pass
Vul: EW	♥ J8	♥ AQ7	3NT	Pass	Pass	Pass
North HCP: 21	♦ A97	♦ 652				
South HCP: 9	♣ AKQ10	♣ 87432				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: W	♠ J9	♠ AK62	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 10952	♥ KQ	3♠	Pass	3NT	Pass
North HCP: 8	♦ KQ965	♦ A104	Pass	Pass		
South HCP: 21	♣ Q7	♣ AJ93	1. Stayman			
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 87			AP2NT	Pass
Vul: NS	♥ K72	♥ AJ43	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ6	♦ KQ5	4NT <sup>2</sup>	Pass	Pass	Pass
South HCP: 11	♣ AK43	♣ J865	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			



## North hands (Practice Page)

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

Board: 121      ♠ J10  
Dealer: W        ♥ AJ82  
Vul: EW         ♦ 743  
HCP: 11         ♣ KQ105

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 6NT if possible.

You bid first.

Board: 122      ♠ AK10  
Dealer: E        ♥ K87  
Vul: Both       ♦ KQ32  
HCP: 20         ♣ KQ10

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

Partner bids first.

Board: 123      ♠ Q53  
Dealer: W        ♥ J1053  
Vul: None       ♦ Q  
HCP: 9           ♣ A9753

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

You bid first.

Board: 124      ♠ KQJ  
Dealer: E        ♥ K98  
Vul: EW         ♦ AJ2  
HCP: 20         ♣ AQ104

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 6NT if possible.

Partner bids first.

Board: 125      ♠ 98  
Dealer: W        ♥ 10987  
Vul: Both       ♦ 10962  
HCP: 1           ♣ J53

West Opens AP2NT.

You bid first.

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

Board: 121	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ AJ82	♥ KQ10	3♦	Pass	6NT	Pass
North HCP: 11	♦ 743	♦ A982	Pass	Pass		
South HCP: 20	♣ KQ105	♣ AJ6				
Contract: 6N S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ J9432			AP2NT	Pass
Vul: Both	♥ K87	♥ AQ3	3♥	Pass	3♠	Pass
North HCP: 20	♦ KQ32	♦ 965	3NT	Pass	4♣	Pass
South HCP: 8	♣ KQ10	♣ J7	Pass	Pass		
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: W	♠ Q53	♠ A8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J1053	♥ AK7	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q	♦ AKJ53	Pass	Pass		
South HCP: 21	♣ A9753	♣ Q82				
Contract: 3N S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ A86			AP2NT	Pass
Vul: EW	♥ K98	♥ A1065	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ2	♦ Q104	6NT	Pass	Pass	Pass
South HCP: 11	♣ AQ104	♣ J82				
Contract: 6N N			1. Stayman			

Board: 125	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ KQ4	AP2NT	Pass	Pass	Pass
Vul: Both	♥ 10987	♥ KQ5				
North HCP: 1	♦ 10962	♦ K3				
South HCP: 20	♣ J53	♣ AK1062				
Contract: 2N S						

## South hands (Practice Page)

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

Board: 121      ♠ AQ2  
Dealer: W        ♥ KQ10  
Vul: EW         ♦ A982  
HCP: 20         ♣ AJ6

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 6NT if possible.

Partner bids first.

Board: 122      ♠ J9432  
Dealer: E        ♥ AQ3  
Vul: Both       ♦ 965  
HCP: 8          ♣ J7

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

You bid first.

Board: 123      ♠ A8  
Dealer: W        ♥ AK7  
Vul: None       ♦ AKJ53  
HCP: 21         ♣ Q82

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

Partner bids first.

Board: 124      ♠ A86  
Dealer: E        ♥ A1065  
Vul: EW         ♦ Q104  
HCP: 11         ♣ J82

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 6NT if possible.

You bid first.

Board: 125      ♠ KQ4  
Dealer: W        ♥ KQ5  
Vul: Both       ♦ K3  
HCP: 20         ♣ AK1062

West Opens AP2NT.  
Partner bids first.

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

Board: 121	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ AJ82	♥ KQ10	3♦	Pass	6NT	Pass
North HCP: 11	♦ 743	♦ A982	Pass	Pass		
South HCP: 20	♣ KQ105	♣ AJ6				
Contract: 6N S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ J9432			AP2NT	Pass
Vul: Both	♥ K87	♥ AQ3	3♥	Pass	3♠	Pass
North HCP: 20	♦ KQ32	♦ 965	3NT	Pass	4♣	Pass
South HCP: 8	♣ KQ10	♣ J7	Pass	Pass		
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: W	♠ Q53	♠ A8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J1053	♥ AK7	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q	♦ AKJ53	Pass	Pass		
South HCP: 21	♣ A9753	♣ Q82				
Contract: 3N S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ A86			AP2NT	Pass
Vul: EW	♥ K98	♥ A1065	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ2	♦ Q104	6NT	Pass	Pass	Pass
South HCP: 11	♣ AQ104	♣ J82				
Contract: 6N N			1. Stayman			

Board: 125	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ KQ4	AP2NT	Pass	Pass	Pass
Vul: Both	♥ 10987	♥ KQ5				
North HCP: 1	♦ 10962	♦ K3				
South HCP: 20	♣ J53	♣ AK1062				
Contract: 2N S						

## North hands (Practice Page)

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

Board: 126      ♠ A6  
Dealer: E        ♥ K83  
Vul: None       ♦ KQ10  
HCP: 20        ♣ AKJ105

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

Partner bids first.

Board: 127      ♠ A876  
Dealer: W        ♥ J10954  
Vul: NS         ♦ 8  
HCP: 5         ♣ 1084

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

You bid first.

Board: 128      ♠ A9  
Dealer: E        ♥ AK104  
Vul: Both       ♦ KJ74  
HCP: 20        ♣ KQ4

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

Partner bids first.

Board: 129      ♠ 1072  
Dealer: W        ♥ KJ1097  
Vul: None       ♦ 1084  
HCP: 4         ♣ 106

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

You bid first.

Board: 130      ♠ A7  
Dealer: E        ♥ AJ96  
Vul: NS         ♦ AK73  
HCP: 20        ♣ KJ7

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

Partner bids first.

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

Board: 126	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KJ72			AP2NT	Pass
Vul: None	♥ K83	♥ A96	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ KQ10	♦ 974	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ105	♣ 972	1. Stayman			
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: W	♠ A876	♠ Q9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J10954	♥ AQ2	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 5	♦ 8	♦ AKQJ5	4♥	Pass	Pass	Pass
South HCP: 20	♣ 1084	♣ Q62	1. Stayman			
Contract: 4♥ S			2. SMOLEN			

Board: 128	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ K6542			AP2NT	Pass
Vul: Both	♥ AK104	♥ Q75	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ74	♦ A5	3NT	Pass	Pass	Pass
South HCP: 9	♣ KQ4	♣ 1085				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ AKJ	AP2NT	Pass	3♦	Pass
Vul: None	♥ KJ1097	♥ Q3	3♥	Pass	Pass	Pass
North HCP: 4	♦ 1084	♦ K63				
South HCP: 21	♣ 106	♣ AKJ82				
Contract: 3♥ S						

Board: 130	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J1043			AP2NT	Pass
Vul: NS	♥ AJ96	♥ 42	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK73	♦ J854	3NT	Pass	Pass	Pass
South HCP: 6	♣ KJ7	♣ A62	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 126      ♠ KJ72  
Dealer: E        ♥ A96  
Vul: None       ♦ 974  
HCP: 8           ♣ 972

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

You bid first.

Board: 127      ♠ Q9  
Dealer: W        ♥ AQ2  
Vul: NS          ♦ AKQJ5  
HCP: 20          ♣ Q62

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

Partner bids first.

Board: 128      ♠ K6542  
Dealer: E        ♥ Q75  
Vul: Both       ♦ A5  
HCP: 9           ♣ 1085

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

You bid first.

Board: 129      ♠ AKJ  
Dealer: W        ♥ Q3  
Vul: None       ♦ K63  
HCP: 21          ♣ AKJ82

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

Partner bids first.

Board: 130      ♠ J1043  
Dealer: E        ♥ 42  
Vul: NS          ♦ J854  
HCP: 6           ♣ A62

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

You bid first.

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

Board: 126	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KJ72			AP2NT	Pass
Vul: None	♥ K83	♥ A96	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ KQ10	♦ 974	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ105	♣ 972				
Contract: 3N N			1. Stayman			

Board: 127	North:	South:	West	North	East	South
Dealer: W	♠ A876	♠ Q9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J10954	♥ AQ2	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 5	♦ 8	♦ AKQJ5	4♥	Pass	Pass	Pass
South HCP: 20	♣ 1084	♣ Q62				
Contract: 4♥ S			1. Stayman 2. SMOLEN			

Board: 128	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ K6542			AP2NT	Pass
Vul: Both	♥ AK104	♥ Q75	3♥	Pass	3♠	Pass
North HCP: 20	♦ KJ74	♦ A5	3NT	Pass	Pass	Pass
South HCP: 9	♣ KQ4	♣ 1085				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ AKJ	AP2NT	Pass	3♦	Pass
Vul: None	♥ KJ1097	♥ Q3	3♥	Pass	Pass	Pass
North HCP: 4	♦ 1084	♦ K63				
South HCP: 21	♣ 106	♣ AKJ82				
Contract: 3♥ S						

Board: 130	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J1043			AP2NT	Pass
Vul: NS	♥ AJ96	♥ 42	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK73	♦ J854	3NT	Pass	Pass	Pass
South HCP: 6	♣ KJ7	♣ A62				
Contract: 3N N			1. Stayman			



## North hands (Practice Page)

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

Board: 131      ♠ 94  
Dealer: W        ♥ QJ10  
Vul: EW         ♦ Q654  
HCP: 9          ♣ A754

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

Board: 132      ♠ A72  
Dealer: E        ♥ AQ86  
Vul: None       ♦ AK9  
HCP: 21         ♣ A42

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

Board: 133      ♠ KJ9  
Dealer: W        ♥ 854  
Vul: NS         ♦ 1032  
HCP: 7          ♣ K943

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

Board: 134      ♠ AKJ4  
Dealer: E        ♥ AQ7  
Vul: EW         ♦ A85  
HCP: 21         ♣ K93

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

Board: 135      ♠ 108432  
Dealer: W        ♥ Q8  
Vul: NS         ♦ K54  
HCP: 6          ♣ J94

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

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

Board: 131	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AJ10	AP2NT	Pass	3NT	Pass
Vul: EW	♥ QJ10	♥ A73	Pass	Pass		
North HCP: 9	♦ Q654	♦ AK9				
South HCP: 21	♣ A754	♣ KQ93				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: E	♠ A72	♠ KJ9			AP2NT	Pass
Vul: None	♥ AQ86	♥ K973	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AK9	♦ 8642	4♥	Pass	Pass	Pass
South HCP: 7	♣ A42	♣ 107				
Contract: 4♥ N			1. Stayman			

Board: 133	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ 108	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 854	♥ AKQ2	Pass	Pass		
North HCP: 7	♦ 1032	♦ AK64				
South HCP: 20	♣ K943	♣ A62				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: E	♠ AKJ4	♠ Q109			AP2NT	Pass
Vul: EW	♥ AQ7	♥ J986	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ A85	♦ J7	4♠	Pass	Pass	Pass
South HCP: 7	♣ K93	♣ QJ87				
Contract: 4♠ N			1. Stayman			

Board: 135	North:	South:	West	North	East	South
Dealer: W	♠ 108432	♠ AQJ5	AP2NT	Pass	3♥	Pass
Vul: NS	♥ Q8	♥ AJ63	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 6	♦ K54	♦ AJ2	Pass	Pass		
South HCP: 21	♣ J94	♣ A10				
Contract: 4♠ N			1. Extended acceptance after NT			

## South hands (Practice Page)

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

Board: 131	♠ AJ10	West Opens AP2NT.
Dealer: W	♥ A73	East Bids 3NT if possible.
Vul: EW	♦ AK9	
HCP: 21	♣ KQ93	Partner bids first.

Board: 132	♠ KJ9	East Opens AP2NT.
Dealer: E	♥ K973	West Bids 3♣ if possible.
Vul: None	♦ 8642	East Bids 3♥ if possible.
HCP: 7	♣ 107	West Bids 4♥ if possible.
		You bid first.

Board: 133	♠ 108	West Opens AP2NT.
Dealer: W	♥ AKQ2	East Bids 3NT if possible.
Vul: NS	♦ AK64	
HCP: 20	♣ A62	Partner bids first.

Board: 134	♠ Q109	East Opens AP2NT.
Dealer: E	♥ J986	West Bids 3♣ if possible.
Vul: EW	♦ J7	East Bids 3♠ if possible.
HCP: 7	♣ QJ87	West Bids 4♠ if possible.
		You bid first.

Board: 135	♠ AQJ5	West Opens AP2NT.
Dealer: W	♥ AJ63	East Bids 3♥ if possible.
Vul: NS	♦ AJ2	West Bids 3NT if possible.
HCP: 21	♣ A10	East Bids 4♠ if possible.
		Partner bids first.

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

Board: 131	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AJ10	AP2NT	Pass	3NT	Pass
Vul: EW	♥ QJ10	♥ A73	Pass	Pass		
North HCP: 9	♦ Q654	♦ AK9				
South HCP: 21	♣ A754	♣ KQ93				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: E	♠ A72	♠ KJ9			AP2NT	Pass
Vul: None	♥ AQ86	♥ K973	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AK9	♦ 8642	4♥	Pass	Pass	Pass
South HCP: 7	♣ A42	♣ 107				
Contract: 4♥ N			1. Stayman			

Board: 133	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ 108	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 854	♥ AKQ2	Pass	Pass		
North HCP: 7	♦ 1032	♦ AK64				
South HCP: 20	♣ K943	♣ A62				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: E	♠ AKJ4	♠ Q109			AP2NT	Pass
Vul: EW	♥ AQ7	♥ J986	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ A85	♦ J7	4♠	Pass	Pass	Pass
South HCP: 7	♣ K93	♣ QJ87				
Contract: 4♠ N			1. Stayman			

Board: 135	North:	South:	West	North	East	South
Dealer: W	♠ 108432	♠ AQJ5	AP2NT	Pass	3♥	Pass
Vul: NS	♥ Q8	♥ AJ63	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 6	♦ K54	♦ AJ2	Pass	Pass		
South HCP: 21	♣ J94	♣ A10				
Contract: 4♠ N			1. Extended acceptance after NT			

## North hands (Practice Page)

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

Board: 136	♠ A6	East Opens AP2NT.
Dealer: E	♥ AKQ10	West Bids 3♥ if possible.
Vul: EW	♦ KQ102	East Bids 3♠ if possible.
HCP: 21	♣ K106	West Bids 3NT if possible.
		Partner bids first.
Board: 137	♠ J5	West Opens AP2NT.
Dealer: W	♥ Q64	East Bids 3NT if possible.
Vul: Both	♦ AJ1098	
HCP: 8	♣ 874	You bid first.
Board: 138	♠ AQ3	East Opens AP2NT.
Dealer: E	♥ Q32	West Bids 3♥ if possible.
Vul: None	♦ KJ76	East Bids 3♠ if possible.
HCP: 21	♣ AKQ	Partner bids first.
Board: 139	♠ 954	East Opens AP2NT.
Dealer: W	♥ Q654	West Opens AP2NT.
Vul: EW	♦ 98653	You bid first.
HCP: 2	♣ 9	
Board: 140	♠ KQ	East Opens AP2NT.
Dealer: E	♥ AQJ2	West Bids 3♣ if possible.
Vul: Both	♦ AK105	East Bids 3♥ if possible.
HCP: 20	♣ J84	West Bids 4♥ if possible.
		Partner bids first.

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

Board: 136	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ J10543			AP2NT	Pass
Vul: EW	♥ AKQ10	♥ 95	3♥	Pass	3♠	Pass
North HCP: 21	♦ KQ102	♦ A975	3NT	Pass	Pass	Pass
South HCP: 5	♣ K106	♣ 75				
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ AQ93	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q64	♥ AK93	Pass	Pass		
North HCP: 8	♦ AJ1098	♦ K5				
South HCP: 21	♣ 874	♣ KQ6				
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ 107542			AP2NT	Pass
Vul: None	♥ Q32	♥ 654	3♥	Pass	3♠	Pass
North HCP: 21	♦ KJ76	♦ 8	Pass	Pass		
South HCP: 1	♣ AKQ	♣ J763				
Contract: 3♠ N						

Board: 139	North:	South:	West	North	East	South
Dealer: W	♠ 954	♠ AQ3	AP2NT	Pass	Pass	Pass
Vul: EW	♥ Q654	♥ A982				
North HCP: 2	♦ 98653	♦ A4				
South HCP: 21	♣ 9	♣ AQJ4				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ AJ7			AP2NT	Pass
Vul: Both	♥ AQJ2	♥ 8763	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK105	♦ J832	4♥	Pass	Pass	Pass
South HCP: 10	♣ J84	♣ A5				
Contract: 4♥ N			1. Stayman			

## South hands (Practice Page)

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

Board: 136	♠ J10543	East Opens AP2NT.
Dealer: E	♥ 95	West Bids 3♥ if possible.
Vul: EW	♦ A975	East Bids 3♠ if possible.
HCP: 5	♣ 75	West Bids 3NT if possible.
		You bid first.
Board: 137	♠ AQ93	West Opens AP2NT.
Dealer: W	♥ AK93	East Bids 3NT if possible.
Vul: Both	♦ K5	
HCP: 21	♣ KQ6	Partner bids first.
Board: 138	♠ 107542	East Opens AP2NT.
Dealer: E	♥ 654	West Bids 3♥ if possible.
Vul: None	♦ 8	East Bids 3♠ if possible.
HCP: 1	♣ J763	You bid first.
Board: 139	♠ AQ3	West Opens AP2NT.
Dealer: W	♥ A982	
Vul: EW	♦ A4	Partner bids first.
HCP: 21	♣ AQJ4	
Board: 140	♠ AJ7	East Opens AP2NT.
Dealer: E	♥ 8763	West Bids 3♣ if possible.
Vul: Both	♦ J832	East Bids 3♥ if possible.
HCP: 10	♣ A5	West Bids 4♥ if possible.
		You bid first.

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

Board: 136	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ J10543			AP2NT	Pass
Vul: EW	♥ AKQ10	♥ 95	3♥	Pass	3♠	Pass
North HCP: 21	♦ KQ102	♦ A975	3NT	Pass	Pass	Pass
South HCP: 5	♣ K106	♣ 75				
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ AQ93				
Vul: Both	♥ Q64	♥ AK93	AP2NT	Pass	3NT	Pass
North HCP: 8	♦ AJ1098	♦ K5	Pass	Pass		
South HCP: 21	♣ 874	♣ KQ6				
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ 107542			AP2NT	Pass
Vul: None	♥ Q32	♥ 654	3♥	Pass	3♠	Pass
North HCP: 21	♦ KJ76	♦ 8	Pass	Pass		
South HCP: 1	♣ AKQ	♣ J763				
Contract: 3♠ N						

Board: 139	North:	South:	West	North	East	South
Dealer: W	♠ 954	♠ AQ3				
Vul: EW	♥ Q654	♥ A982	AP2NT	Pass	Pass	Pass
North HCP: 2	♦ 98653	♦ A4				
South HCP: 21	♣ 9	♣ AQJ4				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ AJ7			AP2NT	Pass
Vul: Both	♥ AQJ2	♥ 8763	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK105	♦ J832	4♥	Pass	Pass	Pass
South HCP: 10	♣ J84	♣ A5				
Contract: 4♥ N						

1. Stayman



## North hands (Practice Page)

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

Board: 141      ♠ 10942  
Dealer: W        ♥ J10865  
Vul: None        ♦ 5  
HCP: 5           ♣ KJ2

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

You bid first.

Board: 142      ♠ KJ3  
Dealer: E        ♥ AQ10  
Vul: NS         ♦ AK10  
HCP: 20        ♣ K1054

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

Board: 143      ♠ 963  
Dealer: W        ♥ K85  
Vul: Both       ♦ AQ83  
HCP: 9           ♣ 874

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

Board: 144      ♠ AQ9  
Dealer: E        ♥ KQ4  
Vul: None       ♦ A53  
HCP: 20        ♣ KQ74

East Opens AP2NT.  
  
Partner bids first.

Board: 145      ♠ Q8  
Dealer: W        ♥ 84  
Vul: NS         ♦ K872  
HCP: 8           ♣ K9875

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

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

Board: 141	North:	South:	West	North	East	South
Dealer: W	♠ 10942	♠ AKJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J10865	♥ K97	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 5	♦ 5	♦ AQ108	4♥	Pass	Pass	Pass
South HCP: 21	♣ KJ2	♣ A75	1. Stayman			
Contract: 4♥ S			2. SMOLEN			

Board: 142	North:	South:	West	North	East	South
Dealer: E	♠ KJ3	♠ AQ			AP2NT	Pass
Vul: NS	♥ AQ10	♥ 975				
North HCP: 20	♦ AK10	♦ Q9854	3NT	Pass	Pass	Pass
South HCP: 9	♣ K1054	♣ J87				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: W	♠ 963	♠ AK	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K85	♥ AJ2	Pass	Pass		
North HCP: 9	♦ AQ83	♦ K654				
South HCP: 20	♣ 874	♣ AJ65				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ J5			AP2NT	Pass
Vul: None	♥ KQ4	♥ 10853	Pass	Pass		
North HCP: 20	♦ A53	♦ J106				
South HCP: 2	♣ KQ74	♣ 9532				
Contract: 2N N						

Board: 145	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ A62	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 84	♥ AKQ	Pass	Pass		
North HCP: 8	♦ K872	♦ AJ54				
South HCP: 21	♣ K9875	♣ QJ2				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 141  
Dealer: W  
Vul: None  
HCP: 21

♠ AKJ  
♥ K97  
♦ AQ108  
♣ A75

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

Partner bids first.

Board: 142  
Dealer: E  
Vul: NS  
HCP: 9

♠ AQ  
♥ 975  
♦ Q9854  
♣ J87

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

Board: 143  
Dealer: W  
Vul: Both  
HCP: 20

♠ AK  
♥ AJ2  
♦ K654  
♣ AJ65

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

Board: 144  
Dealer: E  
Vul: None  
HCP: 2

♠ J5  
♥ 10853  
♦ J106  
♣ 9532

East Opens AP2NT.  
  
You bid first.

Board: 145  
Dealer: W  
Vul: NS  
HCP: 21

♠ A62  
♥ AKQ  
♦ AJ54  
♣ QJ2

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

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

Board: 141	North:	South:	West	North	East	South
Dealer: W	♠ 10942	♠ AKJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J10865	♥ K97	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 5	♦ 5	♦ AQ108	4♥	Pass	Pass	Pass
South HCP: 21	♣ KJ2	♣ A75	1. Stayman			
Contract: 4♥ S			2. SMOLEN			

Board: 142	North:	South:	West	North	East	South
Dealer: E	♠ KJ3	♠ AQ			AP2NT	Pass
Vul: NS	♥ AQ10	♥ 975				
North HCP: 20	♦ AK10	♦ Q9854	3NT	Pass	Pass	Pass
South HCP: 9	♣ K1054	♣ J87				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: W	♠ 963	♠ AK	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K85	♥ AJ2	Pass	Pass		
North HCP: 9	♦ AQ83	♦ K654				
South HCP: 20	♣ 874	♣ AJ65				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ J5			AP2NT	Pass
Vul: None	♥ KQ4	♥ 10853	Pass	Pass		
North HCP: 20	♦ A53	♦ J106				
South HCP: 2	♣ KQ74	♣ 9532				
Contract: 2N N						

Board: 145	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ A62	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 84	♥ AKQ	Pass	Pass		
North HCP: 8	♦ K872	♦ AJ54				
South HCP: 21	♣ K9875	♣ QJ2				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 146      ♠ A54  
Dealer: E        ♥ 53  
Vul: EW        ♦ AQ8  
HCP: 20        ♣ AKQJ3

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

Partner bids first.

Board: 147      ♠ KJ985  
Dealer: W        ♥ K107  
Vul: None      ♦ J109  
HCP: 8         ♣ 62

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

You bid first.

Board: 148      ♠ A1042  
Dealer: E        ♥ A64  
Vul: NS        ♦ KJ3  
HCP: 21        ♣ AKQ

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

Partner bids first.

Board: 149      ♠ J94  
Dealer: W        ♥ K6432  
Vul: EW        ♦ A642  
HCP: 8         ♣ 8

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

You bid first.

Board: 150

Dealer: E

Vul: Both

HCP: 21

♠ AKQ10

♥ AJ4

♦ 75

♣ AK86

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

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

Board: 146	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ 9762			AP2NT	Pass
Vul: EW	♥ 53	♥ AKQ10	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ8	♦ 6532	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKQJ3	♣ 2	1. Stayman			
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: W	♠ KJ985	♠ Q4	AP2NT	Pass	3♥	Pass
Vul: None	♥ K107	♥ AQ5	3♠	Pass	3NT	Pass
North HCP: 8	♦ J109	♦ AQ532	Pass	Pass		
South HCP: 21	♣ 62	♣ AK7				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: E	♠ A1042	♠ 73			AP2NT	Pass
Vul: NS	♥ A64	♥ KQJ10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ KJ3	♦ 972	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ	♣ 7654	1. Stayman			
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ AKQ	AP2NT	Pass	3♦	Pass
Vul: EW	♥ K6432	♥ AQ10	3♥	Pass	3NT	Pass
North HCP: 8	♦ A642	♦ 75	4♥	Pass	Pass	Pass
South HCP: 21	♣ 8	♣ KQJ95				
Contract: 4♥ S						

Board: 150	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10	♠ J983			AP2NT	Pass
Vul: Both	♥ AJ4	♥ K75	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ 75	♦ KJ1094	4♠	Pass	Pass	Pass
South HCP: 8	♣ AK86	♣ 10	1. Stayman			
Contract: 4♠ N						

## South hands (Practice Page)

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

Board: 146      ♠ 9762  
Dealer: E        ♥ AKQ10  
Vul: EW        ♦ 6532  
HCP: 9         ♣ 2

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

You bid first.

Board: 147      ♠ Q4  
Dealer: W        ♥ AQ5  
Vul: None      ♦ AQ532  
HCP: 21        ♣ AK7

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

Partner bids first.

Board: 148      ♠ 73  
Dealer: E        ♥ KQJ10  
Vul: NS        ♦ 972  
HCP: 6         ♣ 7654

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

You bid first.

Board: 149      ♠ AKQ  
Dealer: W        ♥ AQ10  
Vul: EW        ♦ 75  
HCP: 21        ♣ KQJ95

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

Partner bids first.



Board: 150

Dealer: E

Vul: Both

HCP: 8

♠ J983

♥ K75

♦ KJ1094

♣ 10

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

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

Board: 146	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ 9762			AP2NT	Pass
Vul: EW	♥ 53	♥ AKQ10	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ8	♦ 6532	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKQJ3	♣ 2	1. Stayman			
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: W	♠ KJ985	♠ Q4	AP2NT	Pass	3♥	Pass
Vul: None	♥ K107	♥ AQ5	3♠	Pass	3NT	Pass
North HCP: 8	♦ J109	♦ AQ532	Pass	Pass		
South HCP: 21	♣ 62	♣ AK7				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: E	♠ A1042	♠ 73			AP2NT	Pass
Vul: NS	♥ A64	♥ KQJ10	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ KJ3	♦ 972	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ	♣ 7654	1. Stayman			
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ AKQ	AP2NT	Pass	3♦	Pass
Vul: EW	♥ K6432	♥ AQ10	3♥	Pass	3NT	Pass
North HCP: 8	♦ A642	♦ 75	4♥	Pass	Pass	Pass
South HCP: 21	♣ 8	♣ KQJ95				
Contract: 4♥ S						

Board: 150	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10	♠ J983			AP2NT	Pass
Vul: Both	♥ AJ4	♥ K75	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ 75	♦ KJ1094	4♠	Pass	Pass	Pass
South HCP: 8	♣ AK86	♣ 10	1. Stayman			
Contract: 4♠ N						

## North hands (Practice Page)

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

Board: 151      ♠ J7  
Dealer: W        ♥ KQ95  
Vul: EW         ♦ 1054  
HCP: 8           ♣ Q875

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

You bid first.

Board: 152      ♠ A6  
Dealer: E        ♥ A65  
Vul: Both       ♦ AK10  
HCP: 21         ♣ KQJ75

East Opens AP2NT.

Partner bids first.

Board: 153      ♠ 742  
Dealer: W        ♥ K85  
Vul: None       ♦ 10985  
HCP: 8           ♣ AJ2

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 154      ♠ AK3  
Dealer: E        ♥ A652  
Vul: EW         ♦ K92  
HCP: 21         ♣ AK9

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 155      ♠ K543  
Dealer: W        ♥ 93  
Vul: Both       ♦ Q83  
HCP: 10         ♣ KQ97

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

You bid first.

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

Board: 151	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ KQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ95	♥ J4	3♦	Pass	3NT	Pass
North HCP: 8	♦ 1054	♦ AQ2	Pass	Pass		
South HCP: 20	♣ Q875	♣ AKJ96	1. Stayman			
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ 10832			AP2NT	Pass
Vul: Both	♥ A65	♥ J92				
North HCP: 21	♦ AK10	♦ 973	Pass	Pass		
South HCP: 1	♣ KQJ75	♣ 643				
Contract: 2N N						

Board: 153	North:	South:	West	North	East	South
Dealer: W	♠ 742	♠ AQ5	AP2NT	Pass	3NT	Pass
Vul: None	♥ K85	♥ A94	Pass	Pass		
North HCP: 8	♦ 10985	♦ AK32				
South HCP: 20	♣ AJ2	♣ K106				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ Q9			AP2NT	Pass
Vul: EW	♥ A652	♥ 1093				
North HCP: 21	♦ K92	♦ AJ106	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK9	♣ Q864				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: W	♠ K543	♠ A962	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 93	♥ AK10	3♠	Pass	6♠	Pass
North HCP: 10	♦ Q83	♦ A74	Pass	Pass		
South HCP: 20	♣ KQ97	♣ AJ5	1. Stayman			
Contract: 6♠ S						

## South hands (Practice Page)

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

Board: 151      ♠ KQ8  
Dealer: W        ♥ J4  
Vul: EW         ♦ AQ2  
HCP: 20         ♣ AKJ96

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

Partner bids first.

Board: 152      ♠ 10832  
Dealer: E        ♥ J92  
Vul: Both       ♦ 973  
HCP: 1          ♣ 643

East Opens AP2NT.

You bid first.

Board: 153      ♠ AQ5  
Dealer: W        ♥ A94  
Vul: None       ♦ AK32  
HCP: 20         ♣ K106

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 154      ♠ Q9  
Dealer: E        ♥ 1093  
Vul: EW         ♦ AJ106  
HCP: 9          ♣ Q864

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 155      ♠ A962  
Dealer: W        ♥ AK10  
Vul: Both       ♦ A74  
HCP: 20         ♣ AJ5

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

Partner bids first.

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

Board: 151	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ KQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ95	♥ J4	3♦	Pass	3NT	Pass
North HCP: 8	♦ 1054	♦ AQ2	Pass	Pass		
South HCP: 20	♣ Q875	♣ AKJ96				
Contract: 3N S			1. Stayman			

Board: 152	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ 10832			AP2NT	Pass
Vul: Both	♥ A65	♥ J92				
North HCP: 21	♦ AK10	♦ 973	Pass	Pass		
South HCP: 1	♣ KQJ75	♣ 643				
Contract: 2N N						

Board: 153	North:	South:	West	North	East	South
Dealer: W	♠ 742	♠ AQ5	AP2NT	Pass	3NT	Pass
Vul: None	♥ K85	♥ A94	Pass	Pass		
North HCP: 8	♦ 10985	♦ AK32				
South HCP: 20	♣ AJ2	♣ K106				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ Q9			AP2NT	Pass
Vul: EW	♥ A652	♥ 1093				
North HCP: 21	♦ K92	♦ AJ106	3NT	Pass	Pass	Pass
South HCP: 9	♣ AK9	♣ Q864				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: W	♠ K543	♠ A962	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 93	♥ AK10	3♠	Pass	6♠	Pass
North HCP: 10	♦ Q83	♦ A74	Pass	Pass		
South HCP: 20	♣ KQ97	♣ AJ5				
Contract: 6♠ S			1. Stayman			

## North hands (Practice Page)

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

Board: 156      ♠ A74  
Dealer: E        ♥ KJ9  
Vul: None       ♦ KQ9  
HCP: 20         ♣ AK93

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

Partner bids first.

Board: 157      ♠ 82  
Dealer: W        ♥ KQJ83  
Vul: NS          ♦ 85  
HCP: 9           ♣ K862

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

You bid first.

Board: 158      ♠ AJ65  
Dealer: E        ♥ AQ8  
Vul: None       ♦ AQ84  
HCP: 21         ♣ A6

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

Partner bids first.

Board: 159      ♠ Q64  
Dealer: W        ♥ Q5  
Vul: NS          ♦ Q753  
HCP: 9           ♣ K652

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 160      ♠ AJ  
Dealer: E        ♥ AKJ6  
Vul: EW         ♦ A87  
HCP: 20         ♣ K754

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

Partner bids first.

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

Board: 156	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ QJ109			AP2NT	Pass
Vul: None	♥ KJ9	♥ 742	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ KQ9	♦ AJ5	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK93	♣ Q62	1. Stayman			
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ AQ7	AP2NT	Pass	3♦	Pass
Vul: NS	♥ KQJ83	♥ A42	3♥	Pass	3NT	Pass
North HCP: 9	♦ 85	♦ A432	4♥	Pass	Pass	Pass
South HCP: 20	♣ K862	♣ AQ3				
Contract: 4♥ S						

Board: 158	North:	South:	West	North	East	South
Dealer: E	♠ AJ65	♠ K1082			AP2NT	Pass
Vul: None	♥ AQ8	♥ K763	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AQ84	♦ 1052	4♠	Pass	Pass	Pass
South HCP: 6	♣ A6	♣ 73	1. Stayman			
Contract: 4♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ K975	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q5	♥ AK2	Pass	Pass		
North HCP: 9	♦ Q753	♦ KJ8				
South HCP: 20	♣ K652	♣ AQ7				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ K10853			AP2NT	Pass
Vul: EW	♥ AKJ6	♥ 983	3♥	Pass	3♠	Pass
North HCP: 20	♦ A87	♦ Q953	3NT	Pass	Pass	Pass
South HCP: 7	♣ K754	♣ Q				
Contract: 3N N						



## South hands (Practice Page)

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

Board: 156      ♠ QJ109  
Dealer: E        ♥ 742  
Vul: None        ♦ AJ5  
HCP: 10         ♣ Q62

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

You bid first.

Board: 157      ♠ AQ7  
Dealer: W        ♥ A42  
Vul: NS         ♦ A432  
HCP: 20         ♣ AQ3

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

Partner bids first.

Board: 158      ♠ K1082  
Dealer: E        ♥ K763  
Vul: None        ♦ 1052  
HCP: 6          ♣ 73

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

You bid first.

Board: 159      ♠ K975  
Dealer: W        ♥ AK2  
Vul: NS         ♦ KJ8  
HCP: 20         ♣ AQ7

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 160      ♠ K10853  
Dealer: E        ♥ 983  
Vul: EW         ♦ Q953  
HCP: 7          ♣ Q

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

You bid first.

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

Board: 156	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ QJ109			AP2NT	Pass
Vul: None	♥ KJ9	♥ 742	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ KQ9	♦ AJ5	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK93	♣ Q62	1. Stayman			
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ AQ7	AP2NT	Pass	3♦	Pass
Vul: NS	♥ KQJ83	♥ A42	3♥	Pass	3NT	Pass
North HCP: 9	♦ 85	♦ A432	4♥	Pass	Pass	Pass
South HCP: 20	♣ K862	♣ AQ3				
Contract: 4♥ S						

Board: 158	North:	South:	West	North	East	South
Dealer: E	♠ AJ65	♠ K1082			AP2NT	Pass
Vul: None	♥ AQ8	♥ K763	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AQ84	♦ 1052	4♠	Pass	Pass	Pass
South HCP: 6	♣ A6	♣ 73	1. Stayman			
Contract: 4♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ K975	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q5	♥ AK2	Pass	Pass		
North HCP: 9	♦ Q753	♦ KJ8				
South HCP: 20	♣ K652	♣ AQ7				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ K10853			AP2NT	Pass
Vul: EW	♥ AKJ6	♥ 983	3♥	Pass	3♠	Pass
North HCP: 20	♦ A87	♦ Q953	3NT	Pass	Pass	Pass
South HCP: 7	♣ K754	♣ Q				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 161	♠ J87	West Opens AP2NT.
Dealer: W	♥ KQ109	East Bids 3♣ if possible.
Vul: None	♦ Q6	West Bids 3♦ if possible.
HCP: 9	♣ J1074	East Bids 3NT if possible.
		You bid first.
Board: 162	♠ 87	East Opens AP2NT.
Dealer: E	♥ KJ7	West Bids 3♣ if possible.
Vul: NS	♦ AK2	East Bids 3♦ if possible.
HCP: 20	♣ AKQ96	West Bids 3NT if possible.
		Partner bids first.
Board: 163	♠ 43	West Opens AP2NT.
Dealer: W	♥ QJ5	East Bids 3NT if possible.
Vul: EW	♦ 10963	
HCP: 6	♣ K754	You bid first.
Board: 164	♠ A82	East Opens AP2NT.
Dealer: E	♥ KQ42	West Bids 3NT if possible.
Vul: Both	♦ AQ97	
HCP: 21	♣ AQ	Partner bids first.
Board: 165	♠ AJ8	West Opens AP2NT.
Dealer: W	♥ J73	East Bids 3NT if possible.
Vul: NS	♦ 974	
HCP: 7	♣ J654	You bid first.

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

Board: 161	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ KQ109	♥ A54	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q6	♦ A103	Pass	Pass		
South HCP: 21	♣ J1074	♣ AQ96	1. Stayman			
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ K1064			AP2NT	Pass
Vul: NS	♥ KJ7	♥ 1093	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK2	♦ Q843	3NT	Pass	Pass	Pass
South HCP: 5	♣ AKQ96	♣ 105	1. Stayman			
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ A102	AP2NT	Pass	3NT	Pass
Vul: EW	♥ QJ5	♥ AK3	Pass	Pass		
North HCP: 6	♦ 10963	♦ AJ4				
South HCP: 21	♣ K754	♣ AJ109				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: E	♠ A82	♠ 654			AP2NT	Pass
Vul: Both	♥ KQ42	♥ J97	3NT	Pass	Pass	Pass
North HCP: 21	♦ AQ97	♦ KJ2				
South HCP: 6	♣ AQ	♣ J874				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ Q9	AP2NT	Pass	3NT	Pass
Vul: NS	♥ J73	♥ AK109	Pass	Pass		
North HCP: 7	♦ 974	♦ KQ62				
South HCP: 21	♣ J654	♣ AK7				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 161	♠ AK4	West Opens AP2NT.
Dealer: W	♥ A54	East Bids 3♣ if possible.
Vul: None	♦ A103	West Bids 3♦ if possible.
HCP: 21	♣ AQ96	East Bids 3NT if possible.
		Partner bids first.

Board: 162	♠ K1064	East Opens AP2NT.
Dealer: E	♥ 1093	West Bids 3♣ if possible.
Vul: NS	♦ Q843	East Bids 3♦ if possible.
HCP: 5	♣ 105	West Bids 3NT if possible.
		You bid first.

Board: 163	♠ A102	West Opens AP2NT.
Dealer: W	♥ AK3	East Bids 3NT if possible.
Vul: EW	♦ AJ4	
HCP: 21	♣ AJ109	Partner bids first.

Board: 164	♠ 654	East Opens AP2NT.
Dealer: E	♥ J97	West Bids 3NT if possible.
Vul: Both	♦ KJ2	
HCP: 6	♣ J874	You bid first.

Board: 165	♠ Q9	West Opens AP2NT.
Dealer: W	♥ AK109	East Bids 3NT if possible.
Vul: NS	♦ KQ62	
HCP: 21	♣ AK7	Partner bids first.

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

Board: 161	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ AK4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ KQ109	♥ A54	3♦	Pass	3NT	Pass
North HCP: 9	♦ Q6	♦ A103	Pass	Pass		
South HCP: 21	♣ J1074	♣ AQ96	1. Stayman			
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ K1064			AP2NT	Pass
Vul: NS	♥ KJ7	♥ 1093	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK2	♦ Q843	3NT	Pass	Pass	Pass
South HCP: 5	♣ AKQ96	♣ 105	1. Stayman			
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ A102	AP2NT	Pass	3NT	Pass
Vul: EW	♥ QJ5	♥ AK3	Pass	Pass		
North HCP: 6	♦ 10963	♦ AJ4				
South HCP: 21	♣ K754	♣ AJ109				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: E	♠ A82	♠ 654			AP2NT	Pass
Vul: Both	♥ KQ42	♥ J97	3NT	Pass	Pass	Pass
North HCP: 21	♦ AQ97	♦ KJ2				
South HCP: 6	♣ AQ	♣ J874				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ Q9	AP2NT	Pass	3NT	Pass
Vul: NS	♥ J73	♥ AK109	Pass	Pass		
North HCP: 7	♦ 974	♦ KQ62				
South HCP: 21	♣ J654	♣ AK7				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 166	♠ KQ92	East Opens AP2NT.
Dealer: E	♥ AK	West Bids 3♦ if possible.
Vul: EW	♦ A43	East Bids 3♥ if possible.
HCP: 20	♣ A1032	West Bids 3NT if possible.
		Partner bids first.
Board: 167	♠ AK5	West Opens AP2NT.
Dealer: W	♥ Q85	East Bids 3NT if possible.
Vul: Both	♦ 974	
HCP: 9	♣ 10842	You bid first.
Board: 168	♠ A84	East Opens AP2NT.
Dealer: E	♥ A72	
Vul: None	♦ KQ105	Partner bids first.
HCP: 20	♣ AK10	
Board: 169	♠ J54	West Opens AP2NT.
Dealer: W	♥ Q8432	East Bids 3♦ if possible.
Vul: EW	♦ A	West Bids 3♥ if possible.
HCP: 8	♣ J1094	East Bids 3NT if possible.
		West Bids 4♥ if possible.
		You bid first.
Board: 170	♠ AK92	East Opens AP2NT.
Dealer: E	♥ AKJ	West Bids 3NT if possible.
Vul: Both	♦ J105	
HCP: 20	♣ A98	Partner bids first.

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

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ KQ92	♠ 4			AP2NT	Pass
Vul: EW	♥ AK	♥ Q10842	3♦	Pass	3♥	Pass
North HCP: 20	♦ A43	♦ J76	3NT	Pass	Pass	Pass
South HCP: 6	♣ A1032	♣ QJ85				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ AK5	♠ QJ3			AP2NT	Pass
Vul: Both	♥ Q85	♥ AJ43	AP2NT	Pass	3NT	Pass
North HCP: 9	♦ 974	♦ AJ	Pass	Pass		
South HCP: 20	♣ 10842	♣ AQJ5				
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ A84	♠ 1032			AP2NT	Pass
Vul: None	♥ A72	♥ J1093				
North HCP: 20	♦ KQ105	♦ J2	Pass	Pass		
South HCP: 4	♣ AK10	♣ Q987				
Contract: 2N N						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ J54	♠ AKQ			AP2NT	Pass
Vul: EW	♥ Q8432	♥ AK7	AP2NT	Pass	3♦	Pass
North HCP: 8	♦ A	♦ J9752	3♥	Pass	3NT	Pass
South HCP: 20	♣ J1094	♣ K7	4♥	Pass	Pass	Pass
Contract: 4♥ S						

Board: 170	North:	South:	West	North	East	South
Dealer: E	♠ AK92	♠ Q87			AP2NT	Pass
Vul: Both	♥ AKJ	♥ 943				
North HCP: 20	♦ J105	♦ AQ87	3NT	Pass	Pass	Pass
South HCP: 8	♣ A98	♣ 643				
Contract: 3N N						



## South hands (Practice Page)

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

Board: 166      ♠ 4  
Dealer: E        ♥ Q10842  
Vul: EW         ♦ J76  
HCP: 6           ♣ QJ85

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

You bid first.

Board: 167      ♠ QJ3  
Dealer: W        ♥ AJ43  
Vul: Both       ♦ AJ  
HCP: 20          ♣ AQJ5

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 168      ♠ 1032  
Dealer: E        ♥ J1093  
Vul: None       ♦ J2  
HCP: 4           ♣ Q987

East Opens AP2NT.

You bid first.

Board: 169      ♠ AKQ  
Dealer: W        ♥ AK7  
Vul: EW         ♦ J9752  
HCP: 20          ♣ K7

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

Partner bids first.

Board: 170      ♠ Q87  
Dealer: E        ♥ 943  
Vul: Both       ♦ AQ87  
HCP: 8           ♣ 643

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

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

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ KQ92	♠ 4			AP2NT	Pass
Vul: EW	♥ AK	♥ Q10842	3♦	Pass	3♥	Pass
North HCP: 20	♦ A43	♦ J76	3NT	Pass	Pass	Pass
South HCP: 6	♣ A1032	♣ QJ85				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ AK5	♠ QJ3			AP2NT	Pass
Vul: Both	♥ Q85	♥ AJ43	AP2NT	Pass	3NT	Pass
North HCP: 9	♦ 974	♦ AJ	Pass	Pass		
South HCP: 20	♣ 10842	♣ AQJ5				
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ A84	♠ 1032			AP2NT	Pass
Vul: None	♥ A72	♥ J1093				
North HCP: 20	♦ KQ105	♦ J2	Pass	Pass		
South HCP: 4	♣ AK10	♣ Q987				
Contract: 2N N						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ J54	♠ AKQ			AP2NT	Pass
Vul: EW	♥ Q8432	♥ AK7	AP2NT	Pass	3♦	Pass
North HCP: 8	♦ A	♦ J9752	3♥	Pass	3NT	Pass
South HCP: 20	♣ J1094	♣ K7	4♥	Pass	Pass	Pass
Contract: 4♥ S						

Board: 170	North:	South:	West	North	East	South
Dealer: E	♠ AK92	♠ Q87			AP2NT	Pass
Vul: Both	♥ AKJ	♥ 943				
North HCP: 20	♦ J105	♦ AQ87	3NT	Pass	Pass	Pass
South HCP: 8	♣ A98	♣ 643				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 171	♠ K95	West Opens AP2NT.
Dealer: W	♥ Q109	East Bids 3NT if possible.
Vul: None	♦ 9762	
HCP: 9	♣ A98	You bid first.

Board: 172	♠ AKQ	East Opens AP2NT.
Dealer: E	♥ A65	West Bids 3♣ if possible.
Vul: NS	♦ AQ74	East Bids 3♦ if possible.
HCP: 21	♣ Q108	West Bids 3NT if possible.
		Partner bids first.

Board: 173	♠ 10963	West Opens AP2NT.
Dealer: W	♥ 7542	East Bids 3♣ if possible.
Vul: Both	♦ A	West Bids 3♦ if possible.
HCP: 6	♣ Q765	East Bids 3NT if possible.
		You bid first.

Board: 174	♠ AJ53	East Opens AP2NT.
Dealer: E	♥ AKQ4	West Bids 3♣ if possible.
Vul: None	♦ K84	East Bids 3NT if possible.
HCP: 20	♣ K2	Partner bids first.

Board: 175	♠ A1082	West Opens AP2NT.
Dealer: W	♥ K63	East Bids 3♣ if possible.
Vul: EW	♦ 108	West Bids 3♦ if possible.
HCP: 9	♣ Q974	East Bids 3NT if possible.
		You bid first.

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

Board: 171	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ 762	AP2NT	Pass	3NT	Pass
Vul: None	♥ Q109	♥ AKJ	Pass	Pass		
North HCP: 9	♦ 9762	♦ AKJ108				
South HCP: 20	♣ A98	♣ KJ				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J954			AP2NT	Pass
Vul: NS	♥ A65	♥ J7	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ74	♦ 862	3NT	Pass	Pass	Pass
South HCP: 6	♣ Q108	♣ KJ74				
Contract: 3N N			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: W	♠ 10963	♠ AJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 7542	♥ AQ8	3♦	Pass	3NT	Pass
North HCP: 6	♦ A	♦ KQJ105	Pass	Pass		
South HCP: 20	♣ Q765	♣ K4				
Contract: 3N S			1. Stayman			

Board: 174	North:	South:	West	North	East	South
Dealer: E	♠ AJ53	♠ K64			AP2NT	Pass
Vul: None	♥ AKQ4	♥ J875	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 20	♦ K84	♦ 1053	Pass	Pass		
South HCP: 5	♣ K2	♣ J85				
Contract: 3N N			1. Stayman			
			2. both majors			

Board: 175	North:	South:	West	North	East	South
Dealer: W	♠ A1082	♠ KQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K63	♥ AQJ	3♦	Pass	3NT	Pass
North HCP: 9	♦ 108	♦ KQ764	Pass	Pass		
South HCP: 21	♣ Q974	♣ A32				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

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

Board: 171  
Dealer: W  
Vul: None  
HCP: 20

♠ 762  
♥ AKJ  
♦ AKJ108  
♣ KJ

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

Board: 172  
Dealer: E  
Vul: NS  
HCP: 6

♠ J954  
♥ J7  
♦ 862  
♣ KJ74

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

Board: 173  
Dealer: W  
Vul: Both  
HCP: 20

♠ AJ2  
♥ AQ8  
♦ KQJ105  
♣ K4

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

Board: 174  
Dealer: E  
Vul: None  
HCP: 5

♠ K64  
♥ J875  
♦ 1053  
♣ J85

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

Board: 175  
Dealer: W  
Vul: EW  
HCP: 21

♠ KQ  
♥ AQJ  
♦ KQ764  
♣ A32

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

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

Board: 171	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ 762	AP2NT	Pass	3NT	Pass
Vul: None	♥ Q109	♥ AKJ	Pass	Pass		
North HCP: 9	♦ 9762	♦ AKJ108				
South HCP: 20	♣ A98	♣ KJ				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J954			AP2NT	Pass
Vul: NS	♥ A65	♥ J7	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ74	♦ 862	3NT	Pass	Pass	Pass
South HCP: 6	♣ Q108	♣ KJ74				
Contract: 3N N			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: W	♠ 10963	♠ AJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 7542	♥ AQ8	3♦	Pass	3NT	Pass
North HCP: 6	♦ A	♦ KQJ105	Pass	Pass		
South HCP: 20	♣ Q765	♣ K4				
Contract: 3N S			1. Stayman			

Board: 174	North:	South:	West	North	East	South
Dealer: E	♠ AJ53	♠ K64			AP2NT	Pass
Vul: None	♥ AKQ4	♥ J875	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 20	♦ K84	♦ 1053	Pass	Pass		
South HCP: 5	♣ K2	♣ J85				
Contract: 3N N			1. Stayman			
			2. both majors			

Board: 175	North:	South:	West	North	East	South
Dealer: W	♠ A1082	♠ KQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K63	♥ AQJ	3♦	Pass	3NT	Pass
North HCP: 9	♦ 108	♦ KQ764	Pass	Pass		
South HCP: 21	♣ Q974	♣ A32				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

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

Board: 176      ♠ AQ109  
Dealer: E        ♥ AK108  
Vul: None        ♦ KQ6  
HCP: 20         ♣ Q10

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

Partner bids first.

Board: 177      ♠ KJ93  
Dealer: W        ♥ 872  
Vul: NS         ♦ KQJ105  
HCP: 10         ♣ 5

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 6NT if possible.

You bid first.

Board: 178      ♠ A63  
Dealer: E        ♥ AK5  
Vul: EW         ♦ AJ6  
HCP: 20         ♣ A1082

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

Partner bids first.

Board: 179      ♠ Q9  
Dealer: W        ♥ 10642  
Vul: Both        ♦ Q10963  
HCP: 4         ♣ 97

West Opens AP2NT.  
You bid first.

Board: 180

Dealer: E

Vul: NS

HCP: 21

♠ AK73

♥ K973

♦ AK

♣ A108

East Opens AP2NT.

West Bids 3NT if possible.

Partner bids first.



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

Board: 176  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♠X N

North:  
 ♠ AQ109  
 ♥ AK108  
 ♦ KQ6  
 ♣ Q10

South:  
 ♠ K7542  
 ♥ Q3  
 ♦ A932  
 ♣ 53

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

1. Blackwood 0314, for ♠

Board: 177  
 Dealer: W  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ KJ93  
 ♥ 872  
 ♦ KQJ105  
 ♣ 5

South:  
 ♠ A74  
 ♥ AJ5  
 ♦ A2  
 ♣ AQJ83

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

1. Stayman

Board: 178  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ A63  
 ♥ AK5  
 ♦ AJ6  
 ♣ A1082

South:  
 ♠ 75  
 ♥ QJ103  
 ♦ 932  
 ♣ QJ93

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

1. Stayman

Board: 179  
 Dealer: W  
 Vul: Both  
 North HCP: 4  
 South HCP: 20  
 Contract: 2N S

North:  
 ♠ Q9  
 ♥ 10642  
 ♦ Q10963  
 ♣ 97

South:  
 ♠ KJ5  
 ♥ Q8  
 ♦ AJ52  
 ♣ AKQ6

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 180  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ AK73  
 ♥ K973  
 ♦ AK  
 ♣ A108

South:  
 ♠ 52  
 ♥ QJ6  
 ♦ Q9843  
 ♣ K76

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

## South hands (Practice Page)

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

Board: 176      ♠ K7542  
Dealer: E        ♥ Q3  
Vul: None       ♦ A932  
HCP: 9           ♣ 53

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

You bid first.

Board: 177      ♠ A74  
Dealer: W        ♥ AJ5  
Vul: NS          ♦ A2  
HCP: 20          ♣ AQJ83

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 6NT if possible.

Partner bids first.

Board: 178      ♠ 75  
Dealer: E        ♥ QJ103  
Vul: EW        ♦ 932  
HCP: 6           ♣ QJ93

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

You bid first.

Board: 179      ♠ KJ5  
Dealer: W        ♥ Q8  
Vul: Both       ♦ AJ52  
HCP: 20          ♣ AKQ6

West Opens AP2NT.

Partner bids first.

Board: 180

Dealer: E

Vul: NS

HCP: 8

♠ 52

♥ QJ6

♦ Q9843

♣ K76

East Opens AP2NT.

West Bids 3NT if possible.

You bid first.

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

Board: 176  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♠X N

North:  
 ♠ AQ109  
 ♥ AK108  
 ♦ KQ6  
 ♣ Q10

South:  
 ♠ K7542  
 ♥ Q3  
 ♦ A932  
 ♣ 53

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

1. Blackwood 0314, for ♠

Board: 177  
 Dealer: W  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ KJ93  
 ♥ 872  
 ♦ KQJ105  
 ♣ 5

South:  
 ♠ A74  
 ♥ AJ5  
 ♦ A2  
 ♣ AQJ83

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

1. Stayman

Board: 178  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ A63  
 ♥ AK5  
 ♦ AJ6  
 ♣ A1082

South:  
 ♠ 75  
 ♥ QJ103  
 ♦ 932  
 ♣ QJ93

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

1. Stayman

Board: 179  
 Dealer: W  
 Vul: Both  
 North HCP: 4  
 South HCP: 20  
 Contract: 2N S

North:  
 ♠ Q9  
 ♥ 10642  
 ♦ Q10963  
 ♣ 97

South:  
 ♠ KJ5  
 ♥ Q8  
 ♦ AJ52  
 ♣ AKQ6

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 180  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ AK73  
 ♥ K973  
 ♦ AK  
 ♣ A108

South:  
 ♠ 52  
 ♥ QJ6  
 ♦ Q9843  
 ♣ K76

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

## North hands (Practice Page)

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

Board: 181	♠ QJ4	West Opens AP2NT.
Dealer: W	♥ 986	East Bids 3NT if possible.
Vul: EW	♦ J53	
HCP: 5	♣ J1093	You bid first.

Board: 182	♠ AK9	East Opens AP2NT.
Dealer: E	♥ AJ7	West Bids 3NT if possible.
Vul: Both	♦ KQ74	
HCP: 20	♣ K53	Partner bids first.

Board: 183	♠ Q1093	West Opens AP2NT.
Dealer: W	♥ J7	East Bids 3♣ if possible.
Vul: None	♦ QJ542	West Bids 3♠ if possible.
HCP: 10	♣ KJ	East Bids 4♠ if possible.
		You bid first.

Board: 184	♠ AJ	East Opens AP2NT.
Dealer: E	♥ KQ106	West Bids 3♥ if possible.
Vul: Both	♦ K976	East Bids 3♠ if possible.
HCP: 20	♣ AK2	West Bids 3NT if possible.
		Partner bids first.

Board: 185	♠ KJ42	West Opens AP2NT.
Dealer: W	♥ J6	East Bids 3♣ if possible.
Vul: None	♦ Q53	West Bids 3♥ if possible.
HCP: 10	♣ K1065	East Bids 3NT if possible.
		You bid first.

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

Board: 181	North:	South:	West	North	East	South
Dealer: W	♠ QJ4	♠ A53	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 986	♥ QJ74	Pass	Pass		
North HCP: 5	♦ J53	♦ AKQ10				
South HCP: 21	♣ J1093	♣ KQ				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ QJ8			AP2NT	Pass
Vul: Both	♥ AJ7	♥ Q109				
North HCP: 20	♦ KQ74	♦ 102	3NT	Pass	Pass	Pass
South HCP: 7	♣ K53	♣ Q10962				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: W	♠ Q1093	♠ AKJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J7	♥ Q32	3♠	Pass	4♠	Pass
North HCP: 10	♦ QJ542	♦ AK108	Pass	Pass		
South HCP: 21	♣ KJ	♣ A10				
Contract: 4♠ S			1. Stayman			

Board: 184	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ KQ542			AP2NT	Pass
Vul: Both	♥ KQ106	♥ 432	3♥	Pass	3♠	Pass
North HCP: 20	♦ K976	♦ J102	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK2	♣ Q8				
Contract: 3N N						

Board: 185	North:	South:	West	North	East	South
Dealer: W	♠ KJ42	♠ AQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J6	♥ AK104	3♥	Pass	3NT	Pass
North HCP: 10	♦ Q53	♦ KJ86	Pass	Pass		
South HCP: 21	♣ K1065	♣ A9				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

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

Board: 181	♠ A53	West Opens AP2NT.
Dealer: W	♥ QJ74	East Bids 3NT if possible.
Vul: EW	♦ AKQ10	
HCP: 21	♣ KQ	Partner bids first.
Board: 182	♠ QJ8	East Opens AP2NT.
Dealer: E	♥ Q109	West Bids 3NT if possible.
Vul: Both	♦ 102	
HCP: 7	♣ Q10962	You bid first.
Board: 183	♠ AKJ4	West Opens AP2NT.
Dealer: W	♥ Q32	East Bids 3♣ if possible.
Vul: None	♦ AK108	West Bids 3♠ if possible.
HCP: 21	♣ A10	East Bids 4♠ if possible.
		Partner bids first.
Board: 184	♠ KQ542	East Opens AP2NT.
Dealer: E	♥ 432	West Bids 3♥ if possible.
Vul: Both	♦ J102	East Bids 3♠ if possible.
HCP: 8	♣ Q8	West Bids 3NT if possible.
		You bid first.
Board: 185	♠ AQ3	West Opens AP2NT.
Dealer: W	♥ AK104	East Bids 3♣ if possible.
Vul: None	♦ KJ86	West Bids 3♥ if possible.
HCP: 21	♣ A9	East Bids 3NT if possible.
		Partner bids first.

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

Board: 181	North:	South:	West	North	East	South
Dealer: W	♠ QJ4	♠ A53	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 986	♥ QJ74	Pass	Pass		
North HCP: 5	♦ J53	♦ AKQ10				
South HCP: 21	♣ J1093	♣ KQ				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ QJ8			AP2NT	Pass
Vul: Both	♥ AJ7	♥ Q109				
North HCP: 20	♦ KQ74	♦ 102	3NT	Pass	Pass	Pass
South HCP: 7	♣ K53	♣ Q10962				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: W	♠ Q1093	♠ AKJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J7	♥ Q32	3♠	Pass	4♠	Pass
North HCP: 10	♦ QJ542	♦ AK108	Pass	Pass		
South HCP: 21	♣ KJ	♣ A10				
Contract: 4♠ S			1. Stayman			

Board: 184	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ KQ542			AP2NT	Pass
Vul: Both	♥ KQ106	♥ 432	3♥	Pass	3♠	Pass
North HCP: 20	♦ K976	♦ J102	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK2	♣ Q8				
Contract: 3N N						

Board: 185	North:	South:	West	North	East	South
Dealer: W	♠ KJ42	♠ AQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J6	♥ AK104	3♥	Pass	3NT	Pass
North HCP: 10	♦ Q53	♦ KJ86	Pass	Pass		
South HCP: 21	♣ K1065	♣ A9				
Contract: 3N S			1. Stayman			



## North hands (Practice Page)

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

Board: 186	♠ KJ108	East Opens AP2NT.
Dealer: E	♥ AQ2	West Bids 3NT if possible.
Vul: NS	♦ K5	
HCP: 20	♣ AK62	Partner bids first.

Board: 187	♠ Q75	West Opens AP2NT.
Dealer: W	♥ A94	East Bids 3NT if possible.
Vul: Both	♦ 72	
HCP: 9	♣ K10932	You bid first.

Board: 188	♠ KJ97	East Opens AP2NT.
Dealer: E	♥ AQ5	West Bids 3NT if possible.
Vul: None	♦ A2	
HCP: 20	♣ AQ83	Partner bids first.

Board: 189	♠ 109542	West Opens AP2NT.
Dealer: W	♥ AQ8	East Bids 3♥ if possible.
Vul: NS	♦ 72	West Bids 3♠ if possible.
HCP: 7	♣ J107	East Bids 3NT if possible.
		West Bids 4♠ if possible.
		You bid first.

Board: 190	♠ KJ32	East Opens AP2NT.
Dealer: E	♥ AK5	West Bids 3♦ if possible.
Vul: EW	♦ AQ	East Bids 3♥ if possible.
HCP: 20	♣ K762	West Bids 6NT if possible.
		Partner bids first.

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

Board: 186	North:	South:	West	North	East	South
Dealer: E	♠ KJ108	♠ A72			AP2NT	Pass
Vul: NS	♥ AQ2	♥ 108				
North HCP: 20	♦ K5	♦ 8743	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK62	♣ Q1094				
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AJ10	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A94	♥ K87	Pass	Pass		
North HCP: 9	♦ 72	♦ AQJ8				
South HCP: 21	♣ K10932	♣ AQ4				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: E	♠ KJ97	♠ 53	3NT	Pass	AP2NT	Pass
Vul: None	♥ AQ5	♥ K73				
North HCP: 20	♦ A2	♦ K9754				
South HCP: 9	♣ AQ83	♣ K95				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: W	♠ 109542	♠ AKJ	AP2NT	Pass	3♥	Pass
Vul: NS	♥ AQ8	♥ K7	3♠	Pass	3NT	Pass
North HCP: 7	♦ 72	♦ AJ1084	4♠	Pass	Pass	Pass
South HCP: 21	♣ J107	♣ KQ2				
Contract: 4♠ S						

Board: 190	North:	South:	West	North	East	South
Dealer: E	♠ KJ32	♠ Q86			AP2NT	Pass
Vul: EW	♥ AK5	♥ QJ872	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQ	♦ 83	6NT	Pass	Pass	Pass
South HCP: 11	♣ K762	♣ AQ3				
Contract: 6N N						

## South hands (Practice Page)

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

Board: 186	♠ A72	East Opens AP2NT.
Dealer: E	♥ 108	West Bids 3NT if possible.
Vul: NS	♦ 8743	
HCP: 6	♣ Q1094	You bid first.

Board: 187	♠ AJ10	West Opens AP2NT.
Dealer: W	♥ K87	East Bids 3NT if possible.
Vul: Both	♦ AQJ8	
HCP: 21	♣ AQ4	Partner bids first.

Board: 188	♠ 53	East Opens AP2NT.
Dealer: E	♥ K73	West Bids 3NT if possible.
Vul: None	♦ K9754	
HCP: 9	♣ K95	You bid first.

		West Opens AP2NT.
Board: 189	♠ AKJ	East Bids 3♥ if possible.
Dealer: W	♥ K7	West Bids 3♠ if possible.
Vul: NS	♦ AJ1084	East Bids 3NT if possible.
HCP: 21	♣ KQ2	West Bids 4♠ if possible.
		Partner bids first.

		East Opens AP2NT.
Board: 190	♠ Q86	West Bids 3♦ if possible.
Dealer: E	♥ QJ872	East Bids 3♥ if possible.
Vul: EW	♦ 83	West Bids 6NT if possible.
HCP: 11	♣ AQ3	You bid first.

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

Board: 186	North:	South:	West	North	East	South
Dealer: E	♠ KJ108	♠ A72			AP2NT	Pass
Vul: NS	♥ AQ2	♥ 108				
North HCP: 20	♦ K5	♦ 8743	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK62	♣ Q1094				
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AJ10	AP2NT	Pass	3NT	Pass
Vul: Both	♥ A94	♥ K87	Pass	Pass		
North HCP: 9	♦ 72	♦ AQJ8				
South HCP: 21	♣ K10932	♣ AQ4				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: E	♠ KJ97	♠ 53	3NT	Pass	AP2NT	Pass
Vul: None	♥ AQ5	♥ K73				
North HCP: 20	♦ A2	♦ K9754				
South HCP: 9	♣ AQ83	♣ K95				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: W	♠ 109542	♠ AKJ	AP2NT	Pass	3♥	Pass
Vul: NS	♥ AQ8	♥ K7	3♠	Pass	3NT	Pass
North HCP: 7	♦ 72	♦ AJ1084	4♠	Pass	Pass	Pass
South HCP: 21	♣ J107	♣ KQ2				
Contract: 4♠ S						

Board: 190	North:	South:	West	North	East	South
Dealer: E	♠ KJ32	♠ Q86	3♦	Pass	AP2NT	Pass
Vul: EW	♥ AK5	♥ QJ872	6NT	Pass	3♥	Pass
North HCP: 20	♦ AQ	♦ 83				
South HCP: 11	♣ K762	♣ AQ3				
Contract: 6N N						

## North hands (Practice Page)

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

Board: 191      ♠ A102  
Dealer: W        ♥ 1085  
Vul: None        ♦ 954  
HCP: 7           ♣ K972

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

Board: 192      ♠ K93  
Dealer: E        ♥ KQ  
Vul: NS          ♦ KQ4  
HCP: 21          ♣ AKJ42

East Opens AP2NT.  
  
Partner bids first.

Board: 193      ♠ J8742  
Dealer: W        ♥ Q32  
Vul: EW          ♦ 82  
HCP: 4           ♣ J42

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

Board: 194      ♠ Q8  
Dealer: E        ♥ KJ75  
Vul: Both        ♦ AKQ10  
HCP: 21          ♣ AQ8

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

Board: 195      ♠ J972  
Dealer: W        ♥ Q  
Vul: NS          ♦ QJ984  
HCP: 8           ♣ Q105

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

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

Board: 191	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ QJ76	AP2NT	Pass	3NT	Pass
Vul: None	♥ 1085	♥ AKQ4	Pass	Pass		
North HCP: 7	♦ 954	♦ K103				
South HCP: 21	♣ K972	♣ AQ				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ J1085			AP2NT	Pass
Vul: NS	♥ KQ	♥ J86	Pass	Pass		
North HCP: 21	♦ KQ4	♦ 763				
South HCP: 2	♣ AKJ42	♣ 963				
Contract: 2N N						

Board: 193	North:	South:	West	North	East	South
Dealer: W	♠ J8742	♠ AKQ6	AP2NT	Pass	3♥	Pass
Vul: EW	♥ Q32	♥ AK	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 4	♦ 82	♦ AJ5	Pass	Pass		
South HCP: 21	♣ J42	♣ 10985				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 194	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AK94			AP2NT	Pass
Vul: Both	♥ KJ75	♥ 1092	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ10	♦ 864	6NT	Pass	Pass	Pass
South HCP: 11	♣ AQ8	♣ KJ7				
Contract: 6N N						

1. Stayman

Board: 195	North:	South:	West	North	East	South
Dealer: W	♠ J972	♠ AK53	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q	♥ K42	3♠	Pass	4♠	Pass
North HCP: 8	♦ QJ984	♦ AK6	Pass	Pass		
South HCP: 21	♣ Q105	♣ A83				
Contract: 4♠ S						

1. Stayman

## South hands (Practice Page)

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

Board: 191	♠ QJ76	West Opens AP2NT.
Dealer: W	♥ AKQ4	East Bids 3NT if possible.
Vul: None	♦ K103	
HCP: 21	♣ AQ	Partner bids first.

Board: 192	♠ J1085	East Opens AP2NT.
Dealer: E	♥ J86	
Vul: NS	♦ 763	You bid first.
HCP: 2	♣ 963	

Board: 193	♠ AKQ6	West Opens AP2NT.
Dealer: W	♥ AK	East Bids 3♥ if possible.
Vul: EW	♦ AJ5	West Bids 3NT if possible.
HCP: 21	♣ 10985	East Bids 4♠ if possible.
		Partner bids first.

Board: 194	♠ AK94	East Opens AP2NT.
Dealer: E	♥ 1092	West Bids 3♣ if possible.
Vul: Both	♦ 864	East Bids 3♥ if possible.
HCP: 11	♣ KJ7	West Bids 6NT if possible.
		You bid first.

Board: 195	♠ AK53	West Opens AP2NT.
Dealer: W	♥ K42	East Bids 3♣ if possible.
Vul: NS	♦ AK6	West Bids 3♠ if possible.
HCP: 21	♣ A83	East Bids 4♠ if possible.
		Partner bids first.

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

Board: 191	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ QJ76	AP2NT	Pass	3NT	Pass
Vul: None	♥ 1085	♥ AKQ4	Pass	Pass		
North HCP: 7	♦ 954	♦ K103				
South HCP: 21	♣ K972	♣ AQ				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ J1085	Pass	Pass	AP2NT	Pass
Vul: NS	♥ KQ	♥ J86				
North HCP: 21	♦ KQ4	♦ 763				
South HCP: 2	♣ AKJ42	♣ 963				
Contract: 2N N						

Board: 193	North:	South:	West	North	East	South
Dealer: W	♠ J8742	♠ AKQ6	AP2NT	Pass	3♥	Pass
Vul: EW	♥ Q32	♥ AK	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 4	♦ 82	♦ AJ5	Pass	Pass		
South HCP: 21	♣ J42	♣ 10985				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 194	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AK94			AP2NT	Pass
Vul: Both	♥ KJ75	♥ 1092	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AKQ10	♦ 864	6NT	Pass	Pass	Pass
South HCP: 11	♣ AQ8	♣ KJ7				
Contract: 6N N						

1. Stayman

Board: 195	North:	South:	West	North	East	South
Dealer: W	♠ J972	♠ AK53	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q	♥ K42	3♠	Pass	4♠	Pass
North HCP: 8	♦ QJ984	♦ AK6	Pass	Pass		
South HCP: 21	♣ Q105	♣ A83				
Contract: 4♠ S						

1. Stayman



## North hands (Practice Page)

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

Board: 196      ♠ KQ8  
Dealer: E        ♥ AK6  
Vul: EW         ♦ AJ3  
HCP: 21         ♣ A942

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

Partner bids first.

Board: 197      ♠ 864  
Dealer: W        ♥ K974  
Vul: Both       ♦ 96  
HCP: 5           ♣ Q874

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

You bid first.

Board: 198      ♠ AK103  
Dealer: E        ♥ A1043  
Vul: None       ♦ K4  
HCP: 21         ♣ AK7

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

Partner bids first.

Board: 199      ♠ 94  
Dealer: W        ♥ KQ974  
Vul: EW         ♦ A42  
HCP: 10         ♣ J102

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

You bid first.

Board: 200  
Dealer: E  
Vul: Both  
HCP: 21

♠ KQJ  
♥ AKJ2  
♦ QJ8  
♣ A53

East Opens AP2NT.

West Bids 4♣ if possible.

East Bids 4♠ if possible.

West Bids 6NT if possible.

Partner bids first.

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

Board: 196	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ J532			AP2NT	Pass
Vul: EW	♥ AK6	♥ 942	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ3	♦ KQ62	3NT	Pass	Pass	Pass
South HCP: 9	♣ A942	♣ K10				
Contract: 3N N			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: W	♠ 864	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K974	♥ J103	3♦	Pass	3NT	Pass
North HCP: 5	♦ 96	♦ AKQ3	Pass	Pass		
South HCP: 20	♣ Q874	♣ J52				
Contract: 3N S			1. Stayman			

Board: 198	North:	South:	West	North	East	South
Dealer: E	♠ AK103	♠ Q764			AP2NT	Pass
Vul: None	♥ A1043	♥ Q75	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 21	♦ K4	♦ J1092	4♠	Pass	Pass	Pass
South HCP: 5	♣ AK7	♣ 32				
Contract: 4♠ S			1. Stayman 2. both majors			

Board: 199	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AK7	AP2NT	Pass	3♦	Pass
Vul: EW	♥ KQ974	♥ AJ6	3♥	Pass	3NT	Pass
North HCP: 10	♦ A42	♦ KJ97	4♥	Pass	4NT <sup>1</sup>	Pass
South HCP: 20	♣ J102	♣ A93	5♣	Pass	6♥	Pass
Contract: 6♥ S			Pass	Pass		
			1. Blackwood 0314, for ♥			

Board: 200	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 1064			AP2NT	Pass
Vul: Both	♥ AKJ2	♥ 53	4♣ <sup>1</sup>	Pass	4♠	Pass
North HCP: 21	♦ QJ8	♦ AK74	6NT	Pass	Pass	Pass
South HCP: 11	♣ A53	♣ KJ87				
Contract: 6N N			1. Gerber, for N			

## South hands (Practice Page)

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

Board: 196     ♠ J532  
Dealer: E       ♥ 942  
Vul: EW       ♦ KQ62  
HCP: 9       ♣ K10

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

You bid first.

Board: 197     ♠ AKQ  
Dealer: W       ♥ J103  
Vul: Both      ♦ AKQ3  
HCP: 20       ♣ J52

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

Partner bids first.

Board: 198     ♠ Q764  
Dealer: E       ♥ Q75  
Vul: None      ♦ J1092  
HCP: 5       ♣ 32

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

You bid first.

Board: 199     ♠ AK7  
Dealer: W       ♥ AJ6  
Vul: EW       ♦ KJ97  
HCP: 20       ♣ A93

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

Partner bids first.

Board: 200      ♠ 1064  
Dealer: E        ♥ 53  
Vul: Both       ♦ AK74  
HCP: 11         ♣ KJ87

East Opens AP2NT.

West Bids 4♣ if possible.

East Bids 4♠ if possible.

West Bids 6NT if possible.

You bid first.

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

Board: 196	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ J532			AP2NT	Pass
Vul: EW	♥ AK6	♥ 942	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AJ3	♦ KQ62	3NT	Pass	Pass	Pass
South HCP: 9	♣ A942	♣ K10				
Contract: 3N N			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: W	♠ 864	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K974	♥ J103	3♦	Pass	3NT	Pass
North HCP: 5	♦ 96	♦ AKQ3	Pass	Pass		
South HCP: 20	♣ Q874	♣ J52				
Contract: 3N S			1. Stayman			

Board: 198	North:	South:	West	North	East	South
Dealer: E	♠ AK103	♠ Q764			AP2NT	Pass
Vul: None	♥ A1043	♥ Q75	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 21	♦ K4	♦ J1092	4♠	Pass	Pass	Pass
South HCP: 5	♣ AK7	♣ 32				
Contract: 4♠ S			1. Stayman 2. both majors			

Board: 199	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AK7	AP2NT	Pass	3♦	Pass
Vul: EW	♥ KQ974	♥ AJ6	3♥	Pass	3NT	Pass
North HCP: 10	♦ A42	♦ KJ97	4♥	Pass	4NT <sup>1</sup>	Pass
South HCP: 20	♣ J102	♣ A93	5♣	Pass	6♥	Pass
Contract: 6♥ S			Pass	Pass		
			1. Blackwood 0314, for ♥			

Board: 200	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 1064			AP2NT	Pass
Vul: Both	♥ AKJ2	♥ 53	4♣ <sup>1</sup>	Pass	4♠	Pass
North HCP: 21	♦ QJ8	♦ AK74	6NT	Pass	Pass	Pass
South HCP: 11	♣ A53	♣ KJ87				
Contract: 6N N			1. Gerber, for N			

## North hands (Practice Page)

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

Board: 201      ♠ 973  
Dealer: W        ♥ Q8  
Vul: Both        ♦ K10742  
HCP: 8           ♣ K105

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

Board: 202      ♠ A1076  
Dealer: E        ♥ Q10  
Vul: None        ♦ A94  
HCP: 20          ♣ AKQJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 6♠ if possible.  
  
Partner bids first.

Board: 203      ♠ J103  
Dealer: W        ♥ 10753  
Vul: NS          ♦ QJ4  
HCP: 4           ♣ 965

West Opens AP2NT.  
  
You bid first.

Board: 204      ♠ AK106  
Dealer: E        ♥ AK  
Vul: EW          ♦ KQ3  
HCP: 21          ♣ Q1075

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

Board: 205      ♠ Q106  
Dealer: W        ♥ Q764  
Vul: None        ♦ 987  
HCP: 7           ♣ QJ9

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

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

Board: 201	North:	South:	West	North	East	South
Dealer: W	♠ 973	♠ AK10	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q8	♥ AKJ3	Pass	Pass		
North HCP: 8	♦ K10742	♦ A9				
South HCP: 21	♣ K105	♣ Q986				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: E	♠ A1076	♠ KJ54			AP2NT	Pass
Vul: None	♥ Q10	♥ K943	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ A94	♦ KJ8	6♠	Pass	Pass	Pass
South HCP: 11	♣ AKQJ	♣ 52				
Contract: 6♠ N			1. Stayman			

Board: 203	North:	South:	West	North	East	South
Dealer: W	♠ J103	♠ K7	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 10753	♥ AK9				
North HCP: 4	♦ QJ4	♦ AK107				
South HCP: 21	♣ 965	♣ KJ103				
Contract: 2N S						

Board: 204	North:	South:	West	North	East	South
Dealer: E	♠ AK106	♠ Q852			AP2NT	Pass
Vul: EW	♥ AK	♥ J10852	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ KQ3	♦ A10	4♠	Pass	Pass	Pass
South HCP: 8	♣ Q1075	♣ J3				
Contract: 4♠ N			1. Stayman			

Board: 205	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ J872	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q764	♥ AK10	3♠	Pass	3NT	Pass
North HCP: 7	♦ 987	♦ AKJ2	Pass	Pass		
South HCP: 20	♣ QJ9	♣ A8				
Contract: 3N S			1. Stayman			



## South hands (Practice Page)

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

Board: 201      ♠ AK10  
Dealer: W        ♥ AKJ3  
Vul: Both        ♦ A9  
HCP: 21         ♣ Q986

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

Board: 202      ♠ KJ54  
Dealer: E        ♥ K943  
Vul: None       ♦ KJ8  
HCP: 11         ♣ 52

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 6♠ if possible.  
  
You bid first.

Board: 203      ♠ K7  
Dealer: W        ♥ AK9  
Vul: NS         ♦ AK107  
HCP: 21         ♣ KJ103

West Opens AP2NT.  
  
Partner bids first.

Board: 204      ♠ Q852  
Dealer: E        ♥ J10852  
Vul: EW         ♦ A10  
HCP: 8         ♣ J3

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

Board: 205      ♠ J872  
Dealer: W        ♥ AK10  
Vul: None       ♦ AKJ2  
HCP: 20         ♣ A8

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

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

Board: 201	North:	South:	West	North	East	South
Dealer: W	♠ 973	♠ AK10	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q8	♥ AKJ3	Pass	Pass		
North HCP: 8	♦ K10742	♦ A9				
South HCP: 21	♣ K105	♣ Q986				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: E	♠ A1076	♠ KJ54			AP2NT	Pass
Vul: None	♥ Q10	♥ K943	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ A94	♦ KJ8	6♠	Pass	Pass	Pass
South HCP: 11	♣ AKQJ	♣ 52				
Contract: 6♠ N			1. Stayman			

Board: 203	North:	South:	West	North	East	South
Dealer: W	♠ J103	♠ K7	AP2NT	Pass	Pass	Pass
Vul: NS	♥ 10753	♥ AK9				
North HCP: 4	♦ QJ4	♦ AK107				
South HCP: 21	♣ 965	♣ KJ103				
Contract: 2N S						

Board: 204	North:	South:	West	North	East	South
Dealer: E	♠ AK106	♠ Q852			AP2NT	Pass
Vul: EW	♥ AK	♥ J10852	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ KQ3	♦ A10	4♠	Pass	Pass	Pass
South HCP: 8	♣ Q1075	♣ J3				
Contract: 4♠ N			1. Stayman			

Board: 205	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ J872	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q764	♥ AK10	3♠	Pass	3NT	Pass
North HCP: 7	♦ 987	♦ AKJ2	Pass	Pass		
South HCP: 20	♣ QJ9	♣ A8				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

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

Board: 206      ♠ A2  
Dealer: E        ♥ AKQ6  
Vul: EW        ♦ KJ109  
HCP: 21        ♣ A104

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

Board: 207      ♠ QJ72  
Dealer: W        ♥ K753  
Vul: Both       ♦ 3  
HCP: 8        ♣ Q954

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

Board: 208      ♠ AKQ  
Dealer: E        ♥ Q1085  
Vul: NS        ♦ AK  
HCP: 20        ♣ Q1096

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

Board: 209      ♠ 10643  
Dealer: W        ♥ A532  
Vul: EW        ♦ J653  
HCP: 7        ♣ Q

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.  
  
You bid first.

Board: 210      ♠ AJ7  
Dealer: E        ♥ K63  
Vul: Both       ♦ KQ75  
HCP: 20        ♣ AK4

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 6NT if possible.  
  
Partner bids first.

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

Board: 206	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ KQ5			AP2NT	Pass
Vul: EW	♥ AKQ6	♥ 754				
North HCP: 21	♦ KJ109	♦ A873	3NT	Pass	Pass	Pass
South HCP: 9	♣ A104	♣ 765				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: W	♠ QJ72	♠ 86	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K753	♥ AQ4	3♦	Pass	3NT	Pass
North HCP: 8	♦ 3	♦ AKQ109	Pass	Pass		
South HCP: 20	♣ Q954	♣ AJ6				
Contract: 3N S			1. Stayman			

Board: 208	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J103			AP2NT	Pass
Vul: NS	♥ Q1085	♥ KJ74	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK	♦ 10542	4♥	Pass	Pass	Pass
South HCP: 6	♣ Q1096	♣ J4				
Contract: 4♥ N			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: W	♠ 10643	♠ AKQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A532	♥ KJ	3♠	Pass	6♠	X
North HCP: 7	♦ J653	♦ AQ8	Pass	Pass	Pass	
South HCP: 20	♣ Q	♣ J1083				
Contract: 6♠X S			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ AJ7	♠ 62			AP2NT	Pass
Vul: Both	♥ K63	♥ AQ94	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ KQ75	♦ AJ43	6NT	Pass	Pass	Pass
South HCP: 11	♣ AK4	♣ 1063				
Contract: 6N N			1. Stayman			

## South hands (Practice Page)

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

Board: 206      ♠ KQ5  
Dealer: E        ♥ 754  
Vul: EW        ♦ A873  
HCP: 9         ♣ 765

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

Board: 207      ♠ 86  
Dealer: W        ♥ AQ4  
Vul: Both       ♦ AKQ109  
HCP: 20        ♣ AJ6

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

Board: 208      ♠ J103  
Dealer: E        ♥ KJ74  
Vul: NS        ♦ 10542  
HCP: 6         ♣ J4

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

Board: 209      ♠ AKQ8  
Dealer: W        ♥ KJ  
Vul: EW        ♦ AQ8  
HCP: 20        ♣ J1083

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.  
  
Partner bids first.

Board: 210      ♠ 62  
Dealer: E        ♥ AQ94  
Vul: Both       ♦ AJ43  
HCP: 11        ♣ 1063

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

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

Board: 206	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ KQ5			AP2NT	Pass
Vul: EW	♥ AKQ6	♥ 754				
North HCP: 21	♦ KJ109	♦ A873	3NT	Pass	Pass	Pass
South HCP: 9	♣ A104	♣ 765				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: W	♠ QJ72	♠ 86	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K753	♥ AQ4	3♦	Pass	3NT	Pass
North HCP: 8	♦ 3	♦ AKQ109	Pass	Pass		
South HCP: 20	♣ Q954	♣ AJ6				
Contract: 3N S			1. Stayman			

Board: 208	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ J103			AP2NT	Pass
Vul: NS	♥ Q1085	♥ KJ74	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK	♦ 10542	4♥	Pass	Pass	Pass
South HCP: 6	♣ Q1096	♣ J4				
Contract: 4♥ N			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: W	♠ 10643	♠ AKQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A532	♥ KJ	3♠	Pass	6♠	X
North HCP: 7	♦ J653	♦ AQ8	Pass	Pass	Pass	
South HCP: 20	♣ Q	♣ J1083				
Contract: 6♠X S			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ AJ7	♠ 62			AP2NT	Pass
Vul: Both	♥ K63	♥ AQ94	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ KQ75	♦ AJ43	6NT	Pass	Pass	Pass
South HCP: 11	♣ AK4	♣ 1063				
Contract: 6N N			1. Stayman			

## North hands (Practice Page)

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

Board: 211	♠ J765	West Opens AP2NT.
Dealer: W	♥ J82	East Bids 3♣ if possible.
Vul: None	♦ 53	West Bids 3♦ if possible.
HCP: 6	♣ A1093	East Bids 3NT if possible.

You bid first.

Board: 212	♠ AQJ	East Opens AP2NT.
Dealer: E	♥ A764	West Bids 3♣ if possible.
Vul: EW	♦ J109	East Bids 3♥ if possible.
HCP: 21	♣ AKQ	West Bids 6♥ if possible.

Partner bids first.

Board: 213	♠ K1085	West Opens AP2NT.
Dealer: W	♥ AQJ8	East Bids 3♣ if possible.
Vul: Both	♦ 6	West Bids 3♦ if possible.
HCP: 10	♣ 9862	East Bids 6NT if possible.

You bid first.

Board: 214	♠ AK3	East Opens AP2NT.
Dealer: E	♥ Q764	West Bids 3NT if possible.
Vul: None	♦ A9	
HCP: 20	♣ AQJ6	Partner bids first.

Board: 215	♠ Q103	West Opens AP2NT.
Dealer: W	♥ QJ65	East Bids 3♣ if possible.
Vul: NS	♦ Q32	West Bids 3♠ if possible.
HCP: 7	♣ 874	East Bids 3NT if possible.

You bid first.

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

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ J765	♠ AK10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J82	♥ KQ6	3♦	Pass	3NT	Pass
North HCP: 6	♦ 53	♦ AQJ107	Pass	Pass		
South HCP: 21	♣ A1093	♣ Q8				
Contract: 3N S			1. Stayman			

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ K653			AP2NT	Pass
Vul: EW	♥ A764	♥ KQJ93	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ J109	♦ 5	6♥	Pass	Pass	Pass
South HCP: 10	♣ AKQ	♣ J94				
Contract: 6♥ N			1. Stayman			

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ K1085	♠ A64	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AQJ8	♥ K7	3♦	Pass	6NT	Pass
North HCP: 10	♦ 6	♦ AQ1082	Pass	Pass		
South HCP: 20	♣ 9862	♣ AK3				
Contract: 6N S			1. Stayman			

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ Q65			AP2NT	Pass
Vul: None	♥ Q764	♥ A95	3NT	Pass	Pass	Pass
North HCP: 20	♦ A9	♦ KJ10				
South HCP: 10	♣ AQJ6	♣ 9852				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ AK64	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ QJ65	♥ AK3	3♠	Pass	3NT	Pass
North HCP: 7	♦ Q32	♦ K1064	Pass	Pass		
South HCP: 20	♣ 874	♣ K2				
Contract: 3N S			1. Stayman			



## South hands (Practice Page)

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

Board: 211	♠ AK10	West Opens AP2NT.
Dealer: W	♥ KQ6	East Bids 3♣ if possible.
Vul: None	♦ AQJ107	West Bids 3♦ if possible.
HCP: 21	♣ Q8	East Bids 3NT if possible.

Partner bids first.

Board: 212	♠ K653	East Opens AP2NT.
Dealer: E	♥ KQJ93	West Bids 3♣ if possible.
Vul: EW	♦ 5	East Bids 3♥ if possible.
HCP: 10	♣ J94	West Bids 6♥ if possible.

You bid first.

Board: 213	♠ A64	West Opens AP2NT.
Dealer: W	♥ K7	East Bids 3♣ if possible.
Vul: Both	♦ AQ1082	West Bids 3♦ if possible.
HCP: 20	♣ AK3	East Bids 6NT if possible.

Partner bids first.

Board: 214	♠ Q65	East Opens AP2NT.
Dealer: E	♥ A95	West Bids 3NT if possible.
Vul: None	♦ KJ10	
HCP: 10	♣ 9852	You bid first.

Board: 215	♠ AK64	West Opens AP2NT.
Dealer: W	♥ AK3	East Bids 3♣ if possible.
Vul: NS	♦ K1064	West Bids 3♠ if possible.
HCP: 20	♣ K2	East Bids 3NT if possible.

Partner bids first.

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

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ J765	♠ AK10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J82	♥ KQ6	3♦	Pass	3NT	Pass
North HCP: 6	♦ 53	♦ AQJ107	Pass	Pass		
South HCP: 21	♣ A1093	♣ Q8				
Contract: 3N S			1. Stayman			

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ K653			AP2NT	Pass
Vul: EW	♥ A764	♥ KQJ93	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ J109	♦ 5	6♥	Pass	Pass	Pass
South HCP: 10	♣ AKQ	♣ J94				
Contract: 6♥ N			1. Stayman			

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ K1085	♠ A64	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AQJ8	♥ K7	3♦	Pass	6NT	Pass
North HCP: 10	♦ 6	♦ AQ1082	Pass	Pass		
South HCP: 20	♣ 9862	♣ AK3				
Contract: 6N S			1. Stayman			

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ Q65			AP2NT	Pass
Vul: None	♥ Q764	♥ A95	3NT	Pass	Pass	Pass
North HCP: 20	♦ A9	♦ KJ10				
South HCP: 10	♣ AQJ6	♣ 9852				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ AK64	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ QJ65	♥ AK3	3♠	Pass	3NT	Pass
North HCP: 7	♦ Q32	♦ K1064	Pass	Pass		
South HCP: 20	♣ 874	♣ K2				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

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

Board: 216     ♠ AQJ9  
Dealer: E       ♥ AK8  
Vul: Both      ♦ K87  
HCP: 21        ♣ A96

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

Partner bids first.

Board: 217     ♠ KJ65  
Dealer: W       ♥ Q543  
Vul: None      ♦ 74  
HCP: 6         ♣ 762

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

You bid first.

Board: 218     ♠ AK104  
Dealer: E       ♥ A5  
Vul: NS        ♦ AK95  
HCP: 20        ♣ Q87

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

Partner bids first.

Board: 219     ♠ Q1064  
Dealer: W       ♥ QJ82  
Vul: EW        ♦ K54  
HCP: 8         ♣ 102

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

You bid first.

Board: 220

Dealer: E

Vul: None

HCP: 20

♠ AK5

♥ AQ9

♦ AK9

♣ 7542

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

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

Board: 216	North:	South:	West	North	East	South
Dealer: E	♠ AQJ9	♠ K6			AP2NT	Pass
Vul: Both	♥ AK8	♥ J962	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ K87	♦ Q10643	3NT	Pass	Pass	Pass
South HCP: 7	♣ A96	♣ J2				
Contract: 3N N			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: W	♠ KJ65	♠ AQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q543	♥ AK96	3♥	Pass	4♥	Pass
North HCP: 6	♦ 74	♦ AJ	Pass	Pass		
South HCP: 21	♣ 762	♣ K854				
Contract: 4♥ S			1. Stayman			

Board: 218	North:	South:	West	North	East	South
Dealer: E	♠ AK104	♠ 972			AP2NT	Pass
Vul: NS	♥ A5	♥ KQ104	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AK95	♦ Q63	4NT <sup>2</sup>	Pass	6NT	Pass
South HCP: 11	♣ Q87	♣ A94	Pass	Pass		
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 219	North:	South:	West	North	East	South
Dealer: W	♠ Q1064	♠ A7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ QJ82	♥ A976	3♥	Pass	4♥	Pass
North HCP: 8	♦ K54	♦ AQ109	Pass	Pass		
South HCP: 21	♣ 102	♣ AK3				
Contract: 4♥ S			1. Stayman			

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 10962			AP2NT	Pass
Vul: None	♥ AQ9	♥ K63	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK9	♦ J1082	3NT	Pass	Pass	Pass
South HCP: 6	♣ 7542	♣ Q6				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

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

Board: 216      ♠ K6  
Dealer: E        ♥ J962  
Vul: Both        ♦ Q10643  
HCP: 7           ♣ J2

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

Board: 217      ♠ AQ7  
Dealer: W        ♥ AK96  
Vul: None        ♦ AJ  
HCP: 21          ♣ K854

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

Board: 218      ♠ 972  
Dealer: E        ♥ KQ104  
Vul: NS          ♦ Q63  
HCP: 11          ♣ A94

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

Board: 219      ♠ A7  
Dealer: W        ♥ A976  
Vul: EW          ♦ AQ109  
HCP: 21          ♣ AK3

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

Board: 220

Dealer: E

Vul: None

HCP: 6

♠ 10962

♥ K63

♦ J1082

♣ Q6

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

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

Board: 216	North:	South:	West	North	East	South
Dealer: E	♠ AQJ9	♠ K6			AP2NT	Pass
Vul: Both	♥ AK8	♥ J962	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ K87	♦ Q10643	3NT	Pass	Pass	Pass
South HCP: 7	♣ A96	♣ J2				
Contract: 3N N			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: W	♠ KJ65	♠ AQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q543	♥ AK96	3♥	Pass	4♥	Pass
North HCP: 6	♦ 74	♦ AJ	Pass	Pass		
South HCP: 21	♣ 762	♣ K854				
Contract: 4♥ S			1. Stayman			

Board: 218	North:	South:	West	North	East	South
Dealer: E	♠ AK104	♠ 972			AP2NT	Pass
Vul: NS	♥ A5	♥ KQ104	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AK95	♦ Q63	4NT <sup>2</sup>	Pass	6NT	Pass
South HCP: 11	♣ Q87	♣ A94	Pass	Pass		
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 219	North:	South:	West	North	East	South
Dealer: W	♠ Q1064	♠ A7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ QJ82	♥ A976	3♥	Pass	4♥	Pass
North HCP: 8	♦ K54	♦ AQ109	Pass	Pass		
South HCP: 21	♣ 102	♣ AK3				
Contract: 4♥ S			1. Stayman			

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 10962			AP2NT	Pass
Vul: None	♥ AQ9	♥ K63	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK9	♦ J1082	3NT	Pass	Pass	Pass
South HCP: 6	♣ 7542	♣ Q6				
Contract: 3N N			1. Stayman			



## North hands (Practice Page)

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

Board: 221  
Dealer: W  
Vul: NS  
HCP: 9

♠ A8  
♥ Q106  
♦ J86  
♣ Q8543

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

Board: 222  
Dealer: E  
Vul: EW  
HCP: 21

♠ AQ7  
♥ AJ  
♦ AQ75  
♣ A764

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

Board: 223  
Dealer: W  
Vul: Both  
HCP: 9

♠ J9  
♥ 85  
♦ J872  
♣ AK1086

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

Board: 224  
Dealer: E  
Vul: NS  
HCP: 21

♠ A98  
♥ A87  
♦ AQ2  
♣ AK97

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

Board: 225  
Dealer: W  
Vul: EW  
HCP: 3

♠ J652  
♥ J108  
♦ J106  
♣ 752

West Opens AP2NT.  
You bid first.

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

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ K63	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q106	♥ AK92	Pass	Pass		
North HCP: 9	♦ J86	♦ A97				
South HCP: 21	♣ Q8543	♣ AK7				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 42			AP2NT	Pass
Vul: EW	♥ AJ	♥ Q9875	3♦	Pass	3♥	Pass
North HCP: 21	♦ AQ75	♦ 1098	3NT	Pass	Pass	Pass
South HCP: 7	♣ A764	♣ KQ8				
Contract: 3N N						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ J9	♠ AK64	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 85	♥ KJ107	Pass	Pass		
North HCP: 9	♦ J872	♦ AKQ				
South HCP: 20	♣ AK1086	♣ 94				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ A98	♠ Q765			AP2NT	Pass
Vul: NS	♥ A87	♥ K10	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ2	♦ K63	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK97	♣ 10532				
Contract: 3N N			1. Stayman			

Board: 225	North:	South:	West	North	East	South
Dealer: W	♠ J652	♠ KQ103	AP2NT	Pass	Pass	Pass
Vul: EW	♥ J108	♥ A9				
North HCP: 3	♦ J106	♦ AQ3				
South HCP: 21	♣ 752	♣ KQJ9				
Contract: 2N S						

## South hands (Practice Page)

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

Board: 221	♠ K63	West Opens AP2NT.
Dealer: W	♥ AK92	East Bids 3NT if possible.
Vul: NS	♦ A97	
HCP: 21	♣ AK7	Partner bids first.

Board: 222	♠ 42	East Opens AP2NT.
Dealer: E	♥ Q9875	West Bids 3♦ if possible.
Vul: EW	♦ 1098	East Bids 3♥ if possible.
HCP: 7	♣ KQ8	West Bids 3NT if possible.
		You bid first.

Board: 223	♠ AK64	West Opens AP2NT.
Dealer: W	♥ KJ107	East Bids 3NT if possible.
Vul: Both	♦ AKQ	
HCP: 20	♣ 94	Partner bids first.

Board: 224	♠ Q765	East Opens AP2NT.
Dealer: E	♥ K10	West Bids 3♣ if possible.
Vul: NS	♦ K63	East Bids 3♦ if possible.
HCP: 8	♣ 10532	West Bids 3NT if possible.
		You bid first.

Board: 225	♠ KQ103	West Opens AP2NT.
Dealer: W	♥ A9	
Vul: EW	♦ AQ3	Partner bids first.
HCP: 21	♣ KQJ9	

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

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ K63	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q106	♥ AK92	Pass	Pass		
North HCP: 9	♦ J86	♦ A97				
South HCP: 21	♣ Q8543	♣ AK7				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 42			AP2NT	Pass
Vul: EW	♥ AJ	♥ Q9875	3♦	Pass	3♥	Pass
North HCP: 21	♦ AQ75	♦ 1098	3NT	Pass	Pass	Pass
South HCP: 7	♣ A764	♣ KQ8				
Contract: 3N N						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ J9	♠ AK64	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 85	♥ KJ107	Pass	Pass		
North HCP: 9	♦ J872	♦ AKQ				
South HCP: 20	♣ AK1086	♣ 94				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ A98	♠ Q765			AP2NT	Pass
Vul: NS	♥ A87	♥ K10	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ2	♦ K63	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK97	♣ 10532				
Contract: 3N N			1. Stayman			

Board: 225	North:	South:	West	North	East	South
Dealer: W	♠ J652	♠ KQ103	AP2NT	Pass	Pass	Pass
Vul: EW	♥ J108	♥ A9				
North HCP: 3	♦ J106	♦ AQ3				
South HCP: 21	♣ 752	♣ KQJ9				
Contract: 2N S						

## North hands (Practice Page)

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

Board: 226	♠ K64	East Opens AP2NT.
Dealer: E	♥ AQJ5	West Bids 3NT if possible.
Vul: Both	♦ A42	
HCP: 20	♣ KQJ	Partner bids first.
Board: 227	♠ 632	West Opens AP2NT.
Dealer: W	♥ AK72	East Bids 3♣ if possible.
Vul: None	♦ J75	West Bids 3♠ if possible.
HCP: 10	♣ Q76	East Bids 6NT if possible.
		You bid first.
Board: 228	♠ AQ105	East Opens AP2NT.
Dealer: E	♥ AQ	West Bids 3♣ if possible.
Vul: Both	♦ AK4	East Bids 3♠ if possible.
HCP: 21	♣ Q965	West Bids 4♠ if possible.
		Partner bids first.
Board: 229	♠ QJ6	West Opens AP2NT.
Dealer: W	♥ 7	East Bids 3NT if possible.
Vul: None	♦ 10952	
HCP: 8	♣ KQ643	You bid first.
Board: 230	♠ AK9	East Opens AP2NT.
Dealer: E	♥ K52	
Vul: Both	♦ Q5	Partner bids first.
HCP: 20	♣ AKJ106	

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

Board: 226	North:	South:	West	North	East	South
Dealer: E	♠ K64	♠ A109			AP2NT	Pass
Vul: Both	♥ AQJ5	♥ K108				
North HCP: 20	♦ A42	♦ 1085	3NT	Pass	Pass	Pass
South HCP: 7	♣ KQJ	♣ 10964				
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: W	♠ 632	♠ AKJ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ AK72	♥ QJ3	3♠	Pass	6NT	Pass
North HCP: 10	♦ J75	♦ AQ62	Pass	Pass		
South HCP: 20	♣ Q76	♣ K8				
Contract: 6N S			1. Stayman			

Board: 228	North:	South:	West	North	East	South
Dealer: E	♠ AQ105	♠ KJ97			AP2NT	Pass
Vul: Both	♥ AQ	♥ J103	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK4	♦ Q632	4♠	Pass	Pass	Pass
South HCP: 8	♣ Q965	♣ J3				
Contract: 4♠ N			1. Stayman			

Board: 229	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ AK7	AP2NT	Pass	3NT	Pass
Vul: None	♥ 7	♥ AJ102	Pass	Pass		
North HCP: 8	♦ 10952	♦ A7				
South HCP: 20	♣ KQ643	♣ A952				
Contract: 3N S						

Board: 230	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ J53			AP2NT	Pass
Vul: Both	♥ K52	♥ 9864				
North HCP: 20	♦ Q5	♦ J1062	Pass	Pass		
South HCP: 2	♣ AKJ106	♣ 82				
Contract: 2N N						

## South hands (Practice Page)

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

Board: 226	♠ A109	East Opens AP2NT.
Dealer: E	♥ K108	West Bids 3NT if possible.
Vul: Both	♦ 1085	
HCP: 7	♣ 10964	You bid first.

Board: 227	♠ AKJ8	West Opens AP2NT.
Dealer: W	♥ QJ3	East Bids 3♣ if possible.
Vul: None	♦ AQ62	West Bids 3♠ if possible.
HCP: 20	♣ K8	East Bids 6NT if possible.
		Partner bids first.

Board: 228	♠ KJ97	East Opens AP2NT.
Dealer: E	♥ J103	West Bids 3♣ if possible.
Vul: Both	♦ Q632	East Bids 3♠ if possible.
HCP: 8	♣ J3	West Bids 4♠ if possible.
		You bid first.

Board: 229	♠ AK7	West Opens AP2NT.
Dealer: W	♥ AJ102	East Bids 3NT if possible.
Vul: None	♦ A7	
HCP: 20	♣ A952	Partner bids first.

Board: 230	♠ J53	East Opens AP2NT.
Dealer: E	♥ 9864	
Vul: Both	♦ J1062	You bid first.
HCP: 2	♣ 82	

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

Board: 226	North:	South:	West	North	East	South
Dealer: E	♠ K64	♠ A109			AP2NT	Pass
Vul: Both	♥ AQJ5	♥ K108				
North HCP: 20	♦ A42	♦ 1085	3NT	Pass	Pass	Pass
South HCP: 7	♣ KQJ	♣ 10964				
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: W	♠ 632	♠ AKJ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ AK72	♥ QJ3	3♠	Pass	6NT	Pass
North HCP: 10	♦ J75	♦ AQ62	Pass	Pass		
South HCP: 20	♣ Q76	♣ K8				
Contract: 6N S			1. Stayman			

Board: 228	North:	South:	West	North	East	South
Dealer: E	♠ AQ105	♠ KJ97			AP2NT	Pass
Vul: Both	♥ AQ	♥ J103	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK4	♦ Q632	4♠	Pass	Pass	Pass
South HCP: 8	♣ Q965	♣ J3				
Contract: 4♠ N			1. Stayman			

Board: 229	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ AK7	AP2NT	Pass	3NT	Pass
Vul: None	♥ 7	♥ AJ102	Pass	Pass		
North HCP: 8	♦ 10952	♦ A7				
South HCP: 20	♣ KQ643	♣ A952				
Contract: 3N S						

Board: 230	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ J53			AP2NT	Pass
Vul: Both	♥ K52	♥ 9864				
North HCP: 20	♦ Q5	♦ J1062	Pass	Pass		
South HCP: 2	♣ AKJ106	♣ 82				
Contract: 2N N						



## North hands (Practice Page)

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

Board: 231      ♠ 10652  
Dealer: W        ♥ 109  
Vul: None        ♦ 1096  
HCP: 7            ♣ AK54

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

You bid first.

Board: 232      ♠ A9  
Dealer: E        ♥ AJ107  
Vul: NS         ♦ AK98  
HCP: 20         ♣ A42

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

Partner bids first.

Board: 233      ♠ J104  
Dealer: W        ♥ QJ9  
Vul: EW         ♦ AQ7  
HCP: 11         ♣ J875

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

You bid first.

Board: 234      ♠ A7  
Dealer: E        ♥ AK102  
Vul: None        ♦ Q82  
HCP: 20         ♣ AK105

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

Partner bids first.

Board: 235      ♠ KJ85  
Dealer: W        ♥ 8432  
Vul: NS         ♦ 102  
HCP: 8           ♣ A92

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

You bid first.

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

Board: 231	North:	South:	West	North	East	South
Dealer: W	♠ 10652	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 109	♥ KQJ8	3♥	Pass	3NT	Pass
North HCP: 7	♦ 1096	♦ QJ7	Pass	Pass		
South HCP: 20	♣ AK54	♣ Q86				
Contract: 3N S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ107			AP2NT	Pass
Vul: NS	♥ AJ107	♥ K954	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK98	♦ 104	4♥	Pass	Pass	Pass
South HCP: 8	♣ A42	♣ J73				
Contract: 4♥ N			1. Stayman			

Board: 233	North:	South:	West	North	East	South
Dealer: W	♠ J104	♠ A832	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: EW	♥ QJ9	♥ A52	4NT	Pass	6NT	Pass
North HCP: 11	♦ AQ7	♦ K65	Pass	Pass		
South HCP: 20	♣ J875	♣ AKQ				
Contract: 6N S			1. Gerber, for N			

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ KJ862			AP2NT	Pass
Vul: None	♥ AK102	♥ J5	3♥	Pass	3♠	Pass
North HCP: 20	♦ Q82	♦ K94	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK105	♣ Q87				
Contract: 3N N						

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ KJ85	♠ 43	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 8432	♥ KQJ	3♦	Pass	3NT	Pass
North HCP: 8	♦ 102	♦ AKQJ6	Pass	Pass		
South HCP: 21	♣ A92	♣ KQ3				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

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

Board: 231     ♠ AKQ  
Dealer: W     ♥ KQJ8  
Vul: None     ♦ QJ7  
HCP: 20     ♣ Q86

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

Partner bids first.

Board: 232     ♠ KJ107  
Dealer: E     ♥ K954  
Vul: NS     ♦ 104  
HCP: 8     ♣ J73

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

You bid first.

Board: 233     ♠ A832  
Dealer: W     ♥ A52  
Vul: EW     ♦ K65  
HCP: 20     ♣ AKQ

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

Partner bids first.

Board: 234     ♠ KJ862  
Dealer: E     ♥ J5  
Vul: None     ♦ K94  
HCP: 10     ♣ Q87

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

You bid first.

Board: 235     ♠ 43  
Dealer: W     ♥ KQJ  
Vul: NS     ♦ AKQJ6  
HCP: 21     ♣ KQ3

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

Partner bids first.

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

Board: 231	North:	South:	West	North	East	South
Dealer: W	♠ 10652	♠ AKQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 109	♥ KQJ8	3♥	Pass	3NT	Pass
North HCP: 7	♦ 1096	♦ QJ7	Pass	Pass		
South HCP: 20	♣ AK54	♣ Q86				
Contract: 3N S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ107			AP2NT	Pass
Vul: NS	♥ AJ107	♥ K954	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK98	♦ 104	4♥	Pass	Pass	Pass
South HCP: 8	♣ A42	♣ J73				
Contract: 4♥ N			1. Stayman			

Board: 233	North:	South:	West	North	East	South
Dealer: W	♠ J104	♠ A832	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: EW	♥ QJ9	♥ A52	4NT	Pass	6NT	Pass
North HCP: 11	♦ AQ7	♦ K65	Pass	Pass		
South HCP: 20	♣ J875	♣ AKQ				
Contract: 6N S			1. Gerber, for N			

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ KJ862			AP2NT	Pass
Vul: None	♥ AK102	♥ J5	3♥	Pass	3♠	Pass
North HCP: 20	♦ Q82	♦ K94	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK105	♣ Q87				
Contract: 3N N						

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ KJ85	♠ 43	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 8432	♥ KQJ	3♦	Pass	3NT	Pass
North HCP: 8	♦ 102	♦ AKQJ6	Pass	Pass		
South HCP: 21	♣ A92	♣ KQ3				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

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

Board: 236      ♠ AK76  
Dealer: E        ♥ KQ6  
Vul: Both       ♦ A92  
HCP: 21         ♣ AJ4

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

Partner bids first.

Board: 237      ♠ 108753  
Dealer: W        ♥ K  
Vul: NS          ♦ Q652  
HCP: 9           ♣ A97

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

You bid first.

Board: 238      ♠ AK92  
Dealer: E        ♥ K96  
Vul: EW         ♦ Q5  
HCP: 21         ♣ AKQ10

East Opens AP2NT.  
Partner bids first.

Board: 239      ♠ AKJ5  
Dealer: W        ♥ 952  
Vul: Both       ♦ 75  
HCP: 9           ♣ J764

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

You bid first.

Board: 240

Dealer: E

Vul: None

HCP: 20

♠ A63

♥ AK3

♦ AKJ

♣ J984

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

East Bids 4♥ if possible.

Partner bids first.

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

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ AK76	♠ J10			AP2NT	Pass
Vul: Both	♥ KQ6	♥ A954	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ A92	♦ J7654	3NT	Pass	Pass	Pass
South HCP: 9	♣ AJ4	♣ K7	1. Stayman			
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ 108753	♠ AQJ	AP2NT	Pass	3♥	Pass
Vul: NS	♥ K	♥ AJ10	3♠	Pass	3NT	Pass
North HCP: 9	♦ Q652	♦ AKJ4	4♠	Pass	Pass	Pass
South HCP: 20	♣ A97	♣ 1064				
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ AK92	♠ 543			AP2NT	Pass
Vul: EW	♥ K96	♥ A1074				
North HCP: 21	♦ Q5	♦ 1032	Pass	Pass		
South HCP: 4	♣ AKQ10	♣ 972				
Contract: 2N N						

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ AKJ5	♠ Q2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 952	♥ AK84	3♥	Pass	3NT	Pass
North HCP: 9	♦ 75	♦ AQJ3	Pass	Pass		
South HCP: 21	♣ J764	♣ KQ5	1. Stayman			
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ 105			AP2NT	Pass
Vul: None	♥ AK3	♥ Q10976	3♦	Pass	3♥	Pass
North HCP: 20	♦ AKJ	♦ Q75	3NT	Pass	4♥	Pass
South HCP: 8	♣ J984	♣ A107	Pass	Pass		
Contract: 4♥ N						

## South hands (Practice Page)

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

Board: 236      ♠ J10  
Dealer: E        ♥ A954  
Vul: Both        ♦ J7654  
HCP: 9           ♣ K7

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

Board: 237      ♠ AQJ  
Dealer: W        ♥ AJ10  
Vul: NS          ♦ AKJ4  
HCP: 20          ♣ 1064

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

Partner bids first.

Board: 238      ♠ 543  
Dealer: E        ♥ A1074  
Vul: EW         ♦ 1032  
HCP: 4           ♣ 972

East Opens AP2NT.  
  
You bid first.

Board: 239      ♠ Q2  
Dealer: W        ♥ AK84  
Vul: Both        ♦ AQJ3  
HCP: 21          ♣ KQ5

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



Board: 240

Dealer: E

Vul: None

HCP: 8

♠ 105

♥ Q10976

♦ Q75

♣ A107

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

East Bids 4♥ if possible.

You bid first.

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

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ AK76	♠ J10			AP2NT	Pass
Vul: Both	♥ KQ6	♥ A954	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ A92	♦ J7654	3NT	Pass	Pass	Pass
South HCP: 9	♣ AJ4	♣ K7	1. Stayman			
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ 108753	♠ AQJ	AP2NT	Pass	3♥	Pass
Vul: NS	♥ K	♥ AJ10	3♠	Pass	3NT	Pass
North HCP: 9	♦ Q652	♦ AKJ4	4♠	Pass	Pass	Pass
South HCP: 20	♣ A97	♣ 1064				
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ AK92	♠ 543			AP2NT	Pass
Vul: EW	♥ K96	♥ A1074				
North HCP: 21	♦ Q5	♦ 1032	Pass	Pass		
South HCP: 4	♣ AKQ10	♣ 972				
Contract: 2N N						

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ AKJ5	♠ Q2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 952	♥ AK84	3♥	Pass	3NT	Pass
North HCP: 9	♦ 75	♦ AQJ3	Pass	Pass		
South HCP: 21	♣ J764	♣ KQ5	1. Stayman			
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ 105			AP2NT	Pass
Vul: None	♥ AK3	♥ Q10976	3♦	Pass	3♥	Pass
North HCP: 20	♦ AKJ	♦ Q75	3NT	Pass	4♥	Pass
South HCP: 8	♣ J984	♣ A107	Pass	Pass		
Contract: 4♥ N						

## North hands (Practice Page)

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

Board: 241	♠ A952	West Opens AP2NT.
Dealer: W	♥ 7652	East Bids 3♣ if possible.
Vul: EW	♦ 3	West Bids 3♥ if possible.
HCP: 10	♣ AQ54	East Bids 6♥ if possible.
		You bid first.

Board: 242	♠ AKJ10	East Opens AP2NT.
Dealer: E	♥ Q52	West Bids 3NT if possible.
Vul: Both	♦ K8	
HCP: 20	♣ AQJ10	Partner bids first.

Board: 243	♠ 542	West Opens AP2NT.
Dealer: W	♥ J7654	East Bids 3♦ if possible.
Vul: None	♦ 95	West Bids 3♥ if possible.
HCP: 8	♣ AK7	East Bids 3NT if possible.
		You bid first.

Board: 244	♠ AK8	East Opens AP2NT.
Dealer: E	♥ A986	West Bids 3NT if possible.
Vul: NS	♦ A6	
HCP: 20	♣ KQ62	Partner bids first.

Board: 245	♠ J83	West Opens AP2NT.
Dealer: W	♥ 107	East Bids 3NT if possible.
Vul: Both	♦ KQ875	
HCP: 6	♣ 985	You bid first.

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

Board: 241	North:	South:	West	North	East	South
Dealer: W	♠ A952	♠ KQ6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 7652	♥ AQJ4	3♥	Pass	6♥	Pass
North HCP: 10	♦ 3	♦ AQ6	Pass	Pass		
South HCP: 21	♣ AQ54	♣ K103				
Contract: 6♥ S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: E	♠ AKJ10	♠ 93			AP2NT	Pass
Vul: Both	♥ Q52	♥ 73				
North HCP: 20	♦ K8	♦ AQ1043	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQJ10	♣ 9754				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ AQ93	AP2NT	Pass	3♦	Pass
Vul: None	♥ J7654	♥ A2	3♥	Pass	3NT	Pass
North HCP: 8	♦ 95	♦ AK6	Pass	Pass		
South HCP: 20	♣ AK7	♣ QJ96				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ 1073			AP2NT	Pass
Vul: NS	♥ A986	♥ J3				
North HCP: 20	♦ A6	♦ 9873	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ62	♣ AJ94				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: W	♠ J83	♠ KQ72	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 107	♥ KQ4	Pass	Pass		
North HCP: 6	♦ KQ875	♦ AJ10				
South HCP: 20	♣ 985	♣ AJ6				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 241	♠ KQ6	West Opens AP2NT.
Dealer: W	♥ AQJ4	East Bids 3♣ if possible.
Vul: EW	♦ AQ6	West Bids 3♥ if possible.
HCP: 21	♣ K103	East Bids 6♥ if possible.
		Partner bids first.
Board: 242	♠ 93	East Opens AP2NT.
Dealer: E	♥ 73	West Bids 3NT if possible.
Vul: Both	♦ AQ1043	
HCP: 6	♣ 9754	You bid first.
Board: 243	♠ AQ93	West Opens AP2NT.
Dealer: W	♥ A2	East Bids 3♦ if possible.
Vul: None	♦ AK6	West Bids 3♥ if possible.
HCP: 20	♣ QJ96	East Bids 3NT if possible.
		Partner bids first.
Board: 244	♠ 1073	East Opens AP2NT.
Dealer: E	♥ J3	West Bids 3NT if possible.
Vul: NS	♦ 9873	
HCP: 6	♣ AJ94	You bid first.
Board: 245	♠ KQ72	West Opens AP2NT.
Dealer: W	♥ KQ4	East Bids 3NT if possible.
Vul: Both	♦ AJ10	
HCP: 20	♣ AJ6	Partner bids first.

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

Board: 241	North:	South:	West	North	East	South
Dealer: W	♠ A952	♠ KQ6	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 7652	♥ AQJ4	3♥	Pass	6♥	Pass
North HCP: 10	♦ 3	♦ AQ6	Pass	Pass		
South HCP: 21	♣ AQ54	♣ K103				
Contract: 6♥ S			1. Stayman			

Board: 242	North:	South:	West	North	East	South
Dealer: E	♠ AKJ10	♠ 93			AP2NT	Pass
Vul: Both	♥ Q52	♥ 73				
North HCP: 20	♦ K8	♦ AQ1043	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQJ10	♣ 9754				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ AQ93	AP2NT	Pass	3♦	Pass
Vul: None	♥ J7654	♥ A2	3♥	Pass	3NT	Pass
North HCP: 8	♦ 95	♦ AK6	Pass	Pass		
South HCP: 20	♣ AK7	♣ QJ96				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ 1073			AP2NT	Pass
Vul: NS	♥ A986	♥ J3				
North HCP: 20	♦ A6	♦ 9873	3NT	Pass	Pass	Pass
South HCP: 6	♣ KQ62	♣ AJ94				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: W	♠ J83	♠ KQ72	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 107	♥ KQ4	Pass	Pass		
North HCP: 6	♦ KQ875	♦ AJ10				
South HCP: 20	♣ 985	♣ AJ6				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 246      ♠ KJ  
Dealer: E        ♥ AKQ9  
Vul: None       ♦ 8532  
HCP: 20         ♣ AK6

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

Partner bids first.

Board: 247      ♠ Q10964  
Dealer: W        ♥ Q1072  
Vul: NS         ♦ QJ  
HCP: 7          ♣ 54

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

You bid first.

Board: 248      ♠ AK83  
Dealer: E        ♥ J2  
Vul: EW         ♦ AJ96  
HCP: 20         ♣ AK7

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

Partner bids first.

Board: 249      ♠ A10732  
Dealer: W        ♥ 1092  
Vul: None       ♦ 6  
HCP: 7          ♣ K942

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

You bid first.

Board: 250

Dealer: E

Vul: NS

HCP: 21

♠ AQ

♥ J82

♦ AK103

♣ AQJ5

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

East Bids 4♥ if possible.

Partner bids first.



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

Board: 246	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ Q654			AP2NT	Pass
Vul: None	♥ AKQ9	♥ J53	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ 8532	♦ QJ106	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK6	♣ 52	1. Stayman			
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: W	♠ Q10964	♠ KJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q1072	♥ A64	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 7	♦ QJ	♦ AK32	3NT	Pass	Pass	Pass
South HCP: 20	♣ 54	♣ AJ72	1. Stayman			
Contract: 3N S			2. SMOLEN			

Board: 248	North:	South:	West	North	East	South
Dealer: E	♠ AK83	♠ 109			AP2NT	Pass
Vul: EW	♥ J2	♥ K763	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AJ96	♦ KQ3	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK7	♣ Q842	1. Stayman			
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: W	♠ A10732	♠ KJ	AP2NT	Pass	3♥	Pass
Vul: None	♥ 1092	♥ AK8	3♠	Pass	3NT	Pass
North HCP: 7	♦ 6	♦ KQ532	Pass	Pass		
South HCP: 20	♣ K942	♣ A107				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ KJ3			AP2NT	Pass
Vul: NS	♥ J82	♥ A9753	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK103	♦ 965	3NT	Pass	4♥	Pass
South HCP: 8	♣ AQJ5	♣ 83	Pass	Pass		
Contract: 4♥ N						

## South hands (Practice Page)

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

Board: 246      ♠ Q654  
Dealer: E        ♥ J53  
Vul: None       ♦ QJ106  
HCP: 6           ♣ 52

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

You bid first.

Board: 247      ♠ KJ  
Dealer: W        ♥ A64  
Vul: NS          ♦ AK32  
HCP: 20          ♣ AJ72

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

Partner bids first.

Board: 248      ♠ 109  
Dealer: E        ♥ K763  
Vul: EW        ♦ KQ3  
HCP: 10          ♣ Q842

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

You bid first.

Board: 249      ♠ KJ  
Dealer: W        ♥ AK8  
Vul: None       ♦ KQ532  
HCP: 20          ♣ A107

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

Partner bids first.

Board: 250

Dealer: E

Vul: NS

HCP: 8

♠ KJ3

♥ A9753

♦ 965

♣ 83

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

East Bids 4♥ if possible.

You bid first.

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

Board: 246	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ Q654			AP2NT	Pass
Vul: None	♥ AKQ9	♥ J53	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ 8532	♦ QJ106	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK6	♣ 52	1. Stayman			
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: W	♠ Q10964	♠ KJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q1072	♥ A64	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 7	♦ QJ	♦ AK32	3NT	Pass	Pass	Pass
South HCP: 20	♣ 54	♣ AJ72	1. Stayman			
Contract: 3N S			2. SMOLEN			

Board: 248	North:	South:	West	North	East	South
Dealer: E	♠ AK83	♠ 109			AP2NT	Pass
Vul: EW	♥ J2	♥ K763	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AJ96	♦ KQ3	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK7	♣ Q842	1. Stayman			
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: W	♠ A10732	♠ KJ	AP2NT	Pass	3♥	Pass
Vul: None	♥ 1092	♥ AK8	3♠	Pass	3NT	Pass
North HCP: 7	♦ 6	♦ KQ532	Pass	Pass		
South HCP: 20	♣ K942	♣ A107				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ KJ3			AP2NT	Pass
Vul: NS	♥ J82	♥ A9753	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK103	♦ 965	3NT	Pass	4♥	Pass
South HCP: 8	♣ AQJ5	♣ 83	Pass	Pass		
Contract: 4♥ N						

## North hands (Practice Page)

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

Board: 251      ♠ K975  
Dealer: W        ♥ A98  
Vul: EW         ♦ 9653  
HCP: 8           ♣ J5

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

You bid first.

Board: 252      ♠ AQ53  
Dealer: E        ♥ AKQ  
Vul: Both       ♦ 10864  
HCP: 21         ♣ AQ

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

Partner bids first.

Board: 253      ♠ 7653  
Dealer: W        ♥ 9643  
Vul: NS         ♦ J5  
HCP: 5           ♣ KJ5

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

You bid first.

Board: 254      ♠ A63  
Dealer: E        ♥ K8  
Vul: EW         ♦ AQ5  
HCP: 21         ♣ AKJ95

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

Partner bids first.

Board: 255      ♠ K963  
Dealer: W        ♥ J2  
Vul: Both       ♦ J1042  
HCP: 7           ♣ Q103

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

You bid first.

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

Board: 251	North:	South:	West	North	East	South
Dealer: W	♠ K975	♠ AQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A98	♥ K7	3♦	Pass	3NT	Pass
North HCP: 8	♦ 9653	♦ Q104	Pass	Pass		
South HCP: 20	♣ J5	♣ AKQ103				
Contract: 3N S			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: E	♠ AQ53	♠ J982			AP2NT	Pass
Vul: Both	♥ AKQ	♥ J2	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ 10864	♦ 975	4♠	Pass	Pass	Pass
South HCP: 6	♣ AQ	♣ KJ109				
Contract: 4♠ N			1. Stayman			

Board: 253	North:	South:	West	North	East	South
Dealer: W	♠ 7653	♠ KQ84	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 9643	♥ AJ2	3♠	Pass	4♠	Pass
North HCP: 5	♦ J5	♦ A74	Pass	Pass		
South HCP: 20	♣ KJ5	♣ AQ8				
Contract: 4♠ S			1. Stayman			

Board: 254	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ KJ98			AP2NT	Pass
Vul: EW	♥ K8	♥ J1043	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ5	♦ K4	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ95	♣ 763				
Contract: 3N N			1. Stayman			

Board: 255	North:	South:	West	North	East	South
Dealer: W	♠ K963	♠ 42	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J2	♥ AQ85	3♥	Pass	3NT	Pass
North HCP: 7	♦ J1042	♦ AK75	Pass	Pass		
South HCP: 20	♣ Q103	♣ AK7				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

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

Board: 251     ♠ AQ8  
Dealer: W       ♥ K7  
Vul: EW        ♦ Q104  
HCP: 20        ♣ AKQ103

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

Partner bids first.

Board: 252     ♠ J982  
Dealer: E       ♥ J2  
Vul: Both      ♦ 975  
HCP: 6         ♣ KJ109

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

You bid first.

Board: 253     ♠ KQ84  
Dealer: W       ♥ AJ2  
Vul: NS        ♦ A74  
HCP: 20        ♣ AQ8

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

Partner bids first.

Board: 254     ♠ KJ98  
Dealer: E       ♥ J1043  
Vul: EW        ♦ K4  
HCP: 8         ♣ 763

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

You bid first.

Board: 255     ♠ 42  
Dealer: W       ♥ AQ85  
Vul: Both      ♦ AK75  
HCP: 20        ♣ AK7

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

Partner bids first.

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

Board: 251	North:	South:	West	North	East	South
Dealer: W	♠ K975	♠ AQ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A98	♥ K7	3♦	Pass	3NT	Pass
North HCP: 8	♦ 9653	♦ Q104	Pass	Pass		
South HCP: 20	♣ J5	♣ AKQ103				
Contract: 3N S			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: E	♠ AQ53	♠ J982			AP2NT	Pass
Vul: Both	♥ AKQ	♥ J2	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ 10864	♦ 975	4♠	Pass	Pass	Pass
South HCP: 6	♣ AQ	♣ KJ109				
Contract: 4♠ N			1. Stayman			

Board: 253	North:	South:	West	North	East	South
Dealer: W	♠ 7653	♠ KQ84	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 9643	♥ AJ2	3♠	Pass	4♠	Pass
North HCP: 5	♦ J5	♦ A74	Pass	Pass		
South HCP: 20	♣ KJ5	♣ AQ8				
Contract: 4♠ S			1. Stayman			

Board: 254	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ KJ98			AP2NT	Pass
Vul: EW	♥ K8	♥ J1043	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ5	♦ K4	3NT	Pass	Pass	Pass
South HCP: 8	♣ AKJ95	♣ 763				
Contract: 3N N			1. Stayman			

Board: 255	North:	South:	West	North	East	South
Dealer: W	♠ K963	♠ 42	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J2	♥ AQ85	3♥	Pass	3NT	Pass
North HCP: 7	♦ J1042	♦ AK75	Pass	Pass		
South HCP: 20	♣ Q103	♣ AK7				
Contract: 3N S			1. Stayman			



## North hands (Practice Page)

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

Board: 256      ♠ A108  
Dealer: E        ♥ AKJ2  
Vul: None        ♦ AQ73  
HCP: 20          ♣ Q2

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

Board: 257      ♠ J52  
Dealer: W        ♥ J864  
Vul: EW         ♦ 873  
HCP: 2           ♣ 1087

West Opens AP2NT.  
  
You bid first.

Board: 258      ♠ Q8  
Dealer: E        ♥ AK95  
Vul: Both        ♦ AQ107  
HCP: 21          ♣ AQ3

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

Board: 259      ♠ A10432  
Dealer: W        ♥ 1082  
Vul: None        ♦ AJ5  
HCP: 9           ♣ 64

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

You bid first.

Board: 260

Dealer: E

Vul: NS

HCP: 21

♠ AK53

♥ AJ2

♦ Q862

♣ AK

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

Partner bids first.

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

Board: 256	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ K653			AP2NT	Pass
Vul: None	♥ AKJ2	♥ Q6	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQ73	♦ K842	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q2	♣ 1065	1. Stayman			
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: W	♠ J52	♠ AK7	AP2NT	Pass	Pass	Pass
Vul: EW	♥ J864	♥ Q2				
North HCP: 2	♦ 873	♦ AK964				
South HCP: 21	♣ 1087	♣ AJ2				
Contract: 2N S						

Board: 258	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ A1054			AP2NT	Pass
Vul: Both	♥ AK95	♥ 108	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ107	♦ J854	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQ3	♣ J82	1. Stayman			
Contract: 3N N						

Board: 259	North:	South:	West	North	East	South
Dealer: W	♠ A10432	♠ KQ5	AP2NT	Pass	3♥	Pass
Vul: None	♥ 1082	♥ A76	3♠	Pass	3NT	Pass
North HCP: 9	♦ AJ5	♦ Q72	4♠	Pass	4NT <sup>1</sup>	Pass
South HCP: 20	♣ 64	♣ AKQ2	5♣	Pass	5♦	Pass
Contract: 6♠ S			6♣	Pass	6♠	Pass
			Pass	Pass		
			1. Blackwood 0314, for ♠			

Board: 260	North:	South:	West	North	East	South
Dealer: E	♠ AK53	♠ 1098			AP2NT	Pass
Vul: NS	♥ AJ2	♥ 10753	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ Q862	♦ A5	3NT	Pass	Pass	Pass
South HCP: 5	♣ AK	♣ J742	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 256      ♠ K653  
Dealer: E        ♥ Q6  
Vul: None        ♦ K842  
HCP: 8           ♣ 1065

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

You bid first.

Board: 257      ♠ AK7  
Dealer: W        ♥ Q2  
Vul: EW         ♦ AK964  
HCP: 21          ♣ AJ2

West Opens AP2NT.

Partner bids first.

Board: 258      ♠ A1054  
Dealer: E        ♥ 108  
Vul: Both       ♦ J854  
HCP: 6           ♣ J82

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

You bid first.

Board: 259      ♠ KQ5  
Dealer: W        ♥ A76  
Vul: None       ♦ Q72  
HCP: 20          ♣ AKQ2

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

Partner bids first.

Board: 260

Dealer: E

Vul: NS

HCP: 5

♠ 1098

♥ 10753

♦ A5

♣ J742

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

You bid first.

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

Board: 256	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ K653			AP2NT	Pass
Vul: None	♥ AKJ2	♥ Q6	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQ73	♦ K842	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q2	♣ 1065	1. Stayman			
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: W	♠ J52	♠ AK7	AP2NT	Pass	Pass	Pass
Vul: EW	♥ J864	♥ Q2				
North HCP: 2	♦ 873	♦ AK964				
South HCP: 21	♣ 1087	♣ AJ2				
Contract: 2N S						

Board: 258	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ A1054			AP2NT	Pass
Vul: Both	♥ AK95	♥ 108	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ AQ107	♦ J854	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQ3	♣ J82	1. Stayman			
Contract: 3N N						

Board: 259	North:	South:	West	North	East	South
Dealer: W	♠ A10432	♠ KQ5	AP2NT	Pass	3♥	Pass
Vul: None	♥ 1082	♥ A76	3♠	Pass	3NT	Pass
North HCP: 9	♦ AJ5	♦ Q72	4♠	Pass	4NT <sup>1</sup>	Pass
South HCP: 20	♣ 64	♣ AKQ2	5♣	Pass	5♦	Pass
Contract: 6♠ S			6♣	Pass	6♠	Pass
			Pass	Pass		
			1. Blackwood 0314, for ♠			

Board: 260	North:	South:	West	North	East	South
Dealer: E	♠ AK53	♠ 1098			AP2NT	Pass
Vul: NS	♥ AJ2	♥ 10753	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ Q862	♦ A5	3NT	Pass	Pass	Pass
South HCP: 5	♣ AK	♣ J742	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

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

Board: 261	♠ K98	West Opens AP2NT.
Dealer: W	♥ 943	East Bids 4♣ if possible.
Vul: Both	♦ AK854	West Bids 4♠ if possible.
HCP: 10	♣ 94	East Bids 6NT if possible.

You bid first.

Board: 262	♠ A9	East Opens AP2NT.
Dealer: E	♥ AQJ10	West Bids 3NT if possible.
Vul: NS	♦ Q93	
HCP: 20	♣ AK76	Partner bids first.

Board: 263	♠ J965	West Opens AP2NT.
Dealer: W	♥ AK6	East Bids 3♣ if possible.
Vul: None	♦ J974	West Bids 3♦ if possible.
HCP: 11	♣ Q8	East Bids 6NT if possible.

You bid first.

Board: 264	♠ AQ32	East Opens AP2NT.
Dealer: E	♥ KQ3	West Bids 3NT if possible.
Vul: NS	♦ K10	
HCP: 21	♣ AK65	Partner bids first.

Board: 265	♠ Q43	West Opens AP2NT.
Dealer: W	♥ 94	East Bids 3NT if possible.
Vul: EW	♦ KJ86	
HCP: 6	♣ 10752	You bid first.

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

Board: 261	North:	South:	West	North	East	South
Dealer: W	♠ K98	♠ J4	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: Both	♥ 943	♥ AKQ	4♠	Pass	6NT	Pass
North HCP: 10	♦ AK854	♦ 1032	Pass	Pass		
South HCP: 20	♣ 94	♣ AKQJ2				
Contract: 6N S			1. Gerber, for N			

Board: 262	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ QJ5			AP2NT	Pass
Vul: NS	♥ AQJ10	♥ 3				
North HCP: 20	♦ Q93	♦ KJ764	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK76	♣ J1042				
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: W	♠ J965	♠ AK10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ AK6	♥ QJ9	3♦	Pass	6NT	Pass
North HCP: 11	♦ J974	♦ AK	Pass	Pass		
South HCP: 21	♣ Q8	♣ KJ542				
Contract: 6N S			1. Stayman			

Board: 264	North:	South:	West	North	East	South
Dealer: E	♠ AQ32	♠ K104			AP2NT	Pass
Vul: NS	♥ KQ3	♥ A42				
North HCP: 21	♦ K10	♦ J743	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK65	♣ Q103				
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: W	♠ Q43	♠ A65	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 94	♥ AJ3	Pass	Pass		
North HCP: 6	♦ KJ86	♦ AQ532				
South HCP: 21	♣ 10752	♣ AQ				
Contract: 3N S						



## South hands (Practice Page)

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

Board: 261	♠ J4	West Opens AP2NT.
Dealer: W	♥ AKQ	East Bids 4♣ if possible.
Vul: Both	♦ 1032	West Bids 4♠ if possible.
HCP: 20	♣ AKQJ2	East Bids 6NT if possible.
		Partner bids first.
Board: 262	♠ QJ5	East Opens AP2NT.
Dealer: E	♥ 3	West Bids 3NT if possible.
Vul: NS	♦ KJ764	
HCP: 8	♣ J1042	You bid first.
Board: 263	♠ AK10	West Opens AP2NT.
Dealer: W	♥ QJ9	East Bids 3♣ if possible.
Vul: None	♦ AK	West Bids 3♦ if possible.
HCP: 21	♣ KJ542	East Bids 6NT if possible.
		Partner bids first.
Board: 264	♠ K104	East Opens AP2NT.
Dealer: E	♥ A42	West Bids 3NT if possible.
Vul: NS	♦ J743	
HCP: 10	♣ Q103	You bid first.
Board: 265	♠ A65	West Opens AP2NT.
Dealer: W	♥ AJ3	East Bids 3NT if possible.
Vul: EW	♦ AQ532	
HCP: 21	♣ AQ	Partner bids first.

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

Board: 261	North:	South:	West	North	East	South
Dealer: W	♠ K98	♠ J4	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: Both	♥ 943	♥ AKQ	4♠	Pass	6NT	Pass
North HCP: 10	♦ AK854	♦ 1032	Pass	Pass		
South HCP: 20	♣ 94	♣ AKQJ2				
Contract: 6N S			1. Gerber, for N			

Board: 262	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ QJ5			AP2NT	Pass
Vul: NS	♥ AQJ10	♥ 3				
North HCP: 20	♦ Q93	♦ KJ764	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK76	♣ J1042				
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: W	♠ J965	♠ AK10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ AK6	♥ QJ9	3♦	Pass	6NT	Pass
North HCP: 11	♦ J974	♦ AK	Pass	Pass		
South HCP: 21	♣ Q8	♣ KJ542				
Contract: 6N S			1. Stayman			

Board: 264	North:	South:	West	North	East	South
Dealer: E	♠ AQ32	♠ K104			AP2NT	Pass
Vul: NS	♥ KQ3	♥ A42				
North HCP: 21	♦ K10	♦ J743	3NT	Pass	Pass	Pass
South HCP: 10	♣ AK65	♣ Q103				
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: W	♠ Q43	♠ A65	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 94	♥ AJ3	Pass	Pass		
North HCP: 6	♦ KJ86	♦ AQ532				
South HCP: 21	♣ 10752	♣ AQ				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 266	♠ AQ7	East Opens AP2NT.
Dealer: E	♥ AK3	West Bids 3♣ if possible.
Vul: Both	♦ 854	East Bids 3♦ if possible.
HCP: 20	♣ AK43	West Bids 3NT if possible.

Partner bids first.

Board: 267	♠ J63	West Opens AP2NT.
Dealer: W	♥ 32	East Bids 3NT if possible.
Vul: NS	♦ Q974	
HCP: 7	♣ A873	You bid first.

Board: 268	♠ AK106	East Opens AP2NT.
Dealer: E	♥ A762	West Bids 3♣ if possible.
Vul: EW	♦ AQ3	East Bids 3NT if possible.
HCP: 21	♣ A5	West Bids 4♠ if possible.

Partner bids first.

Board: 269	♠ QJ76	West Opens AP2NT.
Dealer: W	♥ 10743	
Vul: Both	♦ J754	You bid first.
HCP: 4	♣ 10	

Board: 270	♠ K54	East Opens AP2NT.
Dealer: E	♥ A973	West Bids 3♣ if possible.
Vul: None	♦ AJ6	East Bids 3♥ if possible.
HCP: 20	♣ AKJ	West Bids 4♥ if possible.

Partner bids first.

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

Board: 266	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ J1042			AP2NT	Pass
Vul: Both	♥ AK3	♥ 984	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ 854	♦ KJ73	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK43	♣ Q8	1. Stayman			
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: W	♠ J63	♠ KQ92	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 32	♥ KQ9	Pass	Pass		
North HCP: 7	♦ Q974	♦ AKJ				
South HCP: 21	♣ A873	♣ K92				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: E	♠ AK106	♠ J972			AP2NT	Pass
Vul: EW	♥ A762	♥ J854	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 21	♦ AQ3	♦ K4	4♠	Pass	Pass	Pass
South HCP: 8	♣ A5	♣ K86	1. Stayman			
Contract: 4♠ S			2. both majors			

Board: 269	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ A102	AP2NT	Pass	Pass	Pass
Vul: Both	♥ 10743	♥ AKJ9				
North HCP: 4	♦ J754	♦ Q2				
South HCP: 21	♣ 10	♣ AK93				
Contract: 2N S						

Board: 270	North:	South:	West	North	East	South
Dealer: E	♠ K54	♠ Q1063			AP2NT	Pass
Vul: None	♥ A973	♥ K652	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AJ6	♦ 95	4♥	Pass	Pass	Pass
South HCP: 7	♣ AKJ	♣ Q32	1. Stayman			
Contract: 4♥ N						

## South hands (Practice Page)

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

Board: 266      ♠ J1042  
Dealer: E        ♥ 984  
Vul: Both       ♦ KJ73  
HCP: 7           ♣ Q8

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

You bid first.

Board: 267      ♠ KQ92  
Dealer: W        ♥ KQ9  
Vul: NS          ♦ AKJ  
HCP: 21          ♣ K92

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 268      ♠ J972  
Dealer: E        ♥ J854  
Vul: EW         ♦ K4  
HCP: 8           ♣ K86

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

You bid first.

Board: 269      ♠ A102  
Dealer: W        ♥ AKJ9  
Vul: Both       ♦ Q2  
HCP: 21          ♣ AK93

West Opens AP2NT.

Partner bids first.

Board: 270      ♠ Q1063  
Dealer: E        ♥ K652  
Vul: None       ♦ 95  
HCP: 7           ♣ Q32

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

You bid first.

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

Board: 266	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ J1042			AP2NT	Pass
Vul: Both	♥ AK3	♥ 984	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ 854	♦ KJ73	3NT	Pass	Pass	Pass
South HCP: 7	♣ AK43	♣ Q8	1. Stayman			
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: W	♠ J63	♠ KQ92	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 32	♥ KQ9	Pass	Pass		
North HCP: 7	♦ Q974	♦ AKJ				
South HCP: 21	♣ A873	♣ K92				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: E	♠ AK106	♠ J972			AP2NT	Pass
Vul: EW	♥ A762	♥ J854	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 21	♦ AQ3	♦ K4	4♠	Pass	Pass	Pass
South HCP: 8	♣ A5	♣ K86	1. Stayman			
Contract: 4♠ S			2. both majors			

Board: 269	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ A102	AP2NT	Pass	Pass	Pass
Vul: Both	♥ 10743	♥ AKJ9				
North HCP: 4	♦ J754	♦ Q2				
South HCP: 21	♣ 10	♣ AK93				
Contract: 2N S						

Board: 270	North:	South:	West	North	East	South
Dealer: E	♠ K54	♠ Q1063			AP2NT	Pass
Vul: None	♥ A973	♥ K652	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AJ6	♦ 95	4♥	Pass	Pass	Pass
South HCP: 7	♣ AKJ	♣ Q32	1. Stayman			
Contract: 4♥ N						

## North hands (Practice Page)

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

Board: 271	♠ AQ7	West Opens AP2NT.
Dealer: W	♥ 10853	East Bids 3♣ if possible.
Vul: EW	♦ 1075	West Bids 3♥ if possible.
HCP: 10	♣ A43	East Bids 6♥ if possible.

You bid first.

Board: 272	♠ A865	East Opens AP2NT.
Dealer: E	♥ AJ4	West Bids 3NT if possible.
Vul: Both	♦ AKJ5	
HCP: 21	♣ A7	Partner bids first.

Board: 273	♠ KJ	West Opens AP2NT.
Dealer: W	♥ J843	East Bids 3♣ if possible.
Vul: None	♦ J104	West Bids 3♥ if possible.
HCP: 10	♣ A865	East Bids 4♥ if possible.

You bid first.

Board: 274	♠ KJ32	East Opens AP2NT.
Dealer: E	♥ AQ87	West Bids 3NT if possible.
Vul: NS	♦ AQJ	
HCP: 20	♣ K10	Partner bids first.

Board: 275	♠ 52	West Opens AP2NT.
Dealer: W	♥ J95	
Vul: Both	♦ J976	You bid first.
HCP: 2	♣ 10865	

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

Board: 271	North:	South:	West	North	East	South
Dealer: W	♠ AQ7	♠ KJ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10853	♥ AK74	3♥	Pass	6♥	Pass
North HCP: 10	♦ 1075	♦ A8	Pass	Pass		
South HCP: 20	♣ A43	♣ KQ98	1. Stayman			
Contract: 6♥ S						

Board: 272	North:	South:	West	North	East	South
Dealer: E	♠ A865	♠ 102			AP2NT	Pass
Vul: Both	♥ AJ4	♥ 107				
North HCP: 21	♦ AKJ5	♦ Q6432	3NT	Pass	Pass	Pass
South HCP: 6	♣ A7	♣ KJ106				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J843	♥ AQ95	3♥	Pass	4♥	Pass
North HCP: 10	♦ J104	♦ AQ95	Pass	Pass		
South HCP: 21	♣ A865	♣ K3	1. Stayman			
Contract: 4♥ S						

Board: 274	North:	South:	West	North	East	South
Dealer: E	♠ KJ32	♠ A8			AP2NT	Pass
Vul: NS	♥ AQ87	♥ J62				
North HCP: 20	♦ AQJ	♦ 962	3NT	Pass	Pass	Pass
South HCP: 8	♣ K10	♣ QJ754				
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ A1096	AP2NT	Pass	Pass	Pass
Vul: Both	♥ J95	♥ AK107				
North HCP: 2	♦ J976	♦ K53				
South HCP: 20	♣ 10865	♣ AQ				
Contract: 2N S						



## South hands (Practice Page)

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

Board: 271      ♠ KJ9  
Dealer: W        ♥ AK74  
Vul: EW         ♦ A8  
HCP: 20         ♣ KQ98

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

Partner bids first.

Board: 272      ♠ 102  
Dealer: E        ♥ 107  
Vul: Both       ♦ Q6432  
HCP: 6          ♣ KJ106

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 273      ♠ AQ2  
Dealer: W        ♥ AQ95  
Vul: None       ♦ AQ95  
HCP: 21         ♣ K3

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

Partner bids first.

Board: 274      ♠ A8  
Dealer: E        ♥ J62  
Vul: NS         ♦ 962  
HCP: 8          ♣ QJ754

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 275      ♠ A1096  
Dealer: W        ♥ AK107  
Vul: Both       ♦ K53  
HCP: 20         ♣ AQ

West Opens AP2NT.

Partner bids first.

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

Board: 271	North:	South:	West	North	East	South
Dealer: W	♠ AQ7	♠ KJ9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 10853	♥ AK74	3♥	Pass	6♥	Pass
North HCP: 10	♦ 1075	♦ A8	Pass	Pass		
South HCP: 20	♣ A43	♣ KQ98	1. Stayman			
Contract: 6♥ S						

Board: 272	North:	South:	West	North	East	South
Dealer: E	♠ A865	♠ 102			AP2NT	Pass
Vul: Both	♥ AJ4	♥ 107				
North HCP: 21	♦ AKJ5	♦ Q6432	3NT	Pass	Pass	Pass
South HCP: 6	♣ A7	♣ KJ106				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ AQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J843	♥ AQ95	3♥	Pass	4♥	Pass
North HCP: 10	♦ J104	♦ AQ95	Pass	Pass		
South HCP: 21	♣ A865	♣ K3	1. Stayman			
Contract: 4♥ S						

Board: 274	North:	South:	West	North	East	South
Dealer: E	♠ KJ32	♠ A8			AP2NT	Pass
Vul: NS	♥ AQ87	♥ J62				
North HCP: 20	♦ AQJ	♦ 962	3NT	Pass	Pass	Pass
South HCP: 8	♣ K10	♣ QJ754				
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ A1096	AP2NT	Pass	Pass	Pass
Vul: Both	♥ J95	♥ AK107				
North HCP: 2	♦ J976	♦ K53				
South HCP: 20	♣ 10865	♣ AQ				
Contract: 2N S						

## North hands (Practice Page)

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

Board: 276      ♠ AK5  
Dealer: E        ♥ A97  
Vul: None       ♦ AQ105  
HCP: 21         ♣ A52

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

Partner bids first.

Board: 277      ♠ A432  
Dealer: W        ♥ 64  
Vul: NS         ♦ J72  
HCP: 7         ♣ Q1086

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

You bid first.

Board: 278      ♠ AJ65  
Dealer: E        ♥ A106  
Vul: EW         ♦ KQ7  
HCP: 21         ♣ AK8

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

Partner bids first.

Board: 279      ♠ 87654  
Dealer: W        ♥ QJ8  
Vul: None       ♦ 106  
HCP: 6         ♣ QJ6

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

You bid first.

Board: 280

Dealer: E

Vul: NS

HCP: 20

♠ K107

♥ A63

♦ AK65

♣ AQ8

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

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

Board: 276	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ J1087			AP2NT	Pass
Vul: None	♥ A97	♥ K532	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ105	♦ 62	3NT	Pass	Pass	Pass
South HCP: 7	♣ A52	♣ K63	1. Stayman			
Contract: 3N N						

Board: 277	North:	South:	West	North	East	South
Dealer: W	♠ A432	♠ K87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 64	♥ A5	3♦	Pass	3NT	Pass
North HCP: 7	♦ J72	♦ AQ86	Pass	Pass		
South HCP: 20	♣ Q1086	♣ AK72	1. Stayman			
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: E	♠ AJ65	♠ K98			AP2NT	Pass
Vul: EW	♥ A106	♥ Q9532	3♦	Pass	3♥	Pass
North HCP: 21	♦ KQ7	♦ 865	3NT	Pass	4♥	Pass
South HCP: 5	♣ AK8	♣ 54	Pass	Pass		
Contract: 4♥ N						

Board: 279	North:	South:	West	North	East	South
Dealer: W	♠ 87654	♠ AKQ	AP2NT	Pass	3♥	Pass
Vul: None	♥ QJ8	♥ K653	3♠	Pass	3NT	Pass
North HCP: 6	♦ 106	♦ AJ	4♠	Pass	Pass	Pass
South HCP: 21	♣ QJ6	♣ A953				
Contract: 4♠ S						

Board: 280	North:	South:	West	North	East	South
Dealer: E	♠ K107	♠ 9843			AP2NT	Pass
Vul: NS	♥ A63	♥ KJ97	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK65	♦ 72	3NT	Pass	Pass	Pass
South HCP: 5	♣ AQ8	♣ J102	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 276     ♠ J1087  
Dealer: E       ♥ K532  
Vul: None      ♦ 62  
HCP: 7          ♣ K63

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

You bid first.

Board: 277     ♠ K87  
Dealer: W       ♥ A5  
Vul: NS        ♦ AQ86  
HCP: 20        ♣ AK72

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

Partner bids first.

Board: 278     ♠ K98  
Dealer: E       ♥ Q9532  
Vul: EW        ♦ 865  
HCP: 5          ♣ 54

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

You bid first.

Board: 279     ♠ AKQ  
Dealer: W       ♥ K653  
Vul: None      ♦ AJ  
HCP: 21        ♣ A953

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

Partner bids first.

Board: 280      ♠ 9843  
Dealer: E        ♥ KJ97  
Vul: NS         ♦ 72  
HCP: 5          ♣ J102

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

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

Board: 276	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ J1087			AP2NT	Pass
Vul: None	♥ A97	♥ K532	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ105	♦ 62	3NT	Pass	Pass	Pass
South HCP: 7	♣ A52	♣ K63	1. Stayman			
Contract: 3N N						

Board: 277	North:	South:	West	North	East	South
Dealer: W	♠ A432	♠ K87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 64	♥ A5	3♦	Pass	3NT	Pass
North HCP: 7	♦ J72	♦ AQ86	Pass	Pass		
South HCP: 20	♣ Q1086	♣ AK72	1. Stayman			
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: E	♠ AJ65	♠ K98			AP2NT	Pass
Vul: EW	♥ A106	♥ Q9532	3♦	Pass	3♥	Pass
North HCP: 21	♦ KQ7	♦ 865	3NT	Pass	4♥	Pass
South HCP: 5	♣ AK8	♣ 54	Pass	Pass		
Contract: 4♥ N						

Board: 279	North:	South:	West	North	East	South
Dealer: W	♠ 87654	♠ AKQ	AP2NT	Pass	3♥	Pass
Vul: None	♥ QJ8	♥ K653	3♠	Pass	3NT	Pass
North HCP: 6	♦ 106	♦ AJ	4♠	Pass	Pass	Pass
South HCP: 21	♣ QJ6	♣ A953				
Contract: 4♠ S						

Board: 280	North:	South:	West	North	East	South
Dealer: E	♠ K107	♠ 9843			AP2NT	Pass
Vul: NS	♥ A63	♥ KJ97	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK65	♦ 72	3NT	Pass	Pass	Pass
South HCP: 5	♣ AQ8	♣ J102	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

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

Board: 281      ♠ 1095  
Dealer: W        ♥ 1085  
Vul: EW         ♦ 543  
HCP: 2           ♣ Q1076

West Opens AP2NT.

You bid first.

Board: 282      ♠ A84  
Dealer: E        ♥ AJ  
Vul: Both       ♦ AQ109  
HCP: 21          ♣ KQJ2

East Opens AP2NT.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 283      ♠ K952  
Dealer: W        ♥ Q873  
Vul: NS          ♦ 64  
HCP: 8           ♣ K87

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 284      ♠ A87  
Dealer: E        ♥ AKQ  
Vul: EW         ♦ AK63  
HCP: 21          ♣ J65

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 285      ♠ 654  
Dealer: W        ♥ J3  
Vul: Both       ♦ 876  
HCP: 4           ♣ QJ943

West Opens AP2NT.

You bid first.

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

Board: 281	North:	South:	
Dealer: W	♠ 1095	♠ A84	West North East South
Vul: EW	♥ 1085	♥ AQ6	AP2NT Pass Pass Pass
North HCP: 2	♦ 543	♦ KQJ8	
South HCP: 20	♣ Q1076	♣ A32	
Contract: 2N S			

Board: 282	North:	South:	West North East South
Dealer: E	♠ A84	♠ QJ976	
Vul: Both	♥ AJ	♥ Q42	AP2NT Pass
North HCP: 21	♦ AQ109	♦ 532	3♥ X 3♠ Pass
South HCP: 5	♣ KQJ2	♣ 84	4♠ Pass Pass Pass
Contract: 4♠ N			

Board: 283	North:	South:	West North East South
Dealer: W	♠ K952	♠ A3	AP2NT Pass 3♣ <sup>1</sup> Pass
Vul: NS	♥ Q873	♥ AK105	3♥ Pass 4♥ Pass
North HCP: 8	♦ 64	♦ QJ109	Pass Pass
South HCP: 20	♣ K87	♣ AQ4	
Contract: 4♥ S			1. Stayman

Board: 284	North:	South:	West North East South
Dealer: E	♠ A87	♠ K1093	
Vul: EW	♥ AKQ	♥ J987	AP2NT Pass
North HCP: 21	♦ AK63	♦ 852	3♣ <sup>1</sup> Pass 3♦ Pass
South HCP: 7	♣ J65	♣ K9	3NT Pass Pass Pass
Contract: 3N N			1. Stayman

Board: 285	North:	South:	West North East South
Dealer: W	♠ 654	♠ AKJ9	
Vul: Both	♥ J3	♥ A96	AP2NT Pass Pass Pass
North HCP: 4	♦ 876	♦ AJ95	
South HCP: 20	♣ QJ943	♣ K6	
Contract: 2N S			

## South hands (Practice Page)

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

Board: 281      ♠ A84  
Dealer: W        ♥ AQ6  
Vul: EW        ♦ KQJ8  
HCP: 20        ♣ A32

West Opens AP2NT.

Partner bids first.

Board: 282      ♠ QJ976  
Dealer: E        ♥ Q42  
Vul: Both      ♦ 532  
HCP: 5        ♣ 84

East Opens AP2NT.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 283      ♠ A3  
Dealer: W        ♥ AK105  
Vul: NS        ♦ QJ109  
HCP: 20        ♣ AQ4

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 284      ♠ K1093  
Dealer: E        ♥ J987  
Vul: EW        ♦ 852  
HCP: 7        ♣ K9

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 285      ♠ AKJ9  
Dealer: W        ♥ A96  
Vul: Both      ♦ AJ95  
HCP: 20        ♣ K6

West Opens AP2NT.

Partner bids first.

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

Board: 281	North:	South:	
Dealer: W	♠ 1095	♠ A84	West North East South
Vul: EW	♥ 1085	♥ AQ6	AP2NT Pass Pass Pass
North HCP: 2	♦ 543	♦ KQJ8	
South HCP: 20	♣ Q1076	♣ A32	
Contract: 2N S			

Board: 282	North:	South:	West North East South
Dealer: E	♠ A84	♠ QJ976	
Vul: Both	♥ AJ	♥ Q42	AP2NT Pass
North HCP: 21	♦ AQ109	♦ 532	3♥ X 3♠ Pass
South HCP: 5	♣ KQJ2	♣ 84	4♠ Pass Pass Pass
Contract: 4♠ N			

Board: 283	North:	South:	West North East South
Dealer: W	♠ K952	♠ A3	AP2NT Pass 3♣ <sup>1</sup> Pass
Vul: NS	♥ Q873	♥ AK105	3♥ Pass 4♥ Pass
North HCP: 8	♦ 64	♦ QJ109	Pass Pass
South HCP: 20	♣ K87	♣ AQ4	
Contract: 4♥ S			1. Stayman

Board: 284	North:	South:	West North East South
Dealer: E	♠ A87	♠ K1093	
Vul: EW	♥ AKQ	♥ J987	AP2NT Pass
North HCP: 21	♦ AK63	♦ 852	3♣ <sup>1</sup> Pass 3♦ Pass
South HCP: 7	♣ J65	♣ K9	3NT Pass Pass Pass
Contract: 3N N			1. Stayman

Board: 285	North:	South:	West North East South
Dealer: W	♠ 654	♠ AKJ9	
Vul: Both	♥ J3	♥ A96	AP2NT Pass Pass Pass
North HCP: 4	♦ 876	♦ AJ95	
South HCP: 20	♣ QJ943	♣ K6	
Contract: 2N S			

## North hands (Practice Page)

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

Board: 286	♠ AK3	East Opens AP2NT.
Dealer: E	♥ AJ10	West Bids 3♣ if possible.
Vul: None	♦ K1087	East Bids 3♦ if possible.
HCP: 20	♣ AJ5	West Bids 6NT if possible.
		Partner bids first.
Board: 287	♠ 532	West Opens AP2NT.
Dealer: W	♥ J9	East Bids 3NT if possible.
Vul: EW	♦ 9853	
HCP: 5	♣ A1052	You bid first.
Board: 288	♠ KQ53	East Opens AP2NT.
Dealer: E	♥ AKJ4	West Bids 3NT if possible.
Vul: Both	♦ A7	
HCP: 20	♣ QJ6	Partner bids first.
Board: 289	♠ 875	West Opens AP2NT.
Dealer: W	♥ J842	
Vul: None	♦ 64	You bid first.
HCP: 4	♣ K1052	
Board: 290	♠ AQJ2	East Opens AP2NT.
Dealer: E	♥ AQJ2	West Bids 3NT if possible.
Vul: Both	♦ A86	
HCP: 20	♣ Q3	Partner bids first.

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

Board: 286	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ QJ5			AP2NT	Pass
Vul: None	♥ AJ10	♥ KQ75	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K1087	♦ J95	6NT	Pass	Pass	Pass
South HCP: 11	♣ AJ5	♣ Q106	1. Stayman			
Contract: 6N N						

Board: 287	North:	South:	West	North	East	South
Dealer: W	♠ 532	♠ AQ87	AP2NT	Pass	3NT	Pass
Vul: EW	♥ J9	♥ AK54	Pass	Pass		
North HCP: 5	♦ 9853	♦ AQ				
South HCP: 21	♣ A1052	♣ Q97				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: E	♠ KQ53	♠ 4			AP2NT	Pass
Vul: Both	♥ AKJ4	♥ 1076	3NT	Pass	Pass	Pass
North HCP: 20	♦ A7	♦ KQ85				
South HCP: 8	♣ QJ6	♣ K10985				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ AQ6	AP2NT	Pass	Pass	Pass
Vul: None	♥ J842	♥ AK5				
North HCP: 4	♦ 64	♦ KQ102				
South HCP: 21	♣ K1052	♣ QJ9				
Contract: 2N S						

Board: 290	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ 7			AP2NT	Pass
Vul: Both	♥ AQJ2	♥ 943	3NT	Pass	Pass	Pass
North HCP: 20	♦ A86	♦ KQJ53				
South HCP: 10	♣ Q3	♣ KJ95				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 286     ♠ QJ5  
Dealer: E       ♥ KQ75  
Vul: None      ♦ J95  
HCP: 11        ♣ Q106

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 6NT if possible.

You bid first.

Board: 287     ♠ AQ87  
Dealer: W       ♥ AK54  
Vul: EW        ♦ AQ  
HCP: 21        ♣ Q97

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 288     ♠ 4  
Dealer: E       ♥ 1076  
Vul: Both      ♦ KQ85  
HCP: 8        ♣ K10985

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 289     ♠ AQ6  
Dealer: W       ♥ AK5  
Vul: None      ♦ KQ102  
HCP: 21        ♣ QJ9

West Opens AP2NT.

Partner bids first.

Board: 290     ♠ 7  
Dealer: E       ♥ 943  
Vul: Both      ♦ KQJ53  
HCP: 10        ♣ KJ95

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

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

Board: 286	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ QJ5			AP2NT	Pass
Vul: None	♥ AJ10	♥ KQ75	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K1087	♦ J95	6NT	Pass	Pass	Pass
South HCP: 11	♣ AJ5	♣ Q106	1. Stayman			
Contract: 6N N						

Board: 287	North:	South:	West	North	East	South
Dealer: W	♠ 532	♠ AQ87	AP2NT	Pass	3NT	Pass
Vul: EW	♥ J9	♥ AK54	Pass	Pass		
North HCP: 5	♦ 9853	♦ AQ				
South HCP: 21	♣ A1052	♣ Q97				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: E	♠ KQ53	♠ 4			AP2NT	Pass
Vul: Both	♥ AKJ4	♥ 1076	3NT	Pass	Pass	Pass
North HCP: 20	♦ A7	♦ KQ85				
South HCP: 8	♣ QJ6	♣ K10985				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ AQ6	AP2NT	Pass	Pass	Pass
Vul: None	♥ J842	♥ AK5				
North HCP: 4	♦ 64	♦ KQ102				
South HCP: 21	♣ K1052	♣ QJ9				
Contract: 2N S						

Board: 290	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ 7			AP2NT	Pass
Vul: Both	♥ AQJ2	♥ 943	3NT	Pass	Pass	Pass
North HCP: 20	♦ A86	♦ KQJ53				
South HCP: 10	♣ Q3	♣ KJ95				
Contract: 3N N						



## North hands (Practice Page)

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

Board: 291	♠ J109	West Opens AP2NT.
Dealer: W	♥ Q6	East Bids 3NT if possible.
Vul: NS	♦ 87642	
HCP: 5	♣ Q94	You bid first.

Board: 292	♠ QJ	East Opens AP2NT.
Dealer: E	♥ AKJ4	West Bids 3♣ if possible.
Vul: EW	♦ Q754	East Bids 3♥ if possible.
HCP: 20	♣ AK6	West Bids 3NT if possible.
		Partner bids first.

Board: 293	♠ A95	West Opens AP2NT.
Dealer: W	♥ 96543	East Bids 3♦ if possible.
Vul: None	♦ 1032	West Bids 3♥ if possible.
HCP: 4	♣ 43	You bid first.

Board: 294	♠ AK98	East Opens AP2NT.
Dealer: E	♥ QJ7	West Bids 3♣ if possible.
Vul: EW	♦ KQJ5	East Bids 3♠ if possible.
HCP: 20	♣ A5	West Bids 4♠ if possible.
		Partner bids first.

Board: 295	♠ 1093	West Opens AP2NT.
Dealer: W	♥ K97	East Bids 3NT if possible.
Vul: Both	♦ J972	
HCP: 6	♣ Q32	You bid first.

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

Board: 291	North:	South:	West	North	East	South
Dealer: W	♠ J109	♠ KQ6	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q6	♥ AK84	Pass	Pass		
North HCP: 5	♦ 87642	♦ QJ				
South HCP: 20	♣ Q94	♣ AJ108				
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ 9874			AP2NT	Pass
Vul: EW	♥ AKJ4	♥ Q103	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ Q754	♦ A1093	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK6	♣ Q2				
Contract: 3N N			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: W	♠ A95	♠ KJ6	AP2NT	Pass	3♦	Pass
Vul: None	♥ 96543	♥ AKJ	3♥	Pass	Pass	Pass
North HCP: 4	♦ 1032	♦ AQ6				
South HCP: 21	♣ 43	♣ QJ62				
Contract: 3♥ S						

Board: 294	North:	South:	West	North	East	South
Dealer: E	♠ AK98	♠ 10742			AP2NT	Pass
Vul: EW	♥ QJ7	♥ 2	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ KQJ5	♦ A102	4♠	Pass	Pass	Pass
South HCP: 7	♣ A5	♣ K10632				
Contract: 4♠ N			1. Stayman			

Board: 295	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ KJ	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K97	♥ Q643	Pass	Pass		
North HCP: 6	♦ J972	♦ AK84				
South HCP: 21	♣ Q32	♣ AKJ				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 291      ♠ KQ6  
Dealer: W        ♥ AK84  
Vul: NS         ♦ QJ  
HCP: 20         ♣ AJ108

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

Board: 292      ♠ 9874  
Dealer: E        ♥ Q103  
Vul: EW         ♦ A1093  
HCP: 8           ♣ Q2

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

Board: 293      ♠ KJ6  
Dealer: W        ♥ AKJ  
Vul: None       ♦ AQ6  
HCP: 21         ♣ QJ62

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

Board: 294      ♠ 10742  
Dealer: E        ♥ 2  
Vul: EW         ♦ A102  
HCP: 7           ♣ K10632

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

Board: 295      ♠ KJ  
Dealer: W        ♥ Q643  
Vul: Both       ♦ AK84  
HCP: 21         ♣ AKJ

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

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

Board: 291	North:	South:	West	North	East	South
Dealer: W	♠ J109	♠ KQ6	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q6	♥ AK84	Pass	Pass		
North HCP: 5	♦ 87642	♦ QJ				
South HCP: 20	♣ Q94	♣ AJ108				
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ 9874			AP2NT	Pass
Vul: EW	♥ AKJ4	♥ Q103	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ Q754	♦ A1093	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK6	♣ Q2				
Contract: 3N N			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: W	♠ A95	♠ KJ6	AP2NT	Pass	3♦	Pass
Vul: None	♥ 96543	♥ AKJ	3♥	Pass	Pass	Pass
North HCP: 4	♦ 1032	♦ AQ6				
South HCP: 21	♣ 43	♣ QJ62				
Contract: 3♥ S						

Board: 294	North:	South:	West	North	East	South
Dealer: E	♠ AK98	♠ 10742			AP2NT	Pass
Vul: EW	♥ QJ7	♥ 2	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ KQJ5	♦ A102	4♠	Pass	Pass	Pass
South HCP: 7	♣ A5	♣ K10632				
Contract: 4♠ N			1. Stayman			

Board: 295	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ KJ	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K97	♥ Q643	Pass	Pass		
North HCP: 6	♦ J972	♦ AK84				
South HCP: 21	♣ Q32	♣ AKJ				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 296     ♠ KQ6  
Dealer: E       ♥ A104  
Vul: NS         ♦ KQ9  
HCP: 21         ♣ AQJ9

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

Partner bids first.

Board: 297     ♠ J95  
Dealer: W       ♥ KQ7  
Vul: EW         ♦ QJ6  
HCP: 9          ♣ 9653

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 298     ♠ Q8  
Dealer: E       ♥ AQ85  
Vul: Both       ♦ AK7  
HCP: 20         ♣ AJ76

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

Partner bids first.

Board: 299     ♠ K943  
Dealer: W       ♥ Q96  
Vul: None       ♦ A65  
HCP: 10         ♣ J97

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

You bid first.

Board: 300     ♠ AKJ9  
Dealer: E       ♥ AQ83  
Vul: EW         ♦ QJ  
HCP: 20         ♣ K86

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

Partner bids first.

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

Board: 296	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ A8742			AP2NT	Pass
Vul: NS	♥ A104	♥ 975	3♥	Pass	3♠	Pass
North HCP: 21	♦ KQ9	♦ A108	3NT	Pass	4♠	Pass
South HCP: 8	♣ AQJ9	♣ 54	Pass	Pass		
Contract: 4♠ N						

Board: 297	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ A3				
Vul: EW	♥ KQ7	♥ A954	AP2NT	Pass	3NT	Pass
North HCP: 9	♦ QJ6	♦ A1092	Pass	Pass		
South HCP: 20	♣ 9653	♣ AKJ				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AK96			AP2NT	Pass
Vul: Both	♥ AQ85	♥ J972	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK7	♦ J10842	4♥	Pass	Pass	Pass
South HCP: 9	♣ AJ76	♣ —				
Contract: 4♥ N			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: W	♠ K943	♠ QJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q96	♥ AK7	3♦	Pass	3NT	Pass
North HCP: 10	♦ A65	♦ KQ93	Pass	Pass		
South HCP: 21	♣ J97	♣ AQ86				
Contract: 3N S			1. Stayman			

Board: 300	North:	South:	West	North	East	South
Dealer: E	♠ AKJ9	♠ 10642			AP2NT	Pass
Vul: EW	♥ AQ83	♥ J72	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 20	♦ QJ	♦ A85	4♠	Pass	Pass	Pass
South HCP: 5	♣ K86	♣ 1053				
Contract: 4♠ S			1. Stayman			
			2. both majors			

## South hands (Practice Page)

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

Board: 296      ♠ A8742  
Dealer: E        ♥ 975  
Vul: NS         ♦ A108  
HCP: 8          ♣ 54

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

You bid first.

Board: 297      ♠ A3  
Dealer: W        ♥ A954  
Vul: EW         ♦ A1092  
HCP: 20        ♣ AKJ

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 298      ♠ AK96  
Dealer: E        ♥ J972  
Vul: Both       ♦ J10842  
HCP: 9          ♣ —

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

You bid first.

Board: 299      ♠ QJ  
Dealer: W        ♥ AK7  
Vul: None       ♦ KQ93  
HCP: 21        ♣ AQ86

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

Partner bids first.

Board: 300      ♠ 10642  
Dealer: E        ♥ J72  
Vul: EW         ♦ A85  
HCP: 5          ♣ 1053

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

You bid first.

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

Board: 296	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ A8742			AP2NT	Pass
Vul: NS	♥ A104	♥ 975	3♥	Pass	3♠	Pass
North HCP: 21	♦ KQ9	♦ A108	3NT	Pass	4♠	Pass
South HCP: 8	♣ AQJ9	♣ 54	Pass	Pass		
Contract: 4♠ N						

Board: 297	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ A3				
Vul: EW	♥ KQ7	♥ A954	AP2NT	Pass	3NT	Pass
North HCP: 9	♦ QJ6	♦ A1092	Pass	Pass		
South HCP: 20	♣ 9653	♣ AKJ				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AK96			AP2NT	Pass
Vul: Both	♥ AQ85	♥ J972	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AK7	♦ J10842	4♥	Pass	Pass	Pass
South HCP: 9	♣ AJ76	♣ —				
Contract: 4♥ N			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: W	♠ K943	♠ QJ				
Vul: None	♥ Q96	♥ AK7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 10	♦ A65	♦ KQ93	3♦	Pass	3NT	Pass
South HCP: 21	♣ J97	♣ AQ86	Pass	Pass		
Contract: 3N S			1. Stayman			

Board: 300	North:	South:	West	North	East	South
Dealer: E	♠ AKJ9	♠ 10642			AP2NT	Pass
Vul: EW	♥ AQ83	♥ J72	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 20	♦ QJ	♦ A85	4♠	Pass	Pass	Pass
South HCP: 5	♣ K86	♣ 1053				
Contract: 4♠ S			1. Stayman			
			2. both majors			



## North hands (Practice Page)

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

Board: 301	♠ 85	West Opens AP2NT.
Dealer: W	♥ K963	East Bids 3♣ if possible.
Vul: Both	♦ Q9	West Bids 3♥ if possible.
HCP: 6	♣ J9854	East Bids 4♥ if possible.
		You bid first.
Board: 302	♠ K1092	East Opens AP2NT.
Dealer: E	♥ KQ6	Partner bids first.
Vul: None	♦ AKJ	
HCP: 21	♣ KQ2	
Board: 303	♠ J62	West Opens AP2NT.
Dealer: W	♥ Q5	You bid first.
Vul: NS	♦ 108543	
HCP: 4	♣ J108	
Board: 304	♠ AQ3	East Opens AP2NT.
Dealer: E	♥ A86	West Bids 3♣ if possible.
Vul: Both	♦ Q9	East Bids 3♦ if possible.
HCP: 21	♣ AKQ97	West Bids 6NT if possible.
		Partner bids first.
Board: 305	♠ 103	West Opens AP2NT.
Dealer: W	♥ Q743	East Bids 3♣ if possible.
Vul: None	♦ Q765	West Bids 3NT if possible.
HCP: 7	♣ K96	You bid first.

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

Board: 301	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ AJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K963	♥ AJ104	3♥	Pass	4♥	Pass
North HCP: 6	♦ Q9	♦ KJ72	Pass	Pass		
South HCP: 20	♣ J9854	♣ AQ				
Contract: 4♥ S			1. Stayman			

Board: 302	North:	South:	West	North	East	South
Dealer: E	♠ K1092	♠ 643			AP2NT	Pass
Vul: None	♥ KQ6	♥ 854				
North HCP: 21	♦ AKJ	♦ Q7643	Pass	Pass		
South HCP: 2	♣ KQ2	♣ 109				
Contract: 2N N						

Board: 303	North:	South:	West	North	East	South
Dealer: W	♠ J62	♠ A53	AP2NT	Pass	Pass	Pass
Vul: NS	♥ Q5	♥ K86				
North HCP: 4	♦ 108543	♦ AK92				
South HCP: 20	♣ J108	♣ AQ2				
Contract: 2N S						

Board: 304	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ J102			AP2NT	Pass
Vul: Both	♥ A86	♥ QJ92	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ Q9	♦ AK865	6NT	Pass	Pass	Pass
South HCP: 11	♣ AKQ97	♣ 10				
Contract: 6N N			1. Stayman			

Board: 305	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ AKJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q743	♥ A965	3NT <sup>2</sup>	Pass	Pass	Pass
North HCP: 7	♦ Q765	♦ KJ	1. Stayman			
South HCP: 20	♣ K96	♣ A87	2. both majors			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 301      ♠ AJ2  
Dealer: W        ♥ AJ104  
Vul: Both        ♦ KJ72  
HCP: 20          ♣ AQ

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

Partner bids first.

Board: 302      ♠ 643  
Dealer: E        ♥ 854  
Vul: None        ♦ Q7643  
HCP: 2           ♣ 109

East Opens AP2NT.

You bid first.

Board: 303      ♠ A53  
Dealer: W        ♥ K86  
Vul: NS          ♦ AK92  
HCP: 20          ♣ AQ2

West Opens AP2NT.

Partner bids first.

Board: 304      ♠ J102  
Dealer: E        ♥ QJ92  
Vul: Both        ♦ AK865  
HCP: 11          ♣ 10

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 6NT if possible.

You bid first.

Board: 305      ♠ AKJ4  
Dealer: W        ♥ A965  
Vul: None        ♦ KJ  
HCP: 20          ♣ A87

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

Partner bids first.

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

Board: 301	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ AJ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ K963	♥ AJ104	3♥	Pass	4♥	Pass
North HCP: 6	♦ Q9	♦ KJ72	Pass	Pass		
South HCP: 20	♣ J9854	♣ AQ				
Contract: 4♥ S			1. Stayman			

Board: 302	North:	South:	West	North	East	South
Dealer: E	♠ K1092	♠ 643			AP2NT	Pass
Vul: None	♥ KQ6	♥ 854				
North HCP: 21	♦ AKJ	♦ Q7643	Pass	Pass		
South HCP: 2	♣ KQ2	♣ 109				
Contract: 2N N						

Board: 303	North:	South:	West	North	East	South
Dealer: W	♠ J62	♠ A53	AP2NT	Pass	Pass	Pass
Vul: NS	♥ Q5	♥ K86				
North HCP: 4	♦ 108543	♦ AK92				
South HCP: 20	♣ J108	♣ AQ2				
Contract: 2N S						

Board: 304	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ J102			AP2NT	Pass
Vul: Both	♥ A86	♥ QJ92	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ Q9	♦ AK865	6NT	Pass	Pass	Pass
South HCP: 11	♣ AKQ97	♣ 10				
Contract: 6N N			1. Stayman			

Board: 305	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ AKJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q743	♥ A965	3NT <sup>2</sup>	Pass	Pass	Pass
North HCP: 7	♦ Q765	♦ KJ	1. Stayman			
South HCP: 20	♣ K96	♣ A87	2. both majors			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 306	♠ AJ105	East Opens AP2NT.
Dealer: E	♥ AK	West Bids 3♦ if possible.
Vul: NS	♦ K63	East Bids 3♥ if possible.
HCP: 21	♣ AQ43	West Bids 3NT if possible.
		Partner bids first.
Board: 307	♠ Q8	West Opens AP2NT.
Dealer: W	♥ 854	East Bids 3NT if possible.
Vul: EW	♦ 109543	
HCP: 9	♣ AK2	You bid first.
Board: 308	♠ AK4	East Opens AP2NT.
Dealer: E	♥ A2	West Bids 3NT if possible.
Vul: None	♦ KQ54	
HCP: 21	♣ KQ43	Partner bids first.
Board: 309	♠ 732	West Opens AP2NT.
Dealer: W	♥ AJ72	East Bids 3♣ if possible.
Vul: NS	♦ J9752	West Bids 3♦ if possible.
HCP: 7	♣ J	East Bids 3NT if possible.
		You bid first.
Board: 310	♠ AQ7	East Opens AP2NT.
Dealer: E	♥ A6	
Vul: EW	♦ A542	Partner bids first.
HCP: 21	♣ AK95	

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

Board: 306	North:	South:	West	North	East	South
Dealer: E	♠ AJ105	♠ 8			AP2NT	Pass
Vul: NS	♥ AK	♥ QJ852	3♦	Pass	3♥	Pass
North HCP: 21	♦ K63	♦ Q94	3NT	Pass	Pass	Pass
South HCP: 5	♣ AQ43	♣ 10975				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ A97	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 854	♥ AKJ	Pass	Pass		
North HCP: 9	♦ 109543	♦ KQJ62				
South HCP: 20	♣ AK2	♣ Q10				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ 1075			AP2NT	Pass
Vul: None	♥ A2	♥ 96	3NT	Pass	Pass	Pass
North HCP: 21	♦ KQ54	♦ A108				
South HCP: 9	♣ KQ43	♣ AJ1085				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ AJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ AJ72	♥ KQ3	3♦	Pass	3NT	Pass
North HCP: 7	♦ J9752	♦ KQ3	Pass	Pass		
South HCP: 20	♣ J	♣ KQ75	1. Stayman			
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 9862			AP2NT	Pass
Vul: EW	♥ A6	♥ 10853	Pass	Pass		
North HCP: 21	♦ A542	♦ 106				
South HCP: 2	♣ AK95	♣ Q102				
Contract: 2N N						

## South hands (Practice Page)

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

Board: 306      ♠ 8  
Dealer: E        ♥ QJ852  
Vul: NS         ♦ Q94  
HCP: 5          ♣ 10975

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

You bid first.

Board: 307      ♠ A97  
Dealer: W        ♥ AKJ  
Vul: EW         ♦ KQJ62  
HCP: 20         ♣ Q10

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 308      ♠ 1075  
Dealer: E        ♥ 96  
Vul: None       ♦ A108  
HCP: 9          ♣ AJ1085

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 309      ♠ AJ4  
Dealer: W        ♥ KQ3  
Vul: NS         ♦ KQ3  
HCP: 20         ♣ KQ75

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

Partner bids first.

Board: 310      ♠ 9862  
Dealer: E        ♥ 10853  
Vul: EW         ♦ 106  
HCP: 2          ♣ Q102

East Opens AP2NT.

You bid first.

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

Board: 306	North:	South:	West	North	East	South
Dealer: E	♠ AJ105	♠ 8			AP2NT	Pass
Vul: NS	♥ AK	♥ QJ852	3♦	Pass	3♥	Pass
North HCP: 21	♦ K63	♦ Q94	3NT	Pass	Pass	Pass
South HCP: 5	♣ AQ43	♣ 10975				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ A97	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 854	♥ AKJ	Pass	Pass		
North HCP: 9	♦ 109543	♦ KQJ62				
South HCP: 20	♣ AK2	♣ Q10				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ 1075			AP2NT	Pass
Vul: None	♥ A2	♥ 96	3NT	Pass	Pass	Pass
North HCP: 21	♦ KQ54	♦ A108				
South HCP: 9	♣ KQ43	♣ AJ1085				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ AJ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ AJ72	♥ KQ3	3♦	Pass	3NT	Pass
North HCP: 7	♦ J9752	♦ KQ3	Pass	Pass		
South HCP: 20	♣ J	♣ KQ75	1. Stayman			
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 9862			AP2NT	Pass
Vul: EW	♥ A6	♥ 10853	Pass	Pass		
North HCP: 21	♦ A542	♦ 106				
South HCP: 2	♣ AK95	♣ Q102				
Contract: 2N N						



## North hands (Practice Page)

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

Board: 311  
Dealer: W  
Vul: Both  
HCP: 8

♠ Q96  
♥ K95  
♦ K103  
♣ 10952

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

Board: 312  
Dealer: E  
Vul: NS  
HCP: 21

♠ A106  
♥ AK108  
♦ K105  
♣ AK2

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

Partner bids first.

Board: 313  
Dealer: W  
Vul: EW  
HCP: 9

♠ K106  
♥ A1063  
♦ 9  
♣ Q10954

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 6♥ if possible.  
  
You bid first.

Board: 314  
Dealer: E  
Vul: Both  
HCP: 21

♠ AJ7  
♥ AJ4  
♦ AK10  
♣ KJ32

East Opens AP2NT.  
  
Partner bids first.

Board: 315  
Dealer: W  
Vul: None  
HCP: 7

♠ A1097  
♥ J7  
♦ J4  
♣ J8764

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

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

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ A54	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K95	♥ QJ3	Pass	Pass		
North HCP: 8	♦ K103	♦ AJ				
South HCP: 21	♣ 10952	♣ AKQ43				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ QJ843			AP2NT	Pass
Vul: NS	♥ AK108	♥ 743	3♥	Pass	3♠	Pass
North HCP: 21	♦ K105	♦ J2	3NT	Pass	4♣	Pass
South HCP: 5	♣ AK2	♣ J74	Pass	Pass		
Contract: 4♠ N						

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ K106	♠ AQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1063	♥ KJ72	3♥	Pass	6♥	Pass
North HCP: 9	♦ 9	♦ AKJ5	Pass	Pass		
South HCP: 21	♣ Q10954	♣ K3				
Contract: 6♥ S			1. Stayman			

Board: 314	North:	South:	West	North	East	South
Dealer: E	♠ AJ7	♠ 1064			AP2NT	Pass
Vul: Both	♥ AJ4	♥ 1065	Pass	Pass		
North HCP: 21	♦ AK10	♦ QJ976				
South HCP: 3	♣ KJ32	♣ 86				
Contract: 2N N						

Board: 315	North:	South:	West	North	East	South
Dealer: W	♠ A1097	♠ KQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J7	♥ A94	3♦	Pass	3NT	Pass
North HCP: 7	♦ J4	♦ KQ103	Pass	Pass		
South HCP: 20	♣ J8764	♣ AQ109				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

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

Board: 311  
Dealer: W  
Vul: Both  
HCP: 21

♠ A54  
♥ QJ3  
♦ AJ  
♣ AKQ43

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

Board: 312  
Dealer: E  
Vul: NS  
HCP: 5

♠ QJ843  
♥ 743  
♦ J2  
♣ J74

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

You bid first.

Board: 313  
Dealer: W  
Vul: EW  
HCP: 21

♠ AQ3  
♥ KJ72  
♦ AKJ5  
♣ K3

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

Partner bids first.

Board: 314  
Dealer: E  
Vul: Both  
HCP: 3

♠ 1064  
♥ 1065  
♦ QJ976  
♣ 86

East Opens AP2NT.  
  
You bid first.

Board: 315  
Dealer: W  
Vul: None  
HCP: 20

♠ KQ  
♥ A94  
♦ KQ103  
♣ AQ109

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

Partner bids first.

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

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ A54	AP2NT	Pass	3NT	Pass
Vul: Both	♥ K95	♥ QJ3	Pass	Pass		
North HCP: 8	♦ K103	♦ AJ				
South HCP: 21	♣ 10952	♣ AKQ43				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ QJ843			AP2NT	Pass
Vul: NS	♥ AK108	♥ 743	3♥	Pass	3♠	Pass
North HCP: 21	♦ K105	♦ J2	3NT	Pass	4♣	Pass
South HCP: 5	♣ AK2	♣ J74	Pass	Pass		
Contract: 4♠ N						

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ K106	♠ AQ3	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1063	♥ KJ72	3♥	Pass	6♥	Pass
North HCP: 9	♦ 9	♦ AKJ5	Pass	Pass		
South HCP: 21	♣ Q10954	♣ K3				
Contract: 6♥ S			1. Stayman			

Board: 314	North:	South:	West	North	East	South
Dealer: E	♠ AJ7	♠ 1064			AP2NT	Pass
Vul: Both	♥ AJ4	♥ 1065	Pass	Pass		
North HCP: 21	♦ AK10	♦ QJ976				
South HCP: 3	♣ KJ32	♣ 86				
Contract: 2N N						

Board: 315	North:	South:	West	North	East	South
Dealer: W	♠ A1097	♠ KQ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J7	♥ A94	3♦	Pass	3NT	Pass
North HCP: 7	♦ J4	♦ KQ103	Pass	Pass		
South HCP: 20	♣ J8764	♣ AQ109				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

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

Board: 316      ♠ A7  
Dealer: E        ♥ AJ4  
Vul: EW        ♦ AK76  
HCP: 20        ♣ A832

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

Board: 317      ♠ QJ76  
Dealer: W        ♥ Q1096  
Vul: Both      ♦ Q5  
HCP: 11        ♣ A83

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

Board: 318      ♠ AKJ4  
Dealer: E        ♥ AK3  
Vul: None      ♦ 987  
HCP: 21        ♣ AQ3

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

Board: 319      ♠ 95  
Dealer: W        ♥ J10842  
Vul: NS        ♦ Q5  
HCP: 5        ♣ Q532

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

Board: 320      ♠ Q1062  
Dealer: E        ♥ K85  
Vul: Both      ♦ AK3  
HCP: 21        ♣ AKQ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 6♠ if possible.  
  
Partner bids first.

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

Board: 316	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ QJ63			AP2NT	Pass
Vul: EW	♥ AJ4	♥ Q976	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK76	♦ 5	3NT	Pass	Pass	Pass
South HCP: 9	♣ A832	♣ KJ107	1. Stayman			
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ A93	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q1096	♥ AJ2	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ Q5	♦ AJ6	Pass	Pass		
South HCP: 20	♣ A83	♣ KQJ4	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 318	North:	South:	West	North	East	South
Dealer: E	♠ AKJ4	♠ 1093			AP2NT	Pass
Vul: None	♥ AK3	♥ QJ10				
North HCP: 21	♦ 987	♦ 653	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQ3	♣ K1064				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: W	♠ 95	♠ KQ83	AP2NT	Pass	3♦	Pass
Vul: NS	♥ J10842	♥ K7	3♥	Pass	3NT	Pass
North HCP: 5	♦ Q5	♦ AKJ3	Pass	Pass		
South HCP: 21	♣ Q532	♣ AJ7				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: E	♠ Q1062	♠ AKJ3			AP2NT	Pass
Vul: Both	♥ K85	♥ Q1063	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK3	♦ 108	6♠	Pass	Pass	Pass
South HCP: 11	♣ AKQ	♣ J87	1. Stayman			
Contract: 6♠ N						

## South hands (Practice Page)

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

Board: 316	♠ QJ63	East Opens AP2NT.
Dealer: E	♥ Q976	West Bids 3♣ if possible.
Vul: EW	♦ 5	East Bids 3♦ if possible.
HCP: 9	♣ KJ107	West Bids 3NT if possible.
		You bid first.

Board: 317	♠ A93	West Opens AP2NT.
Dealer: W	♥ AJ2	East Bids 3♣ if possible.
Vul: Both	♦ AJ6	West Bids 3♦ if possible.
HCP: 20	♣ KQJ4	East Bids 4NT if possible.
		Partner bids first.

Board: 318	♠ 1093	East Opens AP2NT.
Dealer: E	♥ QJ10	West Bids 3NT if possible.
Vul: None	♦ 653	
HCP: 6	♣ K1064	You bid first.

Board: 319	♠ KQ83	West Opens AP2NT.
Dealer: W	♥ K7	East Bids 3♦ if possible.
Vul: NS	♦ AKJ3	West Bids 3♥ if possible.
HCP: 21	♣ AJ7	East Bids 3NT if possible.
		Partner bids first.

Board: 320	♠ AKJ3	East Opens AP2NT.
Dealer: E	♥ Q1063	West Bids 3♣ if possible.
Vul: Both	♦ 108	East Bids 3♠ if possible.
HCP: 11	♣ J87	West Bids 6♠ if possible.
		You bid first.

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

Board: 316	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ QJ63			AP2NT	Pass
Vul: EW	♥ AJ4	♥ Q976	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK76	♦ 5	3NT	Pass	Pass	Pass
South HCP: 9	♣ A832	♣ KJ107	1. Stayman			
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ A93	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q1096	♥ AJ2	3♦	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ Q5	♦ AJ6	Pass	Pass		
South HCP: 20	♣ A83	♣ KQJ4	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 318	North:	South:	West	North	East	South
Dealer: E	♠ AKJ4	♠ 1093			AP2NT	Pass
Vul: None	♥ AK3	♥ QJ10				
North HCP: 21	♦ 987	♦ 653	3NT	Pass	Pass	Pass
South HCP: 6	♣ AQ3	♣ K1064				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: W	♠ 95	♠ KQ83	AP2NT	Pass	3♦	Pass
Vul: NS	♥ J10842	♥ K7	3♥	Pass	3NT	Pass
North HCP: 5	♦ Q5	♦ AKJ3	Pass	Pass		
South HCP: 21	♣ Q532	♣ AJ7				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: E	♠ Q1062	♠ AKJ3			AP2NT	Pass
Vul: Both	♥ K85	♥ Q1063	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK3	♦ 108	6♠	Pass	Pass	Pass
South HCP: 11	♣ AKQ	♣ J87	1. Stayman			
Contract: 6♠ N						



## North hands (Practice Page)

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

Board: 321      ♠ J10  
Dealer: W        ♥ 8643  
Vul: None        ♦ KJ865  
HCP: 5           ♣ 107

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

You bid first.

Board: 322      ♠ AQ5  
Dealer: E        ♥ AQ2  
Vul: EW         ♦ AK7  
HCP: 21          ♣ Q972

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

Partner bids first.

Board: 323      ♠ J6  
Dealer: W        ♥ 10962  
Vul: None        ♦ Q43  
HCP: 6           ♣ K653

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

You bid first.

Board: 324      ♠ AK95  
Dealer: E        ♥ KJ10  
Vul: NS         ♦ AJ3  
HCP: 20          ♣ A109

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 325      ♠ 108652  
Dealer: W        ♥ J103  
Vul: EW         ♦ K  
HCP: 8           ♣ A1085

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

You bid first.

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

Board: 321	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ KQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 8643	♥ AQ109	3♥	Pass	4♥	Pass
North HCP: 5	♦ KJ865	♦ A93	Pass	Pass		
South HCP: 21	♣ 107	♣ AQ8				
Contract: 4♥ S			1. Stayman			

Board: 322	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ K104			AP2NT	Pass
Vul: EW	♥ AQ2	♥ K843	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK7	♦ J852	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q972	♣ J6				
Contract: 3N N			1. Stayman			

Board: 323	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ A853	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 10962	♥ AK	3♠	Pass	3NT	Pass
North HCP: 6	♦ Q43	♦ AKJ10	Pass	Pass		
South HCP: 20	♣ K653	♣ J72				
Contract: 3N S			1. Stayman			

Board: 324	North:	South:	West	North	East	South
Dealer: E	♠ AK95	♠ 108				
Vul: NS	♥ KJ10	♥ AQ			AP2NT	Pass
North HCP: 20	♦ AJ3	♦ 9752	3NT	Pass	Pass	Pass
South HCP: 9	♣ A109	♣ K7532				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: W	♠ 108652	♠ AKJ3	AP2NT	Pass	3♥	Pass
Vul: EW	♥ J103	♥ KQ5	3♠	Pass	3NT	Pass
North HCP: 8	♦ K	♦ AJ103	4♠	Pass	Pass	Pass
South HCP: 20	♣ A1085	♣ Q4				
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 321	♠ KQ2	West Opens AP2NT.
Dealer: W	♥ AQ109	East Bids 3♣ if possible.
Vul: None	♦ A93	West Bids 3♥ if possible.
HCP: 21	♣ AQ8	East Bids 4♥ if possible.

Partner bids first.

Board: 322	♠ K104	East Opens AP2NT.
Dealer: E	♥ K843	West Bids 3♣ if possible.
Vul: EW	♦ J852	East Bids 3♦ if possible.
HCP: 8	♣ J6	West Bids 3NT if possible.

You bid first.

Board: 323	♠ A853	West Opens AP2NT.
Dealer: W	♥ AK	East Bids 3♣ if possible.
Vul: None	♦ AKJ10	West Bids 3♠ if possible.
HCP: 20	♣ J72	East Bids 3NT if possible.

Partner bids first.

Board: 324	♠ 108	East Opens AP2NT.
Dealer: E	♥ AQ	West Bids 3NT if possible.
Vul: NS	♦ 9752	
HCP: 9	♣ K7532	You bid first.

Board: 325	♠ AKJ3	West Opens AP2NT.
Dealer: W	♥ KQ5	East Bids 3♥ if possible.
Vul: EW	♦ AJ103	West Bids 3♠ if possible.
HCP: 20	♣ Q4	East Bids 3NT if possible.
		West Bids 4♠ if possible.

Partner bids first.

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

Board: 321	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ KQ2	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 8643	♥ AQ109	3♥	Pass	4♥	Pass
North HCP: 5	♦ KJ865	♦ A93	Pass	Pass		
South HCP: 21	♣ 107	♣ AQ8				
Contract: 4♥ S			1. Stayman			

Board: 322	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ K104			AP2NT	Pass
Vul: EW	♥ AQ2	♥ K843	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK7	♦ J852	3NT	Pass	Pass	Pass
South HCP: 8	♣ Q972	♣ J6				
Contract: 3N N			1. Stayman			

Board: 323	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ A853	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 10962	♥ AK	3♠	Pass	3NT	Pass
North HCP: 6	♦ Q43	♦ AKJ10	Pass	Pass		
South HCP: 20	♣ K653	♣ J72				
Contract: 3N S			1. Stayman			

Board: 324	North:	South:	West	North	East	South
Dealer: E	♠ AK95	♠ 108				
Vul: NS	♥ KJ10	♥ AQ			AP2NT	Pass
North HCP: 20	♦ AJ3	♦ 9752	3NT	Pass	Pass	Pass
South HCP: 9	♣ A109	♣ K7532				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: W	♠ 108652	♠ AKJ3	AP2NT	Pass	3♥	Pass
Vul: EW	♥ J103	♥ KQ5	3♠	Pass	3NT	Pass
North HCP: 8	♦ K	♦ AJ103	4♠	Pass	Pass	Pass
South HCP: 20	♣ A1085	♣ Q4				
Contract: 4♠ S						

## North hands (Practice Page)

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

Board: 326      ♠ AK7  
Dealer: E        ♥ AK63  
Vul: Both        ♦ A4  
HCP: 21         ♣ K632

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

Partner bids first.

Board: 327      ♠ K10982  
Dealer: W        ♥ 98  
Vul: NS         ♦ K64  
HCP: 6         ♣ 942

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

You bid first.

Board: 328      ♠ AJ  
Dealer: E        ♥ AQ63  
Vul: EW         ♦ QJ4  
HCP: 20         ♣ AQ82

East Opens AP2NT.

Partner bids first.

Board: 329      ♠ Q1042  
Dealer: W        ♥ J92  
Vul: Both        ♦ 95  
HCP: 5         ♣ Q985

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

You bid first.

Board: 330      ♠ AQ87  
Dealer: E        ♥ KQ32  
Vul: None        ♦ A72  
HCP: 20         ♣ KQ

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

Partner bids first.

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

Board: 326	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J9542			AP2NT	Pass
Vul: Both	♥ AK63	♥ J72	3♥	Pass	3♠	Pass
North HCP: 21	♦ A4	♦ QJ	3NT	Pass	4♠	Pass
South HCP: 7	♣ K632	♣ Q98	Pass	Pass		
Contract: 4♠ N						

Board: 327	North:	South:	West	North	East	South
Dealer: W	♠ K10982	♠ A4	AP2NT	Pass	3♥	Pass
Vul: NS	♥ 98	♥ KJ4	3♠	Pass	3NT	Pass
North HCP: 6	♦ K64	♦ AJ932	Pass	Pass		
South HCP: 20	♣ 942	♣ AQJ				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ 10863			AP2NT	Pass
Vul: EW	♥ AQ63	♥ 102	Pass	Pass		
North HCP: 20	♦ QJ4	♦ K932				
South HCP: 3	♣ AQ82	♣ 964				
Contract: 2N N						

Board: 329	North:	South:	West	North	East	South
Dealer: W	♠ Q1042	♠ A87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J92	♥ AQ6	3♦	Pass	3NT	Pass
North HCP: 5	♦ 95	♦ KQJ2	Pass	Pass		
South HCP: 21	♣ Q985	♣ AJ7				
Contract: 3N S			1. Stayman			

Board: 330	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ KJ			AP2NT	Pass
Vul: None	♥ KQ32	♥ A1065	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 20	♦ A72	♦ Q96	Pass	Pass		
South HCP: 10	♣ KQ	♣ 10974				
Contract: 3N N			1. Stayman			
			2. both majors			

## South hands (Practice Page)

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

Board: 326      ♠ J9542  
Dealer: E        ♥ J72  
Vul: Both        ♦ QJ  
HCP: 7           ♣ Q98

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

You bid first.

Board: 327      ♠ A4  
Dealer: W        ♥ KJ4  
Vul: NS          ♦ AJ932  
HCP: 20          ♣ AQJ

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

Partner bids first.

Board: 328      ♠ 10863  
Dealer: E        ♥ 102  
Vul: EW         ♦ K932  
HCP: 3           ♣ 964

East Opens AP2NT.  
You bid first.

Board: 329      ♠ A87  
Dealer: W        ♥ AQ6  
Vul: Both        ♦ KQJ2  
HCP: 21          ♣ AJ7

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

Partner bids first.

Board: 330      ♠ KJ  
Dealer: E        ♥ A1065  
Vul: None        ♦ Q96  
HCP: 10          ♣ 10974

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

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

Board: 326	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J9542			AP2NT	Pass
Vul: Both	♥ AK63	♥ J72	3♥	Pass	3♠	Pass
North HCP: 21	♦ A4	♦ QJ	3NT	Pass	4♠	Pass
South HCP: 7	♣ K632	♣ Q98	Pass	Pass		
Contract: 4♠ N						

Board: 327	North:	South:	West	North	East	South
Dealer: W	♠ K10982	♠ A4	AP2NT	Pass	3♥	Pass
Vul: NS	♥ 98	♥ KJ4	3♠	Pass	3NT	Pass
North HCP: 6	♦ K64	♦ AJ932	Pass	Pass		
South HCP: 20	♣ 942	♣ AQJ				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ 10863			AP2NT	Pass
Vul: EW	♥ AQ63	♥ 102	Pass	Pass		
North HCP: 20	♦ QJ4	♦ K932				
South HCP: 3	♣ AQ82	♣ 964				
Contract: 2N N						

Board: 329	North:	South:	West	North	East	South
Dealer: W	♠ Q1042	♠ A87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J92	♥ AQ6	3♦	Pass	3NT	Pass
North HCP: 5	♦ 95	♦ KQJ2	Pass	Pass		
South HCP: 21	♣ Q985	♣ AJ7				
Contract: 3N S			1. Stayman			

Board: 330	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ KJ			AP2NT	Pass
Vul: None	♥ KQ32	♥ A1065	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 20	♦ A72	♦ Q96	Pass	Pass		
South HCP: 10	♣ KQ	♣ 10974				
Contract: 3N N			1. Stayman			
			2. both majors			



## North hands (Practice Page)

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

Board: 331      ♠ J4  
Dealer: W        ♥ 8432  
Vul: EW         ♦ AQ984  
HCP: 7           ♣ 104

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

You bid first.

Board: 332      ♠ AK5  
Dealer: E        ♥ 75  
Vul: Both       ♦ AKQJ4  
HCP: 21          ♣ A96

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

Partner bids first.

Board: 333      ♠ J532  
Dealer: W        ♥ 103  
Vul: NS          ♦ KQ43  
HCP: 6           ♣ 1054

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

You bid first.

Board: 334      ♠ 53  
Dealer: E        ♥ AKJ5  
Vul: Both       ♦ K103  
HCP: 20          ♣ AKQ6

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

Partner bids first.

Board: 335      ♠ A863  
Dealer: W        ♥ 86  
Vul: None       ♦ K94  
HCP: 11          ♣ KJ108

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

You bid first.

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

Board: 331	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ AQ83	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 8432	♥ AK6	3♠	Pass	3NT	Pass
North HCP: 7	♦ AQ984	♦ K76	Pass	Pass		
South HCP: 20	♣ 104	♣ A32				
Contract: 3N S			1. Stayman			

Board: 332	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ Q76			AP2NT	Pass
Vul: Both	♥ 75	♥ QJ102	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQJ4	♦ 98	3NT	Pass	Pass	Pass
South HCP: 9	♣ A96	♣ KJ108				
Contract: 3N N			1. Stayman			

Board: 333	North:	South:	West	North	East	South
Dealer: W	♠ J532	♠ AKQ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 103	♥ AQ92	3NT <sup>2</sup>	Pass	4♠	Pass
North HCP: 6	♦ KQ43	♦ 87	Pass	Pass		
South HCP: 21	♣ 1054	♣ AQ2				
Contract: 4♠ N			1. Stayman 2. both majors			

Board: 334	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ A1084			AP2NT	Pass
Vul: Both	♥ AKJ5	♥ Q98	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ K103	♦ 62	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ6	♣ 10732				
Contract: 3N N			1. Stayman			

Board: 335	North:	South:	West	North	East	South
Dealer: W	♠ A863	♠ J104	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 86	♥ AKJ7	3♥	Pass	6NT	Pass
North HCP: 11	♦ K94	♦ AJ5	Pass	Pass		
South HCP: 20	♣ KJ108	♣ AQ7				
Contract: 6N S			1. Stayman			

## South hands (Practice Page)

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

Board: 331      ♠ AQ83  
Dealer: W        ♥ AK6  
Vul: EW         ♦ K76  
HCP: 20         ♣ A32

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

Partner bids first.

Board: 332      ♠ Q76  
Dealer: E        ♥ QJ102  
Vul: Both       ♦ 98  
HCP: 9          ♣ KJ108

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

You bid first.

Board: 333      ♠ AKQ10  
Dealer: W        ♥ AQ92  
Vul: NS         ♦ 87  
HCP: 21         ♣ AQ2

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

Partner bids first.

Board: 334      ♠ A1084  
Dealer: E        ♥ Q98  
Vul: Both       ♦ 62  
HCP: 6          ♣ 10732

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

You bid first.

Board: 335      ♠ J104  
Dealer: W        ♥ AKJ7  
Vul: None       ♦ AJ5  
HCP: 20         ♣ AQ7

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

Partner bids first.

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

Board: 331	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ AQ83	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 8432	♥ AK6	3♠	Pass	3NT	Pass
North HCP: 7	♦ AQ984	♦ K76	Pass	Pass		
South HCP: 20	♣ 104	♣ A32				
Contract: 3N S			1. Stayman			

Board: 332	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ Q76			AP2NT	Pass
Vul: Both	♥ 75	♥ QJ102	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AKQJ4	♦ 98	3NT	Pass	Pass	Pass
South HCP: 9	♣ A96	♣ KJ108				
Contract: 3N N			1. Stayman			

Board: 333	North:	South:	West	North	East	South
Dealer: W	♠ J532	♠ AKQ10	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 103	♥ AQ92	3NT <sup>2</sup>	Pass	4♠	Pass
North HCP: 6	♦ KQ43	♦ 87	Pass	Pass		
South HCP: 21	♣ 1054	♣ AQ2				
Contract: 4♠ N			1. Stayman 2. both majors			

Board: 334	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ A1084			AP2NT	Pass
Vul: Both	♥ AKJ5	♥ Q98	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ K103	♦ 62	3NT	Pass	Pass	Pass
South HCP: 6	♣ AKQ6	♣ 10732				
Contract: 3N N			1. Stayman			

Board: 335	North:	South:	West	North	East	South
Dealer: W	♠ A863	♠ J104	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ 86	♥ AKJ7	3♥	Pass	6NT	Pass
North HCP: 11	♦ K94	♦ AJ5	Pass	Pass		
South HCP: 20	♣ KJ108	♣ AQ7				
Contract: 6N S			1. Stayman			

## North hands (Practice Page)

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

Board: 336      ♠ AJ3  
Dealer: E        ♥ AK2  
Vul: NS         ♦ J864  
HCP: 20         ♣ AK2

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

Partner bids first.

Board: 337      ♠ A42  
Dealer: W        ♥ A9532  
Vul: EW         ♦ 1082  
HCP: 10         ♣ Q4

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

You bid first.

Board: 338      ♠ AQ4  
Dealer: E        ♥ AKQ3  
Vul: None       ♦ J10  
HCP: 21         ♣ AJ105

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

Partner bids first.

Board: 339      ♠ 9764  
Dealer: W        ♥ Q74  
Vul: NS         ♦ QJ2  
HCP: 5         ♣ 1098

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

You bid first.

Board: 340

Dealer: E

Vul: EW

HCP: 20

♠ K32

♥ A4

♦ AK76

♣ AQ53

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 6NT if possible.

Partner bids first.

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

Board: 336	North:	South:	West	North	East	South
Dealer: E	♠ AJ3	♠ Q7			AP2NT	Pass
Vul: NS	♥ AK2	♥ QJ1074	3♦	Pass	3♥	Pass
North HCP: 20	♦ J864	♦ Q1097	3NT	Pass	4♥	Pass
South HCP: 9	♣ AK2	♣ Q5	Pass	Pass		
Contract: 4♥ N						

Board: 337	North:	South:	West	North	East	South
Dealer: W	♠ A42	♠ KQ	AP2NT	Pass	3♦	Pass
Vul: EW	♥ A9532	♥ Q874	3♥	Pass	3NT	Pass
North HCP: 10	♦ 1082	♦ AQ5	4♥	Pass	4NT <sup>1</sup>	Pass
South HCP: 20	♣ Q4	♣ AK83	5♠	Pass	6♥	Pass
Contract: 6♥ S			Pass	Pass		

1. Blackwood 0314, for ♥

Board: 338	North:	South:	West	North	East	South
Dealer: E	♠ AQ4	♠ K863			AP2NT	Pass
Vul: None	♥ AKQ3	♥ J1052	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ J10	♦ A753	6♥	Pass	Pass	Pass
South HCP: 8	♣ AJ105	♣ 8				
Contract: 6♥ N						

1. Stayman

Board: 339	North:	South:	West	North	East	South
Dealer: W	♠ 9764	♠ Q5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q74	♥ A96	3♦	Pass	3NT	Pass
North HCP: 5	♦ QJ2	♦ AK6	Pass	Pass		
South HCP: 20	♣ 1098	♣ AK752				
Contract: 3N S						

1. Stayman

Board: 340	North:	South:	West	North	East	South
Dealer: E	♠ K32	♠ A876			AP2NT	Pass
Vul: EW	♥ A4	♥ Q1083	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK76	♦ 9	6NT	Pass	Pass	Pass
South HCP: 10	♣ AQ53	♣ KJ107				
Contract: 6N N						

1. Stayman

## South hands (Practice Page)

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

Board: 336      ♠ Q7  
Dealer: E        ♥ QJ1074  
Vul: NS         ♦ Q1097  
HCP: 9          ♣ Q5

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

You bid first.

Board: 337      ♠ KQ  
Dealer: W        ♥ Q874  
Vul: EW         ♦ AQ5  
HCP: 20         ♣ AK83

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

Partner bids first.

Board: 338      ♠ K863  
Dealer: E        ♥ J1052  
Vul: None       ♦ A753  
HCP: 8          ♣ 8

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

You bid first.

Board: 339      ♠ Q5  
Dealer: W        ♥ A96  
Vul: NS         ♦ AK6  
HCP: 20         ♣ AK752

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

Partner bids first.



Board: 340

Dealer: E

Vul: EW

HCP: 10

♠ A876

♥ Q1083

♦ 9

♣ KJ107

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 6NT if possible.

You bid first.

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

Board: 336	North:	South:	West	North	East	South
Dealer: E	♠ AJ3	♠ Q7			AP2NT	Pass
Vul: NS	♥ AK2	♥ QJ1074	3♦	Pass	3♥	Pass
North HCP: 20	♦ J864	♦ Q1097	3NT	Pass	4♥	Pass
South HCP: 9	♣ AK2	♣ Q5	Pass	Pass		
Contract: 4♥ N						

Board: 337	North:	South:	West	North	East	South
Dealer: W	♠ A42	♠ KQ	AP2NT	Pass	3♦	Pass
Vul: EW	♥ A9532	♥ Q874	3♥	Pass	3NT	Pass
North HCP: 10	♦ 1082	♦ AQ5	4♥	Pass	4NT <sup>1</sup>	Pass
South HCP: 20	♣ Q4	♣ AK83	5♠	Pass	6♥	Pass
Contract: 6♥ S			Pass	Pass		

1. Blackwood 0314, for ♥

Board: 338	North:	South:	West	North	East	South
Dealer: E	♠ AQ4	♠ K863			AP2NT	Pass
Vul: None	♥ AKQ3	♥ J1052	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 21	♦ J10	♦ A753	6♥	Pass	Pass	Pass
South HCP: 8	♣ AJ105	♣ 8				
Contract: 6♥ N						

1. Stayman

Board: 339	North:	South:	West	North	East	South
Dealer: W	♠ 9764	♠ Q5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q74	♥ A96	3♦	Pass	3NT	Pass
North HCP: 5	♦ QJ2	♦ AK6	Pass	Pass		
South HCP: 20	♣ 1098	♣ AK752				
Contract: 3N S						

1. Stayman

Board: 340	North:	South:	West	North	East	South
Dealer: E	♠ K32	♠ A876			AP2NT	Pass
Vul: EW	♥ A4	♥ Q1083	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AK76	♦ 9	6NT	Pass	Pass	Pass
South HCP: 10	♣ AQ53	♣ KJ107				
Contract: 6N N						

1. Stayman

## North hands (Practice Page)

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

Board: 341      ♠ AQ  
Dealer: W        ♥ J1052  
Vul: Both        ♦ Q942  
HCP: 9           ♣ 1042

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

You bid first.

Board: 342      ♠ KJ10  
Dealer: E        ♥ AK8  
Vul: NS          ♦ AQ83  
HCP: 21         ♣ A85

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

Partner bids first.

Board: 343      ♠ 983  
Dealer: W        ♥ AQ1076  
Vul: EW          ♦ 974  
HCP: 6           ♣ 103

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

You bid first.

Board: 344      ♠ A8  
Dealer: E        ♥ 964  
Vul: Both        ♦ AKQ9  
HCP: 21         ♣ AKJ5

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

Partner bids first.

Board: 345      ♠ K9652  
Dealer: W        ♥ A104  
Vul: None        ♦ 842  
HCP: 7           ♣ 65

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

You bid first.

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

Board: 341	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ K1082	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J1052	♥ AK6	3♠	Pass	3NT	Pass
North HCP: 9	♦ Q942	♦ K1063	Pass	Pass		
South HCP: 20	♣ 1042	♣ AK				
Contract: 3N S			1. Stayman			

Board: 342	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ 8643			AP2NT	Pass
Vul: NS	♥ AK8	♥ QJ62	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ83	♦ J75	3NT	Pass	Pass	Pass
South HCP: 6	♣ A85	♣ Q7				
Contract: 3N N			1. Stayman			

Board: 343	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ AJ6	AP2NT	Pass	3♦	Pass
Vul: EW	♥ AQ1076	♥ 84	3♥	Pass	3NT	Pass
North HCP: 6	♦ 974	♦ AQJ	Pass	Pass		
South HCP: 21	♣ 103	♣ AKQ74				
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ QJ1043			AP2NT	Pass
Vul: Both	♥ 964	♥ A73	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQ9	♦ 32	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKJ5	♣ Q74				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: W	♠ K9652	♠ Q4	AP2NT	Pass	3♥	Pass
Vul: None	♥ A104	♥ KJ9	3♠	Pass	3NT	Pass
North HCP: 7	♦ 842	♦ AQJ10	Pass	Pass		
South HCP: 20	♣ 65	♣ AQJ10				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 341	♠ K1082	West Opens AP2NT.
Dealer: W	♥ AK6	East Bids 3♣ if possible.
Vul: Both	♦ K1063	West Bids 3♠ if possible.
HCP: 20	♣ AK	East Bids 3NT if possible.
		Partner bids first.
Board: 342	♠ 8643	East Opens AP2NT.
Dealer: E	♥ QJ62	West Bids 3♣ if possible.
Vul: NS	♦ J75	East Bids 3♦ if possible.
HCP: 6	♣ Q7	West Bids 3NT if possible.
		You bid first.
Board: 343	♠ AJ6	West Opens AP2NT.
Dealer: W	♥ 84	East Bids 3♦ if possible.
Vul: EW	♦ AQJ	West Bids 3♥ if possible.
HCP: 21	♣ AKQ74	East Bids 3NT if possible.
		Partner bids first.
Board: 344	♠ QJ1043	East Opens AP2NT.
Dealer: E	♥ A73	West Bids 3♥ if possible.
Vul: Both	♦ 32	East Bids 3♠ if possible.
HCP: 9	♣ Q74	West Bids 3NT if possible.
		You bid first.
Board: 345	♠ Q4	West Opens AP2NT.
Dealer: W	♥ KJ9	East Bids 3♥ if possible.
Vul: None	♦ AQJ10	West Bids 3♠ if possible.
HCP: 20	♣ AQJ10	East Bids 3NT if possible.
		Partner bids first.

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

Board: 341	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ K1082	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ J1052	♥ AK6	3♠	Pass	3NT	Pass
North HCP: 9	♦ Q942	♦ K1063	Pass	Pass		
South HCP: 20	♣ 1042	♣ AK				
Contract: 3N S			1. Stayman			

Board: 342	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ 8643			AP2NT	Pass
Vul: NS	♥ AK8	♥ QJ62	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AQ83	♦ J75	3NT	Pass	Pass	Pass
South HCP: 6	♣ A85	♣ Q7				
Contract: 3N N			1. Stayman			

Board: 343	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ AJ6	AP2NT	Pass	3♦	Pass
Vul: EW	♥ AQ1076	♥ 84	3♥	Pass	3NT	Pass
North HCP: 6	♦ 974	♦ AQJ	Pass	Pass		
South HCP: 21	♣ 103	♣ AKQ74				
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ QJ1043			AP2NT	Pass
Vul: Both	♥ 964	♥ A73	3♥	Pass	3♠	Pass
North HCP: 21	♦ AKQ9	♦ 32	3NT	Pass	Pass	Pass
South HCP: 9	♣ AKJ5	♣ Q74				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: W	♠ K9652	♠ Q4	AP2NT	Pass	3♥	Pass
Vul: None	♥ A104	♥ KJ9	3♠	Pass	3NT	Pass
North HCP: 7	♦ 842	♦ AQJ10	Pass	Pass		
South HCP: 20	♣ 65	♣ AQJ10				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 346     ♠ AQJ  
Dealer: E       ♥ 7432  
Vul: EW        ♦ AQ9  
HCP: 20        ♣ AK7

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

Partner bids first.

Board: 347     ♠ 975  
Dealer: W       ♥ AQJ6  
Vul: Both      ♦ Q94  
HCP: 10        ♣ J105

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

You bid first.

Board: 348     ♠ A4  
Dealer: E       ♥ AJ82  
Vul: None      ♦ AQ8  
HCP: 20        ♣ AJ83

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 349     ♠ Q86  
Dealer: W       ♥ K9875  
Vul: NS        ♦ K5  
HCP: 8        ♣ 983

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

You bid first.

Board: 350     ♠ AQ108  
Dealer: E       ♥ A864  
Vul: Both      ♦ AK  
HCP: 21        ♣ A96

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

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

Board: 346	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 85432			AP2NT	Pass
Vul: EW	♥ 7432	♥ KQ86	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQ9	♦ 54	4♥	Pass	Pass	Pass
South HCP: 5	♣ AK7	♣ 62	1. Stayman			
Contract: 4♥ N						

Board: 347	North:	South:	West	North	East	South
Dealer: W	♠ 975	♠ AJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AQJ6	♥ K984	3♥	Pass	6♥	Pass
North HCP: 10	♦ Q94	♦ AKJ7	Pass	Pass		
South HCP: 21	♣ J105	♣ KQ6	1. Stayman			
Contract: 6♥ S						

Board: 348	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ K65			AP2NT	Pass
Vul: None	♥ AJ82	♥ Q9	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQ8	♦ 107432				
South HCP: 5	♣ AJ83	♣ 1096				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: W	♠ Q86	♠ AKJ2	AP2NT	Pass	3♦	Pass
Vul: NS	♥ K9875	♥ AQ2	3♥	Pass	3NT	Pass
North HCP: 8	♦ K5	♦ A102	4♥	Pass	Pass	Pass
South HCP: 20	♣ 983	♣ Q104				
Contract: 4♥ S						

Board: 350	North:	South:	West	North	East	South
Dealer: E	♠ AQ108	♠ J96			AP2NT	Pass
Vul: Both	♥ A864	♥ 107	3NT	Pass	Pass	Pass
North HCP: 21	♦ AK	♦ Q954				
South HCP: 7	♣ A96	♣ KJ52				
Contract: 3N N						



## South hands (Practice Page)

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

Board: 346      ♠ 85432  
Dealer: E        ♥ KQ86  
Vul: EW        ♦ 54  
HCP: 5         ♣ 62

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

You bid first.

Board: 347      ♠ AJ  
Dealer: W        ♥ K984  
Vul: Both       ♦ AKJ7  
HCP: 21        ♣ KQ6

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

Partner bids first.

Board: 348      ♠ K65  
Dealer: E        ♥ Q9  
Vul: None       ♦ 107432  
HCP: 5         ♣ 1096

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 349      ♠ AKJ2  
Dealer: W        ♥ AQ2  
Vul: NS         ♦ A102  
HCP: 20        ♣ Q104

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

Partner bids first.

Board: 350      ♠ J96  
Dealer: E        ♥ 107  
Vul: Both       ♦ Q954  
HCP: 7         ♣ KJ52

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

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

Board: 346	North:	South:	West	North	East	South
Dealer: E	♠ AQJ	♠ 85432			AP2NT	Pass
Vul: EW	♥ 7432	♥ KQ86	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AQ9	♦ 54	4♥	Pass	Pass	Pass
South HCP: 5	♣ AK7	♣ 62	1. Stayman			
Contract: 4♥ N						

Board: 347	North:	South:	West	North	East	South
Dealer: W	♠ 975	♠ AJ	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AQJ6	♥ K984	3♥	Pass	6♥	Pass
North HCP: 10	♦ Q94	♦ AKJ7	Pass	Pass		
South HCP: 21	♣ J105	♣ KQ6	1. Stayman			
Contract: 6♥ S						

Board: 348	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ K65			AP2NT	Pass
Vul: None	♥ AJ82	♥ Q9	3NT	Pass	Pass	Pass
North HCP: 20	♦ AQ8	♦ 107432				
South HCP: 5	♣ AJ83	♣ 1096				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: W	♠ Q86	♠ AKJ2	AP2NT	Pass	3♦	Pass
Vul: NS	♥ K9875	♥ AQ2	3♥	Pass	3NT	Pass
North HCP: 8	♦ K5	♦ A102	4♥	Pass	Pass	Pass
South HCP: 20	♣ 983	♣ Q104				
Contract: 4♥ S						

Board: 350	North:	South:	West	North	East	South
Dealer: E	♠ AQ108	♠ J96			AP2NT	Pass
Vul: Both	♥ A864	♥ 107	3NT	Pass	Pass	Pass
North HCP: 21	♦ AK	♦ Q954				
South HCP: 7	♣ A96	♣ KJ52				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 351      ♠ 9532  
Dealer: W        ♥ 9632  
Vul: None        ♦ 53  
HCP: 0           ♣ 876

West Opens AP2NT.

You bid first.

Board: 352      ♠ AKJ2  
Dealer: E        ♥ A1083  
Vul: NS          ♦ K6  
HCP: 20          ♣ AJ3

East Opens AP2NT.

West Bids 3NT if possible.

Partner bids first.

Board: 353      ♠ K7  
Dealer: W        ♥ KQ104  
Vul: EW          ♦ 9643  
HCP: 9           ♣ J97

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 354      ♠ QJ83  
Dealer: E        ♥ AQ97  
Vul: None        ♦ K9  
HCP: 21          ♣ AKQ

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3NT if possible.

West Bids 6♥ if possible.

Partner bids first.

Board: 355      ♠ Q95  
Dealer: W        ♥ J1093  
Vul: NS          ♦ K96  
HCP: 6           ♣ 1054

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

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

Board: 351	North:	South:				
Dealer: W	♠ 9532	♠ KJ4	West	North	East	South
Vul: None	♥ 9632	♥ A107	AP2NT	Pass	Pass	Pass
North HCP: 0	♦ 53	♦ AQ4				
South HCP: 21	♣ 876	♣ AQJ9				
Contract: 2N S						

Board: 352	North:	South:				
Dealer: E	♠ AKJ2	♠ Q3	West	North	East	South
Vul: NS	♥ A1083	♥ K97			AP2NT	Pass
North HCP: 20	♦ K6	♦ 985	3NT	Pass	Pass	Pass
South HCP: 5	♣ AJ3	♣ 108652				
Contract: 3N N						

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ J52	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ104	♥ A5	3♦	Pass	3NT	Pass
North HCP: 9	♦ 9643	♦ AKQ75	Pass	Pass		
South HCP: 21	♣ J97	♣ AK4				
Contract: 3N S			1. Stayman			

Board: 354	North:	South:	West	North	East	South
Dealer: E	♠ QJ83	♠ K62			AP2NT	Pass
Vul: None	♥ AQ97	♥ KJ86	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 21	♦ K9	♦ QJ63	6♥	Pass	Pass	Pass
South HCP: 10	♣ AKQ	♣ 62				
Contract: 6♥ S			1. Stayman			
			2. both majors			

Board: 355	North:	South:	West	North	East	South
Dealer: W	♠ Q95	♠ A87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J1093	♥ A52	3♦	Pass	3NT	Pass
North HCP: 6	♦ K96	♦ AJ753	Pass	Pass		
South HCP: 20	♣ 1054	♣ AK				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

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

Board: 351	♠ KJ4	West Opens AP2NT.
Dealer: W	♥ A107	
Vul: None	♦ AQ4	Partner bids first.
HCP: 21	♣ AQJ9	
Board: 352	♠ Q3	East Opens AP2NT.
Dealer: E	♥ K97	West Bids 3NT if possible.
Vul: NS	♦ 985	
HCP: 5	♣ 108652	You bid first.
Board: 353	♠ J52	West Opens AP2NT.
Dealer: W	♥ A5	East Bids 3♣ if possible.
Vul: EW	♦ AKQ75	West Bids 3♦ if possible.
HCP: 21	♣ AK4	East Bids 3NT if possible.
		Partner bids first.
Board: 354	♠ K62	East Opens AP2NT.
Dealer: E	♥ KJ86	West Bids 3♣ if possible.
Vul: None	♦ QJ63	East Bids 3NT if possible.
HCP: 10	♣ 62	West Bids 6♥ if possible.
		You bid first.
Board: 355	♠ A87	West Opens AP2NT.
Dealer: W	♥ A52	East Bids 3♣ if possible.
Vul: NS	♦ AJ753	West Bids 3♦ if possible.
HCP: 20	♣ AK	East Bids 3NT if possible.
		Partner bids first.

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

Board: 351	North:	South:	West	North	East	South
Dealer: W	♠ 9532	♠ KJ4	AP2NT	Pass	Pass	Pass
Vul: None	♥ 9632	♥ A107				
North HCP: 0	♦ 53	♦ AQ4				
South HCP: 21	♣ 876	♣ AQJ9				
Contract: 2N S						

Board: 352	North:	South:	West	North	East	South
Dealer: E	♠ AKJ2	♠ Q3	3NT	Pass	Pass	Pass
Vul: NS	♥ A1083	♥ K97			AP2NT	Pass
North HCP: 20	♦ K6	♦ 985				
South HCP: 5	♣ AJ3	♣ 108652				
Contract: 3N N						

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ J52	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ KQ104	♥ A5	3♦	Pass	3NT	Pass
North HCP: 9	♦ 9643	♦ AKQ75	Pass	Pass		
South HCP: 21	♣ J97	♣ AK4				
Contract: 3N S			1. Stayman			

Board: 354	North:	South:	West	North	East	South
Dealer: E	♠ QJ83	♠ K62	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
Vul: None	♥ AQ97	♥ KJ86	6♥	Pass	Pass	Pass
North HCP: 21	♦ K9	♦ QJ63				
South HCP: 10	♣ AKQ	♣ 62				
Contract: 6♥ S			1. Stayman			
			2. both majors			

Board: 355	North:	South:	West	North	East	South
Dealer: W	♠ Q95	♠ A87	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J1093	♥ A52	3♦	Pass	3NT	Pass
North HCP: 6	♦ K96	♦ AJ753	Pass	Pass		
South HCP: 20	♣ 1054	♣ AK				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

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

Board: 356      ♠ KJ87  
Dealer: E        ♥ AQ108  
Vul: EW        ♦ AQ7  
HCP: 21        ♣ AJ

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

Partner bids first.

Board: 357      ♠ 943  
Dealer: W        ♥ J42  
Vul: NS        ♦ AK87  
HCP: 8        ♣ 632

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 358      ♠ KJ93  
Dealer: E        ♥ K62  
Vul: EW        ♦ AKQ4  
HCP: 20        ♣ A10

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 359      ♠ Q10752  
Dealer: W        ♥ AJ94  
Vul: Both      ♦ J63  
HCP: 8        ♣ 2

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

You bid first.

Board: 360      ♠ AKQ  
Dealer: E        ♥ KQ104  
Vul: None      ♦ A10  
HCP: 20        ♣ Q1082

East Opens AP2NT.

Partner bids first.

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

Board: 356	North:	South:	West	North	East	South
Dealer: E	♠ KJ87	♠ A432			AP2NT	Pass
Vul: EW	♥ AQ108	♥ 965	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 21	♦ AQ7	♦ KJ4	4♠	Pass	Pass	Pass
South HCP: 8	♣ AJ	♣ 754				
Contract: 4♠ S			1. Stayman			
			2. both majors			

Board: 357	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ K105	AP2NT	Pass	3NT	Pass
Vul: NS	♥ J42	♥ AKQ8	Pass	Pass		
North HCP: 8	♦ AK87	♦ Q9				
South HCP: 20	♣ 632	♣ AQ84				
Contract: 3N S						

Board: 358	North:	South:	West	North	East	South
Dealer: E	♠ KJ93	♠ A108			AP2NT	Pass
Vul: EW	♥ K62	♥ A9	3NT	Pass	Pass	Pass
North HCP: 20	♦ AKQ4	♦ 1096				
South HCP: 9	♣ A10	♣ J7542				
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: W	♠ Q10752	♠ AJ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AJ94	♥ K106	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 8	♦ J63	♦ AQ92	4♠	Pass	Pass	Pass
South HCP: 20	♣ 2	♣ AQ4				
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

Board: 360	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 94			AP2NT	Pass
Vul: None	♥ KQ104	♥ 763	Pass	Pass		
North HCP: 20	♦ A10	♦ QJ852				
South HCP: 3	♣ Q1082	♣ 764				
Contract: 2N N						



## South hands (Practice Page)

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

Board: 356      ♠ A432  
Dealer: E        ♥ 965  
Vul: EW        ♦ KJ4  
HCP: 8         ♣ 754

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

You bid first.

Board: 357      ♠ K105  
Dealer: W        ♥ AKQ8  
Vul: NS        ♦ Q9  
HCP: 20        ♣ AQ84

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 358      ♠ A108  
Dealer: E        ♥ A9  
Vul: EW        ♦ 1096  
HCP: 9         ♣ J7542

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 359      ♠ AJ8  
Dealer: W        ♥ K106  
Vul: Both       ♦ AQ92  
HCP: 20        ♣ AQ4

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

Partner bids first.

Board: 360      ♠ 94  
Dealer: E        ♥ 763  
Vul: None       ♦ QJ852  
HCP: 3         ♣ 764

East Opens AP2NT.

You bid first.

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

Board: 356	North:	South:	West	North	East	South
Dealer: E	♠ KJ87	♠ A432			AP2NT	Pass
Vul: EW	♥ AQ108	♥ 965	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass
North HCP: 21	♦ AQ7	♦ KJ4	4♠	Pass	Pass	Pass
South HCP: 8	♣ AJ	♣ 754				
Contract: 4♠ S						
			1. Stayman			
			2. both majors			

Board: 357	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ K105	AP2NT	Pass	3NT	Pass
Vul: NS	♥ J42	♥ AKQ8	Pass	Pass		
North HCP: 8	♦ AK87	♦ Q9				
South HCP: 20	♣ 632	♣ AQ84				
Contract: 3N S						

Board: 358	North:	South:	West	North	East	South
Dealer: E	♠ KJ93	♠ A108			AP2NT	Pass
Vul: EW	♥ K62	♥ A9	3NT	Pass	Pass	Pass
North HCP: 20	♦ AKQ4	♦ 1096				
South HCP: 9	♣ A10	♣ J7542				
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: W	♠ Q10752	♠ AJ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ AJ94	♥ K106	3♦	Pass	3♥ <sup>2</sup>	Pass
North HCP: 8	♦ J63	♦ AQ92	4♠	Pass	Pass	Pass
South HCP: 20	♣ 2	♣ AQ4				
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

Board: 360	North:	South:	West	North	East	South
Dealer: E	♠ AKQ	♠ 94			AP2NT	Pass
Vul: None	♥ KQ104	♥ 763	Pass	Pass		
North HCP: 20	♦ A10	♦ QJ852				
South HCP: 3	♣ Q1082	♣ 764				
Contract: 2N N						

## North hands (Practice Page)

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

Board: 361      ♠ AJ  
Dealer: W        ♥ Q1074  
Vul: EW         ♦ J653  
HCP: 11         ♣ K108

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

You bid first.

Board: 362      ♠ A106  
Dealer: E        ♥ AKJ  
Vul: Both       ♦ QJ96  
HCP: 20         ♣ KQ9

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 363      ♠ QJ76  
Dealer: W        ♥ K106  
Vul: None       ♦ A10842  
HCP: 11         ♣ J

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

You bid first.

Board: 364      ♠ AKQJ  
Dealer: E        ♥ J53  
Vul: NS         ♦ AK  
HCP: 20         ♣ Q832

East Opens AP2NT.

Partner bids first.

Board: 365      ♠ 10532  
Dealer: W        ♥ 43  
Vul: Both       ♦ 64  
HCP: 7         ♣ AK982

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

You bid first.

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

Board: 361	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ Q62	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q1074	♥ AK52	3♥	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ J653	♦ AK9	Pass	Pass		
South HCP: 20	♣ K108	♣ A75				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 362	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ 43			AP2NT	Pass
Vul: Both	♥ AKJ	♥ 1032				
North HCP: 20	♦ QJ96	♦ A752	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQ9	♣ A1065				
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ AK5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ K106	♥ AQ53	3♥	Pass	6NT	Pass
North HCP: 11	♦ A10842	♦ J3	Pass	Pass		
South HCP: 21	♣ J	♣ AK102				
Contract: 6N S			1. Stayman			

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ	♠ 43			AP2NT	Pass
Vul: NS	♥ J53	♥ K9				
North HCP: 20	♦ AK	♦ J1064	Pass	Pass		
South HCP: 4	♣ Q832	♣ 97654				
Contract: 2N N						

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ 10532	♠ AQJ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 43	♥ AK10	3♠	Pass	6♠	Pass
North HCP: 7	♦ 64	♦ AQ102	Pass	Pass		
South HCP: 21	♣ AK982	♣ J4				
Contract: 6♠ S			1. Stayman			

## South hands (Practice Page)

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

Board: 361      ♠ Q62  
Dealer: W        ♥ AK52  
Vul: EW         ♦ AK9  
HCP: 20         ♣ A75

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

Partner bids first.

Board: 362      ♠ 43  
Dealer: E        ♥ 1032  
Vul: Both       ♦ A752  
HCP: 8          ♣ A1065

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 363      ♠ AK5  
Dealer: W        ♥ AQ53  
Vul: None       ♦ J3  
HCP: 21         ♣ AK102

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

Partner bids first.

Board: 364      ♠ 43  
Dealer: E        ♥ K9  
Vul: NS         ♦ J1064  
HCP: 4          ♣ 97654

East Opens AP2NT.

You bid first.

Board: 365      ♠ AQJ8  
Dealer: W        ♥ AK10  
Vul: Both       ♦ AQ102  
HCP: 21         ♣ J4

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

Partner bids first.

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

Board: 361	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ Q62	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q1074	♥ AK52	3♥	Pass	4NT <sup>2</sup>	Pass
North HCP: 11	♦ J653	♦ AK9	Pass	Pass		
South HCP: 20	♣ K108	♣ A75				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 362	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ 43			AP2NT	Pass
Vul: Both	♥ AKJ	♥ 1032				
North HCP: 20	♦ QJ96	♦ A752	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQ9	♣ A1065				
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ AK5	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ K106	♥ AQ53	3♥	Pass	6NT	Pass
North HCP: 11	♦ A10842	♦ J3	Pass	Pass		
South HCP: 21	♣ J	♣ AK102				
Contract: 6N S			1. Stayman			

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ	♠ 43			AP2NT	Pass
Vul: NS	♥ J53	♥ K9				
North HCP: 20	♦ AK	♦ J1064	Pass	Pass		
South HCP: 4	♣ Q832	♣ 97654				
Contract: 2N N						

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ 10532	♠ AQJ8	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 43	♥ AK10	3♠	Pass	6♠	Pass
North HCP: 7	♦ 64	♦ AQ102	Pass	Pass		
South HCP: 21	♣ AK982	♣ J4				
Contract: 6♠ S			1. Stayman			

## North hands (Practice Page)

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

Board: 366      ♠ KQ8  
Dealer: E        ♥ Q64  
Vul: None       ♦ AKQ2  
HCP: 20         ♣ A54

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

Partner bids first.

Board: 367      ♠ J1097  
Dealer: W        ♥ KJ97  
Vul: NS          ♦ Q1074  
HCP: 7           ♣ 4

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

You bid first.

Board: 368      ♠ KJ8  
Dealer: E        ♥ AJ6  
Vul: EW         ♦ AK632  
HCP: 20         ♣ KJ

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

Partner bids first.

Board: 369      ♠ Q64  
Dealer: W        ♥ 8432  
Vul: None       ♦ J652  
HCP: 6           ♣ K5

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

You bid first.

Board: 370      ♠ KQ10  
Dealer: E        ♥ A42  
Vul: NS          ♦ A109  
HCP: 20         ♣ AK85

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

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

Board: 366  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 11  
 Contract: 4N N

North:  
 ♠ KQ8  
 ♥ Q64  
 ♦ AKQ2  
 ♣ A54

South:  
 ♠ J106  
 ♥ KJ73  
 ♦ J984  
 ♣ KQ

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

Board: 367  
 Dealer: W  
 Vul: NS  
 North HCP: 7  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ J1097  
 ♥ KJ97  
 ♦ Q1074  
 ♣ 4

South:  
 ♠ AQ8  
 ♥ A542  
 ♦ KJ  
 ♣ AK85

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

Board: 368  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ KJ8  
 ♥ AJ6  
 ♦ AK632  
 ♣ KJ

South:  
 ♠ Q65  
 ♥ K10954  
 ♦ 7  
 ♣ Q732

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

Board: 369  
 Dealer: W  
 Vul: None  
 North HCP: 6  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ Q64  
 ♥ 8432  
 ♦ J652  
 ♣ K5

South:  
 ♠ AKJ  
 ♥ AQ5  
 ♦ A97  
 ♣ Q1032

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

Board: 370  
 Dealer: E  
 Vul: NS  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ KQ10  
 ♥ A42  
 ♦ A109  
 ♣ AK85

South:  
 ♠ J53  
 ♥ K65  
 ♦ Q854  
 ♣ Q96

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass



## South hands (Practice Page)

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

Board: 366      ♠ J106  
Dealer: E        ♥ KJ73  
Vul: None        ♦ J984  
HCP: 11         ♣ KQ

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

You bid first.

Board: 367      ♠ AQ8  
Dealer: W        ♥ A542  
Vul: NS         ♦ KJ  
HCP: 21         ♣ AK85

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

Partner bids first.

Board: 368      ♠ Q65  
Dealer: E        ♥ K10954  
Vul: EW         ♦ 7  
HCP: 7         ♣ Q732

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

You bid first.

Board: 369      ♠ AKJ  
Dealer: W        ♥ AQ5  
Vul: None        ♦ A97  
HCP: 20         ♣ Q1032

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

Partner bids first.

Board: 370      ♠ J53  
Dealer: E        ♥ K65  
Vul: NS         ♦ Q854  
HCP: 8         ♣ Q96

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

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

Board: 366  
 Dealer: E  
 Vul: None  
 North HCP: 20  
 South HCP: 11  
 Contract: 4N N

North:  
 ♠ KQ8  
 ♥ Q64  
 ♦ AKQ2  
 ♣ A54

South:  
 ♠ J106  
 ♥ KJ73  
 ♦ J984  
 ♣ KQ

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

Board: 367  
 Dealer: W  
 Vul: NS  
 North HCP: 7  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ J1097  
 ♥ KJ97  
 ♦ Q1074  
 ♣ 4

South:  
 ♠ AQ8  
 ♥ A542  
 ♦ KJ  
 ♣ AK85

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

Board: 368  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ KJ8  
 ♥ AJ6  
 ♦ AK632  
 ♣ KJ

South:  
 ♠ Q65  
 ♥ K10954  
 ♦ 7  
 ♣ Q732

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

Board: 369  
 Dealer: W  
 Vul: None  
 North HCP: 6  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ Q64  
 ♥ 8432  
 ♦ J652  
 ♣ K5

South:  
 ♠ AKJ  
 ♥ AQ5  
 ♦ A97  
 ♣ Q1032

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

Board: 370  
 Dealer: E  
 Vul: NS  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ KQ10  
 ♥ A42  
 ♦ A109  
 ♣ AK85

South:  
 ♠ J53  
 ♥ K65  
 ♦ Q854  
 ♣ Q96

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

## North hands (Practice Page)

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

Board: 371      ♠ Q96  
Dealer: W        ♥ 74  
Vul: EW         ♦ 9765  
HCP: 7           ♣ AJ98

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

Board: 372      ♠ KQ43  
Dealer: E        ♥ AK2  
Vul: Both       ♦ A108  
HCP: 20         ♣ A105

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

Board: 373      ♠ K1043  
Dealer: W        ♥ 7  
Vul: NS         ♦ Q1076  
HCP: 6           ♣ J732

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

Board: 374      ♠ AK  
Dealer: E        ♥ A104  
Vul: EW         ♦ AQ102  
HCP: 20         ♣ K1074

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

Board: 375      ♠ Q10  
Dealer: W        ♥ 1063  
Vul: Both       ♦ J10962  
HCP: 7           ♣ A83

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

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

Board: 371	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ AJ2	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 74	♥ AQ6	Pass	Pass		
North HCP: 7	♦ 9765	♦ KJ2				
South HCP: 20	♣ AJ98	♣ KQ42				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: E	♠ KQ43	♠ A87			AP2NT	Pass
Vul: Both	♥ AK2	♥ 10986	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ A108	♦ 92	4♠	Pass	Pass	Pass
South HCP: 7	♣ A105	♣ K862	1. Stayman			
Contract: 4♠ N						

Board: 373	North:	South:	West	North	East	South
Dealer: W	♠ K1043	♠ A96	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 7	♥ AJ53	3♥	Pass	3NT	Pass
North HCP: 6	♦ Q1076	♦ A53	Pass	Pass		
South HCP: 20	♣ J732	♣ AK9	1. Stayman			
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ J643			AP2NT	Pass
Vul: EW	♥ A104	♥ Q632	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ102	♦ KJ5	3NT	Pass	Pass	Pass
South HCP: 10	♣ K1074	♣ QJ	1. Stayman			
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: W	♠ Q10	♠ KJ4	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1063	♥ AK74	Pass	Pass		
North HCP: 7	♦ J10962	♦ AQ8				
South HCP: 21	♣ A83	♣ KJ6				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 371	♠ AJ2	West Opens AP2NT.
Dealer: W	♥ AQ6	East Bids 3NT if possible.
Vul: EW	♦ KJ2	
HCP: 20	♣ KQ42	Partner bids first.

Board: 372	♠ A87	East Opens AP2NT.
Dealer: E	♥ 10986	West Bids 3♣ if possible.
Vul: Both	♦ 92	East Bids 3♠ if possible.
HCP: 7	♣ K862	West Bids 4♠ if possible.
		You bid first.

Board: 373	♠ A96	West Opens AP2NT.
Dealer: W	♥ AJ53	East Bids 3♣ if possible.
Vul: NS	♦ A53	West Bids 3♥ if possible.
HCP: 20	♣ AK9	East Bids 3NT if possible.
		Partner bids first.

Board: 374	♠ J643	East Opens AP2NT.
Dealer: E	♥ Q632	West Bids 3♣ if possible.
Vul: EW	♦ KJ5	East Bids 3♦ if possible.
HCP: 10	♣ QJ	West Bids 3NT if possible.
		You bid first.

Board: 375	♠ KJ4	West Opens AP2NT.
Dealer: W	♥ AK74	East Bids 3NT if possible.
Vul: Both	♦ AQ8	
HCP: 21	♣ KJ6	Partner bids first.

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

Board: 371	North:	South:	West	North	East	South
Dealer: W	♠ Q96	♠ AJ2	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 74	♥ AQ6	Pass	Pass		
North HCP: 7	♦ 9765	♦ KJ2				
South HCP: 20	♣ AJ98	♣ KQ42				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: E	♠ KQ43	♠ A87			AP2NT	Pass
Vul: Both	♥ AK2	♥ 10986	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ A108	♦ 92	4♠	Pass	Pass	Pass
South HCP: 7	♣ A105	♣ K862	1. Stayman			
Contract: 4♠ N						

Board: 373	North:	South:	West	North	East	South
Dealer: W	♠ K1043	♠ A96	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 7	♥ AJ53	3♥	Pass	3NT	Pass
North HCP: 6	♦ Q1076	♦ A53	Pass	Pass		
South HCP: 20	♣ J732	♣ AK9	1. Stayman			
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ J643			AP2NT	Pass
Vul: EW	♥ A104	♥ Q632	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ102	♦ KJ5	3NT	Pass	Pass	Pass
South HCP: 10	♣ K1074	♣ QJ	1. Stayman			
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: W	♠ Q10	♠ KJ4	AP2NT	Pass	3NT	Pass
Vul: Both	♥ 1063	♥ AK74	Pass	Pass		
North HCP: 7	♦ J10962	♦ AQ8				
South HCP: 21	♣ A83	♣ KJ6				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 376      ♠ AK10  
Dealer: E        ♥ AJ2  
Vul: None        ♦ KQ95  
HCP: 21         ♣ A86

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

Partner bids first.

Board: 377      ♠ KQJ5  
Dealer: W        ♥ Q1062  
Vul: EW         ♦ 107  
HCP: 8          ♣ 954

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

You bid first.

Board: 378      ♠ Q106  
Dealer: E        ♥ A4  
Vul: Both        ♦ AQ105  
HCP: 20         ♣ AKJ7

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

Partner bids first.

Board: 379      ♠ KQ108  
Dealer: W        ♥ J10  
Vul: None        ♦ J53  
HCP: 7          ♣ 10732

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

You bid first.

Board: 380      ♠ AK53  
Dealer: E        ♥ K92  
Vul: NS         ♦ AK7  
HCP: 20         ♣ K105

East Opens AP2NT.  
Partner bids first.

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

Board: 376	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ QJ52			AP2NT	Pass
Vul: None	♥ AJ2	♥ Q543	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQ95	♦ J6	3NT	Pass	Pass	Pass
South HCP: 10	♣ A86	♣ KJ2				
Contract: 3N N			1. Stayman			

Board: 377	North:	South:	West	North	East	South
Dealer: W	♠ KQJ5	♠ A109	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q1062	♥ K8	3♦	Pass	3NT	Pass
North HCP: 8	♦ 107	♦ KQJ8	Pass	Pass		
South HCP: 20	♣ 954	♣ AK62				
Contract: 3N S			1. Stayman			

Board: 378	North:	South:	West	North	East	South
Dealer: E	♠ Q106	♠ 54			AP2NT	Pass
Vul: Both	♥ A4	♥ QJ72	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ105	♦ 9632	3NT	Pass	Pass	Pass
South HCP: 5	♣ AKJ7	♣ Q84				
Contract: 3N N			1. Stayman			

Board: 379	North:	South:	West	North	East	South
Dealer: W	♠ KQ108	♠ A95	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J10	♥ K982	3♥	Pass	3NT	Pass
North HCP: 7	♦ J53	♦ A8	Pass	Pass		
South HCP: 20	♣ 10732	♣ AKQ8				
Contract: 3N S			1. Stayman			

Board: 380	North:	South:	West	North	East	South
Dealer: E	♠ AK53	♠ 1086			AP2NT	Pass
Vul: NS	♥ K92	♥ J103				
North HCP: 20	♦ AK7	♦ 9532	Pass	Pass		
South HCP: 1	♣ K105	♣ 987				
Contract: 2N N						



## South hands (Practice Page)

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

Board: 376      ♠ QJ52  
Dealer: E        ♥ Q543  
Vul: None       ♦ J6  
HCP: 10         ♣ KJ2

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

You bid first.

Board: 377      ♠ A109  
Dealer: W        ♥ K8  
Vul: EW         ♦ KQJ8  
HCP: 20         ♣ AK62

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

Partner bids first.

Board: 378      ♠ 54  
Dealer: E        ♥ QJ72  
Vul: Both       ♦ 9632  
HCP: 5          ♣ Q84

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

You bid first.

Board: 379      ♠ A95  
Dealer: W        ♥ K982  
Vul: None       ♦ A8  
HCP: 20         ♣ AKQ8

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

Partner bids first.

Board: 380      ♠ 1086  
Dealer: E        ♥ J103  
Vul: NS         ♦ 9532  
HCP: 1          ♣ 987

East Opens AP2NT.  
  
You bid first.

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

Board: 376	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ QJ52			AP2NT	Pass
Vul: None	♥ AJ2	♥ Q543	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ KQ95	♦ J6	3NT	Pass	Pass	Pass
South HCP: 10	♣ A86	♣ KJ2				
Contract: 3N N			1. Stayman			

Board: 377	North:	South:	West	North	East	South
Dealer: W	♠ KQJ5	♠ A109	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ Q1062	♥ K8	3♦	Pass	3NT	Pass
North HCP: 8	♦ 107	♦ KQJ8	Pass	Pass		
South HCP: 20	♣ 954	♣ AK62				
Contract: 3N S			1. Stayman			

Board: 378	North:	South:	West	North	East	South
Dealer: E	♠ Q106	♠ 54			AP2NT	Pass
Vul: Both	♥ A4	♥ QJ72	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ105	♦ 9632	3NT	Pass	Pass	Pass
South HCP: 5	♣ AKJ7	♣ Q84				
Contract: 3N N			1. Stayman			

Board: 379	North:	South:	West	North	East	South
Dealer: W	♠ KQ108	♠ A95	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J10	♥ K982	3♥	Pass	3NT	Pass
North HCP: 7	♦ J53	♦ A8	Pass	Pass		
South HCP: 20	♣ 10732	♣ AKQ8				
Contract: 3N S			1. Stayman			

Board: 380	North:	South:	West	North	East	South
Dealer: E	♠ AK53	♠ 1086			AP2NT	Pass
Vul: NS	♥ K92	♥ J103				
North HCP: 20	♦ AK7	♦ 9532	Pass	Pass		
South HCP: 1	♣ K105	♣ 987				
Contract: 2N N						

## North hands (Practice Page)

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

Board: 381      ♠ AK7  
Dealer: W        ♥ 109874  
Vul: Both        ♦ Q732  
HCP: 10         ♣ J

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

You bid first.

Board: 382      ♠ A7  
Dealer: E        ♥ KJ9  
Vul: None       ♦ K654  
HCP: 20         ♣ AKQ7

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

Partner bids first.

Board: 383      ♠ 8532  
Dealer: W        ♥ Q107  
Vul: NS         ♦ 1073  
HCP: 9         ♣ AK4

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

You bid first.

Board: 384      ♠ KJ94  
Dealer: E        ♥ A3  
Vul: EW         ♦ AK83  
HCP: 21         ♣ KQJ

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

Partner bids first.

Board: 385  
Dealer: W  
Vul: None  
HCP: 10

♠ K8763  
♥ 765  
♦ K73  
♣ A7

West Opens AP2NT.

East Bids 3♥ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

You bid first.

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

Board: 381	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ J953	AP2NT	Pass	3♦	Pass
Vul: Both	♥ 109874	♥ AKJ	3♥	Pass	3NT	Pass
North HCP: 10	♦ Q732	♦ AJ6	4♥	Pass	Pass	Pass
South HCP: 21	♣ J	♣ AK8				
Contract: 4♥ S						

Board: 382	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J9863			AP2NT	Pass
Vul: None	♥ KJ9	♥ Q1052	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K654	♦ Q87	3♥ <sup>2</sup>	Pass	3NT	Pass
South HCP: 5	♣ AKQ7	♣ 2	Pass	Pass		
Contract: 3N N			1. Stayman			
			2. SMOLEN			

Board: 383	North:	South:	West	North	East	South
Dealer: W	♠ 8532	♠ AQ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q107	♥ AKJ2	3♥	Pass	3NT	Pass
North HCP: 9	♦ 1073	♦ AQJ8	Pass	Pass		
South HCP: 21	♣ AK4	♣ 82	1. Stayman			
Contract: 3N S						

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ KJ94	♠ Q1086			AP2NT	Pass
Vul: EW	♥ A3	♥ K1096	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK83	♦ Q106	4♠	Pass	Pass	Pass
South HCP: 7	♣ KQJ	♣ 43	1. Stayman			
Contract: 4♠ N						

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ K8763	♠ AQ2	AP2NT	Pass	3♥	Pass
Vul: None	♥ 765	♥ AK2	3♠	Pass	3NT	Pass
North HCP: 10	♦ K73	♦ Q98	4♠	Pass	Pass	Pass
South HCP: 20	♣ A7	♣ KQ86				
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 381      ♠ J953  
Dealer: W        ♥ AKJ  
Vul: Both        ♦ AJ6  
HCP: 21         ♣ AK8

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

Partner bids first.

Board: 382      ♠ J9863  
Dealer: E        ♥ Q1052  
Vul: None       ♦ Q87  
HCP: 5          ♣ 2

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

You bid first.

Board: 383      ♠ AQ4  
Dealer: W        ♥ AKJ2  
Vul: NS         ♦ AQJ8  
HCP: 21         ♣ 82

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

Partner bids first.

Board: 384      ♠ Q1086  
Dealer: E        ♥ K1096  
Vul: EW         ♦ Q106  
HCP: 7          ♣ 43

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

You bid first.

Board: 385  
Dealer: W  
Vul: None  
HCP: 20

♠ AQ2  
♥ AK2  
♦ Q98  
♣ KQ86

West Opens AP2NT.

East Bids 3♥ if possible.

West Bids 3♠ if possible.

East Bids 3NT if possible.

West Bids 4♠ if possible.

Partner bids first.

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

Board: 381	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ J953	AP2NT	Pass	3♦	Pass
Vul: Both	♥ 109874	♥ AKJ	3♥	Pass	3NT	Pass
North HCP: 10	♦ Q732	♦ AJ6	4♥	Pass	Pass	Pass
South HCP: 21	♣ J	♣ AK8				
Contract: 4♥ S						

Board: 382	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J9863			AP2NT	Pass
Vul: None	♥ KJ9	♥ Q1052	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ K654	♦ Q87	3♥ <sup>2</sup>	Pass	3NT	Pass
South HCP: 5	♣ AKQ7	♣ 2	Pass	Pass		
Contract: 3N N			1. Stayman			
			2. SMOLEN			

Board: 383	North:	South:	West	North	East	South
Dealer: W	♠ 8532	♠ AQ4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q107	♥ AKJ2	3♥	Pass	3NT	Pass
North HCP: 9	♦ 1073	♦ AQJ8	Pass	Pass		
South HCP: 21	♣ AK4	♣ 82				
Contract: 3N S			1. Stayman			

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ KJ94	♠ Q1086			AP2NT	Pass
Vul: EW	♥ A3	♥ K1096	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 21	♦ AK83	♦ Q106	4♠	Pass	Pass	Pass
South HCP: 7	♣ KQJ	♣ 43				
Contract: 4♠ N			1. Stayman			

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ K8763	♠ AQ2	AP2NT	Pass	3♥	Pass
Vul: None	♥ 765	♥ AK2	3♠	Pass	3NT	Pass
North HCP: 10	♦ K73	♦ Q98	4♠	Pass	Pass	Pass
South HCP: 20	♣ A7	♣ KQ86				
Contract: 4♠ S						



## North hands (Practice Page)

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

Board: 386     ♠ AK73  
Dealer: E       ♥ AK  
Vul: NS         ♦ AK8  
HCP: 21        ♣ 10965

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

Partner bids first.

Board: 387     ♠ 1072  
Dealer: W       ♥ 976  
Vul: EW         ♦ KJ986  
HCP: 4          ♣ 92

West Opens AP2NT.

You bid first.

Board: 388     ♠ AQ84  
Dealer: E       ♥ KQ4  
Vul: Both       ♦ A87  
HCP: 21        ♣ AQ8

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 389     ♠ Q93  
Dealer: W       ♥ 104  
Vul: NS         ♦ Q95  
HCP: 7          ♣ QJ432

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 390     ♠ KQ5  
Dealer: E       ♥ AQ96  
Vul: EW         ♦ AQ7  
HCP: 20        ♣ QJ6

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

Partner bids first.

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

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ AK73	♠ 62			AP2NT	Pass
Vul: NS	♥ AK	♥ Q8642	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK8	♦ Q65	3NT	Pass	Pass	Pass
South HCP: 10	♣ 10965	♣ AQ7				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ KQ3	AP2NT	Pass	Pass	Pass
Vul: EW	♥ 976	♥ 42				
North HCP: 4	♦ KJ986	♦ AQ2				
South HCP: 20	♣ 92	♣ AKQ103				
Contract: 2N S						

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ AQ84	♠ 93	3NT	Pass	Pass	Pass
Vul: Both	♥ KQ4	♥ AJ2			AP2NT	Pass
North HCP: 21	♦ A87	♦ 9643				
South HCP: 5	♣ AQ8	♣ 7642				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: W	♠ Q93	♠ AKJ8	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 104	♥ AQ52	Pass	Pass		
North HCP: 7	♦ Q95	♦ AK8				
South HCP: 21	♣ QJ432	♣ 97				
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: E	♠ KQ5	♠ J10974			AP2NT	Pass
Vul: EW	♥ AQ96	♥ 1083	3♥	Pass	3♠	Pass
North HCP: 20	♦ AQ7	♦ K63	3NT	Pass	4♠	Pass
South HCP: 7	♣ QJ6	♣ K4	Pass	Pass		
Contract: 4♠ N						

## South hands (Practice Page)

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

Board: 386      ♠ 62  
Dealer: E        ♥ Q8642  
Vul: NS         ♦ Q65  
HCP: 10        ♣ AQ7

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

You bid first.

Board: 387      ♠ KQ3  
Dealer: W        ♥ 42  
Vul: EW         ♦ AQ2  
HCP: 20        ♣ AKQ103

West Opens AP2NT.

Partner bids first.

Board: 388      ♠ 93  
Dealer: E        ♥ AJ2  
Vul: Both       ♦ 9643  
HCP: 5         ♣ 7642

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 389      ♠ AKJ8  
Dealer: W        ♥ AQ52  
Vul: NS         ♦ AK8  
HCP: 21        ♣ 97

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 390      ♠ J10974  
Dealer: E        ♥ 1083  
Vul: EW         ♦ K63  
HCP: 7         ♣ K4

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

You bid first.

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

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ AK73	♠ 62			AP2NT	Pass
Vul: NS	♥ AK	♥ Q8642	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK8	♦ Q65	3NT	Pass	Pass	Pass
South HCP: 10	♣ 10965	♣ AQ7				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ 1072	♠ KQ3	AP2NT	Pass	Pass	Pass
Vul: EW	♥ 976	♥ 42				
North HCP: 4	♦ KJ986	♦ AQ2				
South HCP: 20	♣ 92	♣ AKQ103				
Contract: 2N S						

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ AQ84	♠ 93	3NT	Pass	Pass	Pass
Vul: Both	♥ KQ4	♥ AJ2			AP2NT	Pass
North HCP: 21	♦ A87	♦ 9643				
South HCP: 5	♣ AQ8	♣ 7642				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: W	♠ Q93	♠ AKJ8	AP2NT	Pass	3NT	Pass
Vul: NS	♥ 104	♥ AQ52	Pass	Pass		
North HCP: 7	♦ Q95	♦ AK8				
South HCP: 21	♣ QJ432	♣ 97				
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: E	♠ KQ5	♠ J10974			AP2NT	Pass
Vul: EW	♥ AQ96	♥ 1083	3♥	Pass	3♠	Pass
North HCP: 20	♦ AQ7	♦ K63	3NT	Pass	4♠	Pass
South HCP: 7	♣ QJ6	♣ K4	Pass	Pass		
Contract: 4♠ N						

## North hands (Practice Page)

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

Board: 391      ♠ J1075  
Dealer: W        ♥ KJ  
Vul: Both        ♦ K543  
HCP: 11         ♣ K73

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 6NT if possible.

You bid first.

Board: 392      ♠ AQ3  
Dealer: E        ♥ A4  
Vul: None        ♦ AQ9  
HCP: 20         ♣ A6542

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

Partner bids first.

Board: 393      ♠ 10653  
Dealer: W        ♥ 876  
Vul: EW         ♦ AKJ5  
HCP: 8          ♣ 97

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

You bid first.

Board: 394      ♠ K6  
Dealer: E        ♥ A42  
Vul: Both        ♦ AK9  
HCP: 21         ♣ AK1063

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

Partner bids first.

Board: 395      ♠ 1087  
Dealer: W        ♥ K93  
Vul: None        ♦ AK872  
HCP: 10         ♣ 95

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

You bid first.

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

Board: 391	North:	South:	West	North	East	South
Dealer: W	♠ J1075	♠ AK9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ KJ	♥ AQ5	3♦	Pass	6NT	Pass
North HCP: 11	♦ K543	♦ A6	Pass	Pass		
South HCP: 21	♣ K73	♣ A9542				
Contract: 6N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ 109			AP2NT	Pass
Vul: None	♥ A4	♥ J10982	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQ9	♦ KJ	3NT	Pass	Pass	Pass
South HCP: 9	♣ A6542	♣ KJ83				
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: W	♠ 10653	♠ AKQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 876	♥ KJ2	3♠	Pass	4♠	Pass
North HCP: 8	♦ AKJ5	♦ Q4	Pass	Pass		
South HCP: 20	♣ 97	♣ AJ105				
Contract: 4♠ S			1. Stayman			

Board: 394	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ AQJ8			AP2NT	Pass
Vul: Both	♥ A42	♥ 8763	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK9	♦ 32	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK1063	♣ J98				
Contract: 3N N			1. Stayman			

Board: 395	North:	South:	West	North	East	South
Dealer: W	♠ 1087	♠ AK	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: None	♥ K93	♥ AJ2	4NT	Pass	6NT	Pass
North HCP: 10	♦ AK872	♦ Q63	Pass	Pass		
South HCP: 21	♣ 95	♣ AQJ82				
Contract: 6N S			1. Gerber, for N			

## South hands (Practice Page)

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

Board: 391      ♠ AK9  
Dealer: W        ♥ AQ5  
Vul: Both        ♦ A6  
HCP: 21         ♣ A9542

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 6NT if possible.

Partner bids first.

Board: 392      ♠ 109  
Dealer: E        ♥ J10982  
Vul: None       ♦ KJ  
HCP: 9          ♣ KJ83

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

You bid first.

Board: 393      ♠ AKQ7  
Dealer: W        ♥ KJ2  
Vul: EW         ♦ Q4  
HCP: 20         ♣ AJ105

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

Partner bids first.

Board: 394      ♠ AQJ8  
Dealer: E        ♥ 8763  
Vul: Both       ♦ 32  
HCP: 8          ♣ J98

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

You bid first.

Board: 395      ♠ AK  
Dealer: W        ♥ AJ2  
Vul: None       ♦ Q63  
HCP: 21         ♣ AQJ82

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

Partner bids first.

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

Board: 391	North:	South:	West	North	East	South
Dealer: W	♠ J1075	♠ AK9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ KJ	♥ AQ5	3♦	Pass	6NT	Pass
North HCP: 11	♦ K543	♦ A6	Pass	Pass		
South HCP: 21	♣ K73	♣ A9542				
Contract: 6N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ 109			AP2NT	Pass
Vul: None	♥ A4	♥ J10982	3♦	Pass	3♥	Pass
North HCP: 20	♦ AQ9	♦ KJ	3NT	Pass	Pass	Pass
South HCP: 9	♣ A6542	♣ KJ83				
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: W	♠ 10653	♠ AKQ7	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 876	♥ KJ2	3♠	Pass	4♠	Pass
North HCP: 8	♦ AKJ5	♦ Q4	Pass	Pass		
South HCP: 20	♣ 97	♣ AJ105				
Contract: 4♠ S			1. Stayman			

Board: 394	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ AQJ8			AP2NT	Pass
Vul: Both	♥ A42	♥ 8763	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ AK9	♦ 32	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK1063	♣ J98				
Contract: 3N N			1. Stayman			

Board: 395	North:	South:	West	North	East	South
Dealer: W	♠ 1087	♠ AK	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: None	♥ K93	♥ AJ2	4NT	Pass	6NT	Pass
North HCP: 10	♦ AK872	♦ Q63	Pass	Pass		
South HCP: 21	♣ 95	♣ AQJ82				
Contract: 6N S			1. Gerber, for N			



## North hands (Practice Page)

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

Board: 396      ♠ AK2  
Dealer: E        ♥ AQ10  
Vul: NS         ♦ QJ43  
HCP: 20         ♣ A73

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

Partner bids first.

Board: 397      ♠ J9863  
Dealer: W        ♥ 98  
Vul: Both       ♦ Q86  
HCP: 6           ♣ K75

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

You bid first.

Board: 398      ♠ AQ5  
Dealer: E        ♥ AK85  
Vul: None       ♦ A976  
HCP: 20         ♣ K6

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 399      ♠ A7  
Dealer: W        ♥ QJ954  
Vul: NS         ♦ J64  
HCP: 10         ♣ Q109

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

You bid first.

Board: 400      ♠ A9  
Dealer: E        ♥ AQ7  
Vul: EW         ♦ KQ5  
HCP: 20         ♣ KQ1076

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

Partner bids first.

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

Board: 396	North:	South:	West	North	East	South
Dealer: E	♠ AK2	♠ J943			AP2NT	Pass
Vul: NS	♥ AQ10	♥ K873	3♣ <sup>1</sup>	X	3♦	Pass
North HCP: 20	♦ QJ43	♦ A9	3NT	Pass	Pass	Pass
South HCP: 10	♣ A73	♣ Q85	1. Stayman			
Contract: 3N N						

Board: 397	North:	South:	West	North	East	South
Dealer: W	♠ J9863	♠ KQ52	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 98	♥ A63	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 6	♦ Q86	♦ AK43	Pass	Pass		
South HCP: 20	♣ K75	♣ A9	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 398	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ 762			AP2NT	Pass
Vul: None	♥ AK85	♥ J9	3NT	Pass	Pass	Pass
North HCP: 20	♦ A976	♦ 853				
South HCP: 5	♣ K6	♣ A9752				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ KQ42	AP2NT	Pass	3♦	Pass
Vul: NS	♥ QJ954	♥ K62	3♥	Pass	3NT	Pass
North HCP: 10	♦ J64	♦ AKQ	4♥	Pass	Pass	Pass
South HCP: 21	♣ Q109	♣ A65				
Contract: 4♥ S						

Board: 400	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ1072			AP2NT	Pass
Vul: EW	♥ AQ7	♥ 98	3♥	Pass	3♠	Pass
North HCP: 20	♦ KQ5	♦ 432	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQ1076	♣ A85				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 396      ♠ J943  
Dealer: E        ♥ K873  
Vul: NS         ♦ A9  
HCP: 10         ♣ Q85

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

You bid first.

Board: 397      ♠ KQ52  
Dealer: W        ♥ A63  
Vul: Both       ♦ AK43  
HCP: 20         ♣ A9

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

Partner bids first.

Board: 398      ♠ 762  
Dealer: E        ♥ J9  
Vul: None       ♦ 853  
HCP: 5          ♣ A9752

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 399      ♠ KQ42  
Dealer: W        ♥ K62  
Vul: NS         ♦ AKQ  
HCP: 21         ♣ A65

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

Partner bids first.

Board: 400      ♠ KJ1072  
Dealer: E        ♥ 98  
Vul: EW         ♦ 432  
HCP: 8          ♣ A85

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

You bid first.

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

Board: 396	North:	South:	West	North	East	South
Dealer: E	♠ AK2	♠ J943			AP2NT	Pass
Vul: NS	♥ AQ10	♥ K873	3♣ <sup>1</sup>	X	3♦	Pass
North HCP: 20	♦ QJ43	♦ A9	3NT	Pass	Pass	Pass
South HCP: 10	♣ A73	♣ Q85	1. Stayman			
Contract: 3N N						

Board: 397	North:	South:	West	North	East	South
Dealer: W	♠ J9863	♠ KQ52	AP2NT	Pass	3♥	Pass
Vul: Both	♥ 98	♥ A63	3NT <sup>1</sup>	Pass	4♠	Pass
North HCP: 6	♦ Q86	♦ AK43	Pass	Pass		
South HCP: 20	♣ K75	♣ A9	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 398	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ 762			AP2NT	Pass
Vul: None	♥ AK85	♥ J9	3NT	Pass	Pass	Pass
North HCP: 20	♦ A976	♦ 853				
South HCP: 5	♣ K6	♣ A9752				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ KQ42	AP2NT	Pass	3♦	Pass
Vul: NS	♥ QJ954	♥ K62	3♥	Pass	3NT	Pass
North HCP: 10	♦ J64	♦ AKQ	4♥	Pass	Pass	Pass
South HCP: 21	♣ Q109	♣ A65				
Contract: 4♥ S						

Board: 400	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ1072			AP2NT	Pass
Vul: EW	♥ AQ7	♥ 98	3♥	Pass	3♠	Pass
North HCP: 20	♦ KQ5	♦ 432	3NT	Pass	Pass	Pass
South HCP: 8	♣ KQ1076	♣ A85				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 401      ♠ J2  
Dealer: W        ♥ 875  
Vul: NS         ♦ 643  
HCP: 4          ♣ K9753

West Opens AP2NT.

You bid first.

Board: 402      ♠ K4  
Dealer: E        ♥ AKQ5  
Vul: Both       ♦ K109  
HCP: 21        ♣ KQJ4

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 403      ♠ KQ107  
Dealer: W        ♥ K62  
Vul: NS         ♦ 1092  
HCP: 11        ♣ QJ2

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4NT if possible.

West Bids 6NT if possible.

You bid first.

Board: 404      ♠ AQ  
Dealer: E        ♥ KJ9  
Vul: EW         ♦ KJ1083  
HCP: 21        ♣ AK10

East Opens AP2NT.

Partner bids first.

Board: 405  
Dealer: W  
Vul: Both  
HCP: 10

♠ Q83  
♥ KQ1096  
♦ QJ87  
♣ 2

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

East Bids 4NT if possible.

West Bids 5♣ if possible.

East Bids 6♥ if possible.

You bid first.

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

Board: 401  
Dealer: W  
Vul: NS  
North HCP: 4  
South HCP: 20  
Contract: 2N S

North:  
♠ J2  
♥ 875  
♦ 643  
♣ K9753

South:  
♠ 865  
♥ AK6  
♦ AKJ108  
♣ AJ

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 402  
Dealer: E  
Vul: Both  
North HCP: 21  
South HCP: 6  
Contract: 4♥ N

North:  
♠ K4  
♥ AKQ5  
♦ K109  
♣ KQJ4

South:  
♠ AJ52  
♥ 9863  
♦ J8  
♣ 1092

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

1. Stayman

Board: 403  
Dealer: W  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ KQ107  
♥ K62  
♦ 1092  
♣ QJ2

South:  
♠ AJ95  
♥ A95  
♦ AKJ  
♣ A98

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

1. Stayman

2. Quantitative 4NT

Board: 404  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 4  
Contract: 2N N

North:  
♠ AQ  
♥ KJ9  
♦ KJ1083  
♣ AK10

South:  
♠ K974  
♥ 1082  
♦ 6  
♣ J7543

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 405  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q83  
♥ KQ1096  
♦ QJ87  
♣ 2

South:  
♠ AK7  
♥ A53  
♦ A10  
♣ KQ975

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

1. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 401      ♠ 865  
Dealer: W        ♥ AK6  
Vul: NS         ♦ AKJ108  
HCP: 20         ♣ AJ

West Opens AP2NT.

Partner bids first.

Board: 402      ♠ AJ52  
Dealer: E        ♥ 9863  
Vul: Both       ♦ J8  
HCP: 6          ♣ 1092

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 403      ♠ AJ95  
Dealer: W        ♥ A95  
Vul: NS         ♦ AKJ  
HCP: 21         ♣ A98

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4NT if possible.

West Bids 6NT if possible.

Partner bids first.

Board: 404      ♠ K974  
Dealer: E        ♥ 1082  
Vul: EW         ♦ 6  
HCP: 4          ♣ J7543

East Opens AP2NT.

You bid first.



Board: 405  
Dealer: W  
Vul: Both  
HCP: 20

♠ AK7  
♥ A53  
♦ A10  
♣ KQ975

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

East Bids 4NT if possible.

West Bids 5♣ if possible.

East Bids 6♥ if possible.

Partner bids first.

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

Board: 401  
Dealer: W  
Vul: NS  
North HCP: 4  
South HCP: 20  
Contract: 2N S

North:  
♠ J2  
♥ 875  
♦ 643  
♣ K9753

South:  
♠ 865  
♥ AK6  
♦ AKJ108  
♣ AJ

West	North	East	South
AP2NT	Pass	Pass	Pass

Board: 402  
Dealer: E  
Vul: Both  
North HCP: 21  
South HCP: 6  
Contract: 4♥ N

North:  
♠ K4  
♥ AKQ5  
♦ K109  
♣ KQJ4

South:  
♠ AJ52  
♥ 9863  
♦ J8  
♣ 1092

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

1. Stayman

Board: 403  
Dealer: W  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ KQ107  
♥ K62  
♦ 1092  
♣ QJ2

South:  
♠ AJ95  
♥ A95  
♦ AKJ  
♣ A98

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

1. Stayman  
2. Quantitative 4NT

Board: 404  
Dealer: E  
Vul: EW  
North HCP: 21  
South HCP: 4  
Contract: 2N N

North:  
♠ AQ  
♥ KJ9  
♦ KJ1083  
♣ AK10

South:  
♠ K974  
♥ 1082  
♦ 6  
♣ J7543

West	North	East	South
		AP2NT	Pass
Pass	Pass		

Board: 405  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q83  
♥ KQ1096  
♦ QJ87  
♣ 2

South:  
♠ AK7  
♥ A53  
♦ A10  
♣ KQ975

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

1. Blackwood 0314, for ♥

## North hands (Practice Page)

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

Board: 406     ♠ AQ5  
Dealer: E       ♥ AK4  
Vul: None      ♦ A832  
HCP: 20        ♣ K84

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

Partner bids first.

Board: 407     ♠ K108  
Dealer: W       ♥ K982  
Vul: EW        ♦ 8  
HCP: 9         ♣ K8642

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

You bid first.

Board: 408     ♠ KQJ6  
Dealer: E       ♥ AK10  
Vul: Both      ♦ K87  
HCP: 20        ♣ A97

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

Partner bids first.

Board: 409     ♠ Q65  
Dealer: W       ♥ Q1062  
Vul: None      ♦ J5  
HCP: 5         ♣ 7654

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

You bid first.

Board: 410     ♠ QJ9  
Dealer: E       ♥ A85  
Vul: NS        ♦ AQ7  
HCP: 20        ♣ AK53

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

Partner bids first.

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

Board: 406	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ J963			AP2NT	Pass
Vul: None	♥ AK4	♥ 973	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A832	♦ K4	3NT	Pass	Pass	Pass
South HCP: 10	♣ K84	♣ AQ103	1. Stayman			
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: W	♠ K108	♠ A52	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K982	♥ AQJ	3♦	Pass	3NT	Pass
North HCP: 9	♦ 8	♦ AJ96	Pass	Pass		
South HCP: 21	♣ K8642	♣ AJ10	1. Stayman			
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: E	♠ KQJ6	♠ A842			AP2NT	Pass
Vul: Both	♥ AK10	♥ 82	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K87	♦ Q5	4♠	Pass	Pass	Pass
South HCP: 8	♣ A97	♣ Q10862	1. Stayman			
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: W	♠ Q65	♠ K983	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q1062	♥ A97	3♠	Pass	3NT	Pass
North HCP: 5	♦ J5	♦ AK8	Pass	Pass		
South HCP: 20	♣ 7654	♣ AQ10	1. Stayman			
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: E	♠ QJ9	♠ A106			AP2NT	Pass
Vul: NS	♥ A85	♥ Q632	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ7	♦ J93	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK53	♣ J94	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 406     ♠ J963  
Dealer: E       ♥ 973  
Vul: None      ♦ K4  
HCP: 10        ♣ AQ103

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

You bid first.

Board: 407     ♠ A52  
Dealer: W       ♥ AQJ  
Vul: EW        ♦ AJ96  
HCP: 21        ♣ AJ10

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

Partner bids first.

Board: 408     ♠ A842  
Dealer: E       ♥ 82  
Vul: Both      ♦ Q5  
HCP: 8         ♣ Q10862

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 409     ♠ K983  
Dealer: W       ♥ A97  
Vul: None      ♦ AK8  
HCP: 20        ♣ AQ10

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 410     ♠ A106  
Dealer: E       ♥ Q632  
Vul: NS        ♦ J93  
HCP: 8         ♣ J94

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ J963			AP2NT	Pass
Vul: None	♥ AK4	♥ 973	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A832	♦ K4	3NT	Pass	Pass	Pass
South HCP: 10	♣ K84	♣ AQ103	1. Stayman			
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: W	♠ K108	♠ A52	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ K982	♥ AQJ	3♦	Pass	3NT	Pass
North HCP: 9	♦ 8	♦ AJ96	Pass	Pass		
South HCP: 21	♣ K8642	♣ AJ10	1. Stayman			
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: E	♠ KQJ6	♠ A842			AP2NT	Pass
Vul: Both	♥ AK10	♥ 82	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ K87	♦ Q5	4♠	Pass	Pass	Pass
South HCP: 8	♣ A97	♣ Q10862	1. Stayman			
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: W	♠ Q65	♠ K983	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ Q1062	♥ A97	3♠	Pass	3NT	Pass
North HCP: 5	♦ J5	♦ AK8	Pass	Pass		
South HCP: 20	♣ 7654	♣ AQ10	1. Stayman			
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: E	♠ QJ9	♠ A106			AP2NT	Pass
Vul: NS	♥ A85	♥ Q632	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ7	♦ J93	3NT	Pass	Pass	Pass
South HCP: 8	♣ AK53	♣ J94	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 411	♠ 4	West Opens AP2NT.
Dealer: W	♥ 10974	
Vul: Both	♦ 8732	You bid first.
HCP: 0	♣ 10962	

Board: 412	♠ A62	East Opens AP2NT.
Dealer: E	♥ A102	
Vul: None	♦ AQ642	Partner bids first.
HCP: 20	♣ AQ	

Board: 413	♠ 10	West Opens AP2NT.
Dealer: W	♥ 9742	East Bids 3♣ if possible.
Vul: EW	♦ KJ97	West Bids 3♥ if possible.
HCP: 8	♣ A762	East Bids 6♥ if possible.
		You bid first.

Board: 414	♠ AQ109	East Opens AP2NT.
Dealer: E	♥ AK	West Bids 3♣ if possible.
Vul: None	♦ 652	East Bids 3♠ if possible.
HCP: 20	♣ AK65	West Bids 4♠ if possible.
		Partner bids first.

Board: 415	♠ Q6	West Opens AP2NT.
Dealer: W	♥ Q102	East Bids 3NT if possible.
Vul: NS	♦ J8754	
HCP: 7	♣ Q63	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 411	North:	South:				
Dealer: W	♠ 4	♠ KQ86	West	North	East	South
Vul: Both	♥ 10974	♥ AQ3	AP2NT	Pass	Pass	Pass
North HCP: 0	♦ 8732	♦ 54				
South HCP: 21	♣ 10962	♣ AKQJ				
Contract: 2N S						

Board: 412	North:	South:				
Dealer: E	♠ A62	♠ J93	West	North	East	South
Vul: None	♥ A102	♥ Q84			AP2NT	Pass
North HCP: 20	♦ AQ642	♦ 97	Pass	Pass		
South HCP: 4	♣ AQ	♣ J9652				
Contract: 2N N						

Board: 413	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ Q94	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 9742	♥ AKQJ	3♥	Pass	6♥	Pass
North HCP: 8	♦ KJ97	♦ AQ43	Pass	Pass		
South HCP: 20	♣ A762	♣ Q9				
Contract: 6♥ S			1. Stayman			

Board: 414	North:	South:	West	North	East	South
Dealer: E	♠ AQ109	♠ J642			AP2NT	Pass
Vul: None	♥ AK	♥ 843	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ 652	♦ KJ107	4♠	Pass	Pass	Pass
South HCP: 7	♣ AK65	♣ Q3				
Contract: 4♠ N			1. Stayman			

Board: 415	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ KJ10	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q102	♥ KJ6	Pass	Pass		
North HCP: 7	♦ J8754	♦ AKQ6				
South HCP: 21	♣ Q63	♣ KJ9				
Contract: 3N S						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 411	♠ KQ86	West Opens AP2NT.
Dealer: W	♥ AQ3	
Vul: Both	♦ 54	Partner bids first.
HCP: 21	♣ AKQJ	
Board: 412	♠ J93	East Opens AP2NT.
Dealer: E	♥ Q84	
Vul: None	♦ 97	You bid first.
HCP: 4	♣ J9652	
Board: 413	♠ Q94	West Opens AP2NT.
Dealer: W	♥ AKQJ	East Bids 3♣ if possible.
Vul: EW	♦ AQ43	West Bids 3♥ if possible.
HCP: 20	♣ Q9	East Bids 6♥ if possible.
		Partner bids first.
Board: 414	♠ J642	East Opens AP2NT.
Dealer: E	♥ 843	West Bids 3♣ if possible.
Vul: None	♦ KJ107	East Bids 3♠ if possible.
HCP: 7	♣ Q3	West Bids 4♠ if possible.
		You bid first.
Board: 415	♠ KJ10	West Opens AP2NT.
Dealer: W	♥ KJ6	East Bids 3NT if possible.
Vul: NS	♦ AKQ6	
HCP: 21	♣ KJ9	Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 411	North:	South:				
Dealer: W	♠ 4	♠ KQ86	West	North	East	South
Vul: Both	♥ 10974	♥ AQ3	AP2NT	Pass	Pass	Pass
North HCP: 0	♦ 8732	♦ 54				
South HCP: 21	♣ 10962	♣ AKQJ				
Contract: 2N S						

Board: 412	North:	South:				
Dealer: E	♠ A62	♠ J93	West	North	East	South
Vul: None	♥ A102	♥ Q84			AP2NT	Pass
North HCP: 20	♦ AQ642	♦ 97	Pass	Pass		
South HCP: 4	♣ AQ	♣ J9652				
Contract: 2N N						

Board: 413	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ Q94	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ 9742	♥ AKQJ	3♥	Pass	6♥	Pass
North HCP: 8	♦ KJ97	♦ AQ43	Pass	Pass		
South HCP: 20	♣ A762	♣ Q9				
Contract: 6♥ S			1. Stayman			

Board: 414	North:	South:	West	North	East	South
Dealer: E	♠ AQ109	♠ J642			AP2NT	Pass
Vul: None	♥ AK	♥ 843	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ 652	♦ KJ107	4♠	Pass	Pass	Pass
South HCP: 7	♣ AK65	♣ Q3				
Contract: 4♠ N			1. Stayman			

Board: 415	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ KJ10	AP2NT	Pass	3NT	Pass
Vul: NS	♥ Q102	♥ KJ6	Pass	Pass		
North HCP: 7	♦ J8754	♦ AKQ6				
South HCP: 21	♣ Q63	♣ KJ9				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 416      ♠ AJ6  
Dealer: E        ♥ QJ  
Vul: EW        ♦ KQJ5  
HCP: 20        ♣ KQJ3

East Opens AP2NT.

Partner bids first.

Board: 417      ♠ 972  
Dealer: W        ♥ Q  
Vul: Both       ♦ 107542  
HCP: 6        ♣ A964

West Opens AP2NT.

East Bids 3NT if possible.

You bid first.

Board: 418      ♠ AK5  
Dealer: E        ♥ AK5  
Vul: NS        ♦ AQ8  
HCP: 20        ♣ 10975

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 419      ♠ K103  
Dealer: W        ♥ 98654  
Vul: EW        ♦ 109  
HCP: 4        ♣ J108

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 420      ♠ A8  
Dealer: E        ♥ Q107  
Vul: Both       ♦ AKQ10  
HCP: 20        ♣ KQ84

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

West Bids 6NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: E	♠ AJ6	♠ 9732				
Vul: EW	♥ QJ	♥ A1082			AP2NT	Pass
North HCP: 20	♦ KQJ5	♦ 10942	Pass	Pass		
South HCP: 4	♣ KQJ3	♣ 8				
Contract: 2N N						

Board: 417	North:	South:	West	North	East	South
Dealer: W	♠ 972	♠ AK63				
Vul: Both	♥ Q	♥ AJ103	AP2NT	Pass	3NT	Pass
North HCP: 6	♦ 107542	♦ AQ3	Pass	Pass		
South HCP: 21	♣ A964	♣ K2				
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ J1076			AP2NT	Pass
Vul: NS	♥ AK5	♥ 874	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ8	♦ 10764	3NT	Pass	Pass	Pass
South HCP: 5	♣ 10975	♣ A6				
Contract: 3N N			1. Stayman			

Board: 419	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ AQ8				
Vul: EW	♥ 98654	♥ AK7	AP2NT	Pass	3♦	Pass
North HCP: 4	♦ 109	♦ KJ	3♥	Pass	Pass	Pass
South HCP: 21	♣ J108	♣ A7653				
Contract: 3♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ Q6				
Vul: Both	♥ Q107	♥ AKJ84			AP2NT	Pass
North HCP: 20	♦ AKQ10	♦ 763	3♦	Pass	3♥	Pass
South HCP: 11	♣ KQ84	♣ J106	6NT	Pass	Pass	Pass
Contract: 6N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 416	♠ 9732	East Opens AP2NT.
Dealer: E	♥ A1082	
Vul: EW	♦ 10942	You bid first.
HCP: 4	♣ 8	
Board: 417	♠ AK63	West Opens AP2NT.
Dealer: W	♥ AJ103	East Bids 3NT if possible.
Vul: Both	♦ AQ3	
HCP: 21	♣ K2	Partner bids first.
Board: 418	♠ J1076	East Opens AP2NT.
Dealer: E	♥ 874	West Bids 3♣ if possible.
Vul: NS	♦ 10764	East Bids 3♦ if possible.
HCP: 5	♣ A6	West Bids 3NT if possible.
		You bid first.
Board: 419	♠ AQ8	West Opens AP2NT.
Dealer: W	♥ AK7	East Bids 3♦ if possible.
Vul: EW	♦ KJ	West Bids 3♥ if possible.
HCP: 21	♣ A7653	Partner bids first.
Board: 420	♠ Q6	East Opens AP2NT.
Dealer: E	♥ AKJ84	West Bids 3♦ if possible.
Vul: Both	♦ 763	East Bids 3♥ if possible.
HCP: 11	♣ J106	West Bids 6NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: E	♠ AJ6	♠ 9732			AP2NT	Pass
Vul: EW	♥ QJ	♥ A1082				
North HCP: 20	♦ KQJ5	♦ 10942	Pass	Pass		
South HCP: 4	♣ KQJ3	♣ 8				
Contract: 2N N						

Board: 417	North:	South:	West	North	East	South
Dealer: W	♠ 972	♠ AK63	AP2NT	Pass	3NT	Pass
Vul: Both	♥ Q	♥ AJ103	Pass	Pass		
North HCP: 6	♦ 107542	♦ AQ3				
South HCP: 21	♣ A964	♣ K2				
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ J1076			AP2NT	Pass
Vul: NS	♥ AK5	♥ 874	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ8	♦ 10764	3NT	Pass	Pass	Pass
South HCP: 5	♣ 10975	♣ A6				
Contract: 3N N			1. Stayman			

Board: 419	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ AQ8	AP2NT	Pass	3♦	Pass
Vul: EW	♥ 98654	♥ AK7	3♥	Pass	Pass	Pass
North HCP: 4	♦ 109	♦ KJ				
South HCP: 21	♣ J108	♣ A7653				
Contract: 3♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ Q6			AP2NT	Pass
Vul: Both	♥ Q107	♥ AKJ84	3♦	Pass	3♥	Pass
North HCP: 20	♦ AKQ10	♦ 763	6NT	Pass	Pass	Pass
South HCP: 11	♣ KQ84	♣ J106				
Contract: 6N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 421      ♠ QJ76  
Dealer: W        ♥ J95  
Vul: None        ♦ K7  
HCP: 10          ♣ K1043

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 6NT if possible.

You bid first.

Board: 422      ♠ A5  
Dealer: E        ♥ K732  
Vul: EW         ♦ AK10  
HCP: 21          ♣ AK97

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 423      ♠ K854  
Dealer: W        ♥ Q8632  
Vul: Both        ♦ 9  
HCP: 6           ♣ J86

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 424      ♠ AK74  
Dealer: E        ♥ AKQ  
Vul: None        ♦ J8  
HCP: 20          ♣ K1072

East Opens AP2NT.  
West Bids 3NT if possible.

Partner bids first.

Board: 425      ♠ KJ54  
Dealer: W        ♥ J1054  
Vul: NS          ♦ QJ65  
HCP: 8           ♣ 4

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ A4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J95	♥ AK42	3♥	Pass	6NT	Pass
North HCP: 10	♦ K7	♦ AJ98	Pass	Pass		
South HCP: 20	♣ K1043	♣ A98				
Contract: 6N S			1. Stayman			

Board: 422	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ KJ632			AP2NT	Pass
Vul: EW	♥ K732	♥ 964	3♥	Pass	3♠	Pass
North HCP: 21	♦ AK10	♦ 96	3NT	Pass	Pass	Pass
South HCP: 5	♣ AK97	♣ J82				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: W	♠ K854	♠ 1097	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q8632	♥ AK9	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 6	♦ 9	♦ AKQ7	4♥	Pass	Pass	Pass
South HCP: 20	♣ J86	♣ A43				
Contract: 4♥ S			1. Stayman 2. SMOLEN			

Board: 424	North:	South:	West	North	East	South
Dealer: E	♠ AK74	♠ J65			AP2NT	Pass
Vul: None	♥ AKQ	♥ 972	3NT	Pass	Pass	Pass
North HCP: 20	♦ J8	♦ AK742				
South HCP: 8	♣ K1072	♣ 93				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: W	♠ KJ54	♠ AQ96	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J1054	♥ A86	3♠	Pass	6♠	Pass
North HCP: 8	♦ QJ65	♦ A3	Pass	Pass		
South HCP: 21	♣ 4	♣ AK53				
Contract: 6♠ S			1. Stayman			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 421      ♠ A4  
Dealer: W        ♥ AK42  
Vul: None        ♦ AJ98  
HCP: 20          ♣ A98

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 6NT if possible.

Partner bids first.

Board: 422      ♠ KJ632  
Dealer: E        ♥ 964  
Vul: EW         ♦ 96  
HCP: 5          ♣ J82

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 423      ♠ 1097  
Dealer: W        ♥ AK9  
Vul: Both        ♦ AKQ7  
HCP: 20          ♣ A43

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 424      ♠ J65  
Dealer: E        ♥ 972  
Vul: None        ♦ AK742  
HCP: 8          ♣ 93

East Opens AP2NT.  
West Bids 3NT if possible.

You bid first.

Board: 425      ♠ AQ96  
Dealer: W        ♥ A86  
Vul: NS         ♦ A3  
HCP: 21          ♣ AK53

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ A4	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: None	♥ J95	♥ AK42	3♥	Pass	6NT	Pass
North HCP: 10	♦ K7	♦ AJ98	Pass	Pass		
South HCP: 20	♣ K1043	♣ A98				
Contract: 6N S			1. Stayman			

Board: 422	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ KJ632			AP2NT	Pass
Vul: EW	♥ K732	♥ 964	3♥	Pass	3♠	Pass
North HCP: 21	♦ AK10	♦ 96	3NT	Pass	Pass	Pass
South HCP: 5	♣ AK97	♣ J82				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: W	♠ K854	♠ 1097	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ Q8632	♥ AK9	3♦	Pass	3♠ <sup>2</sup>	Pass
North HCP: 6	♦ 9	♦ AKQ7	4♥	Pass	Pass	Pass
South HCP: 20	♣ J86	♣ A43				
Contract: 4♥ S			1. Stayman 2. SMOLEN			

Board: 424	North:	South:	West	North	East	South
Dealer: E	♠ AK74	♠ J65			AP2NT	Pass
Vul: None	♥ AKQ	♥ 972	3NT	Pass	Pass	Pass
North HCP: 20	♦ J8	♦ AK742				
South HCP: 8	♣ K1072	♣ 93				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: W	♠ KJ54	♠ AQ96	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ J1054	♥ A86	3♠	Pass	6♠	Pass
North HCP: 8	♦ QJ65	♦ A3	Pass	Pass		
South HCP: 21	♣ 4	♣ AK53				
Contract: 6♠ S			1. Stayman			

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 426	♠ AK3	East Opens AP2NT.
Dealer: E	♥ J8	West Bids 3NT if possible.
Vul: None	♦ AKQ32	
HCP: 21	♣ A73	Partner bids first.

Board: 427	♠ 1095	West Opens AP2NT.
Dealer: W	♥ 7	East Bids 3NT if possible.
Vul: EW	♦ J10854	
HCP: 6	♣ KQ84	You bid first.

Board: 428	♠ AJ87	East Opens AP2NT.
Dealer: E	♥ AKQ	West Bids 3♣ if possible.
Vul: None	♦ AQ9	East Bids 3♠ if possible.
HCP: 20	♣ 974	West Bids 3NT if possible.
		Partner bids first.

Board: 429	♠ 10743	West Opens AP2NT.
Dealer: W	♥ A1053	East Bids 3♣ if possible.
Vul: EW	♦ K64	West Bids 3♦ if possible.
HCP: 7	♣ 63	East Bids 3NT if possible.
		You bid first.

Board: 430	♠ A8	East Opens AP2NT.
Dealer: E	♥ J103	West Bids 3♦ if possible.
Vul: Both	♦ AK73	East Bids 3♥ if possible.
HCP: 21	♣ AKQ3	West Bids 3NT if possible.
		East Bids 4♥ if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 742			AP2NT	Pass
Vul: None	♥ J8	♥ A75				
North HCP: 21	♦ AKQ32	♦ J865	3NT	Pass	Pass	Pass
South HCP: 8	♣ A73	♣ K42				
Contract: 3N N						

Board: 427	North:	South:	West	North	East	South
Dealer: W	♠ 1095	♠ KQ87	AP2NT	Pass	3NT	Pass
Vul: EW	♥ 7	♥ AQ104	Pass	Pass		
North HCP: 6	♦ J10854	♦ AQ2				
South HCP: 21	♣ KQ84	♣ A5				
Contract: 3N S						

Board: 428	North:	South:	West	North	East	South
Dealer: E	♠ AJ87	♠ KQ2			AP2NT	Pass
Vul: None	♥ AKQ	♥ 9543	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ9	♦ 1072	3NT	Pass	Pass	Pass
South HCP: 6	♣ 974	♣ J65				
Contract: 3N N			1. Stayman			

Board: 429	North:	South:	West	North	East	South
Dealer: W	♠ 10743	♠ AK9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1053	♥ KQ2	3♦	Pass	3NT	Pass
North HCP: 7	♦ K64	♦ Q10	Pass	Pass		
South HCP: 21	♣ 63	♣ AQJ104				
Contract: 3N S			1. Stayman			

Board: 430	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ Q52			AP2NT	Pass
Vul: Both	♥ J103	♥ 96542	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK73	♦ QJ95	3NT	Pass	4♥	Pass
South HCP: 5	♣ AKQ3	♣ 6	Pass	Pass		
Contract: 4♥ N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 426	♠ 742	East Opens AP2NT.
Dealer: E	♥ A75	West Bids 3NT if possible.
Vul: None	♦ J865	
HCP: 8	♣ K42	You bid first.

Board: 427	♠ KQ87	West Opens AP2NT.
Dealer: W	♥ AQ104	East Bids 3NT if possible.
Vul: EW	♦ AQ2	
HCP: 21	♣ A5	Partner bids first.

Board: 428	♠ KQ2	East Opens AP2NT.
Dealer: E	♥ 9543	West Bids 3♣ if possible.
Vul: None	♦ 1072	East Bids 3♠ if possible.
HCP: 6	♣ J65	West Bids 3NT if possible.
		You bid first.

Board: 429	♠ AK9	West Opens AP2NT.
Dealer: W	♥ KQ2	East Bids 3♣ if possible.
Vul: EW	♦ Q10	West Bids 3♦ if possible.
HCP: 21	♣ AQJ104	East Bids 3NT if possible.
		Partner bids first.

Board: 430	♠ Q52	East Opens AP2NT.
Dealer: E	♥ 96542	West Bids 3♦ if possible.
Vul: Both	♦ QJ95	East Bids 3♥ if possible.
HCP: 5	♣ 6	West Bids 3NT if possible.
		East Bids 4♥ if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: E	♠ AK3	♠ 742			AP2NT	Pass
Vul: None	♥ J8	♥ A75				
North HCP: 21	♦ AKQ32	♦ J865	3NT	Pass	Pass	Pass
South HCP: 8	♣ A73	♣ K42				
Contract: 3N N						

Board: 427	North:	South:	West	North	East	South
Dealer: W	♠ 1095	♠ KQ87			AP2NT	Pass
Vul: EW	♥ 7	♥ AQ104	AP2NT	Pass	3NT	Pass
North HCP: 6	♦ J10854	♦ AQ2	Pass	Pass		
South HCP: 21	♣ KQ84	♣ A5				
Contract: 3N S						

Board: 428	North:	South:	West	North	East	South
Dealer: E	♠ AJ87	♠ KQ2			AP2NT	Pass
Vul: None	♥ AKQ	♥ 9543	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 20	♦ AQ9	♦ 1072	3NT	Pass	Pass	Pass
South HCP: 6	♣ 974	♣ J65				
Contract: 3N N			1. Stayman			

Board: 429	North:	South:	West	North	East	South
Dealer: W	♠ 10743	♠ AK9	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: EW	♥ A1053	♥ KQ2	3♦	Pass	3NT	Pass
North HCP: 7	♦ K64	♦ Q10	Pass	Pass		
South HCP: 21	♣ 63	♣ AQJ104				
Contract: 3N S			1. Stayman			

Board: 430	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ Q52			AP2NT	Pass
Vul: Both	♥ J103	♥ 96542	3♦	Pass	3♥	Pass
North HCP: 21	♦ AK73	♦ QJ95	3NT	Pass	4♥	Pass
South HCP: 5	♣ AKQ3	♣ 6	Pass	Pass		
Contract: 4♥ N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 431      ♠ 1032  
Dealer: W        ♥ Q973  
Vul: NS         ♦ QJ95  
HCP: 5          ♣ 92

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 432      ♠ AKJ8  
Dealer: E        ♥ AK2  
Vul: EW         ♦ K10  
HCP: 20         ♣ Q752

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 433      ♠ 10752  
Dealer: W        ♥ J952  
Vul: Both       ♦ J4  
HCP: 4          ♣ Q42

West Opens AP2NT.  
You bid first.

Board: 434      ♠ 93  
Dealer: E        ♥ A862  
Vul: None       ♦ AKQ8  
HCP: 20         ♣ AK10

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: W	♠ 1032	♠ AQ85	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q973	♥ 85	3♠	Pass	3NT	Pass
North HCP: 5	♦ QJ95	♦ AK10	Pass	Pass		
South HCP: 20	♣ 92	♣ AK63	1. Stayman			
Contract: 3N S						

Board: 432	North:	South:	West	North	East	South
Dealer: E	♠ AKJ8	♠ Q			AP2NT	Pass
Vul: EW	♥ AK2	♥ QJ964	3♦	Pass	3♥	Pass
North HCP: 20	♦ K10	♦ 9873	3NT	Pass	4♥	Pass
South HCP: 9	♣ Q752	♣ A83	Pass	Pass		
Contract: 4♥ N						

Board: 433	North:	South:	West	North	East	South
Dealer: W	♠ 10752	♠ A4	AP2NT	Pass	Pass	Pass
Vul: Both	♥ J952	♥ KQ10				
North HCP: 4	♦ J4	♦ AQ93				
South HCP: 20	♣ Q42	♣ AJ86				
Contract: 2N S						

Board: 434	North:	South:	West	North	East	South
Dealer: E	♠ 93	♠ A1082			AP2NT	Pass
Vul: None	♥ A862	♥ 5	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKQ8	♦ 7642	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK10	♣ Q862	1. Stayman			
Contract: 3N N						



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 431      ♠ AQ85  
Dealer: W        ♥ 85  
Vul: NS         ♦ AK10  
HCP: 20         ♣ AK63

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 432      ♠ Q  
Dealer: E        ♥ QJ964  
Vul: EW         ♦ 9873  
HCP: 9          ♣ A83

East Opens AP2NT.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♥ if possible.  
  
You bid first.

Board: 433      ♠ A4  
Dealer: W        ♥ KQ10  
Vul: Both       ♦ AQ93  
HCP: 20         ♣ AJ86

West Opens AP2NT.  
  
Partner bids first.

Board: 434      ♠ A1082  
Dealer: E        ♥ 5  
Vul: None       ♦ 7642  
HCP: 6          ♣ Q862

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
  
You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: W	♠ 1032	♠ AQ85	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ Q973	♥ 85	3♠	Pass	3NT	Pass
North HCP: 5	♦ QJ95	♦ AK10	Pass	Pass		
South HCP: 20	♣ 92	♣ AK63	1. Stayman			
Contract: 3N S						

Board: 432	North:	South:	West	North	East	South
Dealer: E	♠ AKJ8	♠ Q			AP2NT	Pass
Vul: EW	♥ AK2	♥ QJ964	3♦	Pass	3♥	Pass
North HCP: 20	♦ K10	♦ 9873	3NT	Pass	4♥	Pass
South HCP: 9	♣ Q752	♣ A83	Pass	Pass		
Contract: 4♥ N						

Board: 433	North:	South:	West	North	East	South
Dealer: W	♠ 10752	♠ A4	AP2NT	Pass	Pass	Pass
Vul: Both	♥ J952	♥ KQ10				
North HCP: 4	♦ J4	♦ AQ93				
South HCP: 20	♣ Q42	♣ AJ86				
Contract: 2N S						

Board: 434	North:	South:	West	North	East	South
Dealer: E	♠ 93	♠ A1082			AP2NT	Pass
Vul: None	♥ A862	♥ 5	3♣ <sup>1</sup>	Pass	3♥	Pass
North HCP: 20	♦ AKQ8	♦ 7642	3NT	Pass	Pass	Pass
South HCP: 6	♣ AK10	♣ Q862	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 435      ♠ A10652  
Dealer: W        ♥ 875  
Vul: EW         ♦ 9  
HCP: 9          ♣ AJ94

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♣ if possible.  
West Bids 4♦ if possible.  
East Bids 4♥ if possible.  
West Bids 4♠ if possible.  
East Bids 4NT if possible.  
West Bids 5♠ if possible.  
East Bids 6♠ if possible.

You bid first.

Board: 436      ♠ AK5  
Dealer: E        ♥ AQJ  
Vul: Both       ♦ KJ2  
HCP: 21        ♣ K1095

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 437      ♠ QJ106  
Dealer: W        ♥ KJ109  
Vul: None       ♦ J3  
HCP: 8          ♣ 654

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 438      ♠ KQ53  
Dealer: E        ♥ KQ8  
Vul: NS         ♦ KJ8  
HCP: 21        ♣ AK3

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 435  
 Dealer: W  
 Vul: EW  
 North HCP: 9  
 South HCP: 21  
 Contract: 6♠ S

North:  
 ♠ A10652  
 ♥ 875  
 ♦ 9  
 ♣ AJ94

South:  
 ♠ KQ93  
 ♥ KQ  
 ♦ AKJ5  
 ♣ K72

West	North	East	South
AP2NT	Pass	3♥	Pass
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>	Pass
4♠	Pass	4NT <sup>5</sup>	Pass
5♠	Pass	6♠	Pass
Pass	Pass		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠

Board: 436  
 Dealer: E  
 Vul: Both  
 North HCP: 21  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AK5  
 ♥ AQJ  
 ♦ KJ2  
 ♣ K1095

South:  
 ♠ J87  
 ♥ 10542  
 ♦ A763  
 ♣ AJ

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 437  
 Dealer: W  
 Vul: None  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ QJ106  
 ♥ KJ109  
 ♦ J3  
 ♣ 654

South:  
 ♠ K42  
 ♥ Q4  
 ♦ AK92  
 ♣ AKJ9

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 438  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ KQ53  
 ♥ KQ8  
 ♦ KJ8  
 ♣ AK3

South:  
 ♠ A962  
 ♥ J74  
 ♦ 6543  
 ♣ J8

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
4♠	Pass	Pass	Pass

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 435      ♠ KQ93  
Dealer: W        ♥ KQ  
Vul: EW         ♦ AKJ5  
HCP: 21         ♣ K72

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.  
East Bids 4♣ if possible.  
West Bids 4♦ if possible.  
East Bids 4♥ if possible.  
West Bids 4♠ if possible.  
East Bids 4NT if possible.  
West Bids 5♠ if possible.  
East Bids 6♠ if possible.

Partner bids first.

Board: 436      ♠ J87  
Dealer: E        ♥ 10542  
Vul: Both       ♦ A763  
HCP: 10         ♣ AJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 437      ♠ K42  
Dealer: W        ♥ Q4  
Vul: None       ♦ AK92  
HCP: 20         ♣ AKJ9

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 438      ♠ A962  
Dealer: E        ♥ J74  
Vul: NS         ♦ 6543  
HCP: 6         ♣ J8

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 435

Dealer: W

Vul: EW

North HCP: 9

South HCP: 21

Contract: 6♠ S

North:

♠ A10652

♥ 875

♦ 9

♣ AJ94

South:

♠ KQ93

♥ KQ

♦ AKJ5

♣ K72

West	North	East	South
AP2NT	Pass	3♥	Pass
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>	Pass
4♠	Pass	4NT <sup>5</sup>	Pass
5♠	Pass	6♠	Pass
Pass	Pass		

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

Board: 436

Dealer: E

Vul: Both

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AK5

♥ AQJ

♦ KJ2

♣ K1095

South:

♠ J87

♥ 10542

♦ A763

♣ AJ

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

Board: 437

Dealer: W

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ QJ106

♥ KJ109

♦ J3

♣ 654

South:

♠ K42

♥ Q4

♦ AK92

♣ AKJ9

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	3NT	Pass
Pass	Pass		

1. Stayman

Board: 438

Dealer: E

Vul: NS

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ KQ53

♥ KQ8

♦ KJ8

♣ AK3

South:

♠ A962

♥ J74

♦ 6543

♣ J8

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
4♠	Pass	Pass	Pass

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 439	♠ 754	West Opens AP2NT.
Dealer: W	♥ 8764	
Vul: Both	♦ J2	You bid first.
HCP: 4	♣ QJ43	

Board: 440	♠ AKJ7	East Opens AP2NT.
Dealer: E	♥ 632	West Bids 3♦ if possible.
Vul: None	♦ KQ32	East Bids 3♥ if possible.
HCP: 20	♣ AK	Partner bids first.

Board: 441	♠ QJ108	West Opens AP2NT.
Dealer: W	♥ 5	East Bids 3♣ if possible.
Vul: NS	♦ Q9542	West Bids 3♥ if possible.
HCP: 9	♣ A98	East Bids 3NT if possible.
		You bid first.

Board: 442	♠ KQ	East Opens AP2NT.
Dealer: E	♥ AJ96	West Bids 3♣ if possible.
Vul: EW	♦ AK2	East Bids 3♥ if possible.
HCP: 20	♣ K986	West Bids 3NT if possible.
		Partner bids first.

Board: 443	♠ 962	West Opens AP2NT.
Dealer: W	♥ QJ	East Bids 3NT if possible.
Vul: None	♦ KJ102	
HCP: 8	♣ J1095	You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 439	North:	South:	
Dealer: W	♠ 754	♠ AKQ2	West North East South
Vul: Both	♥ 8764	♥ KQ	AP2NT Pass Pass Pass
North HCP: 4	♦ J2	♦ Q94	
South HCP: 20	♣ QJ43	♣ A1082	
Contract: 2N S			

Board: 440	North:	South:	West North East South
Dealer: E	♠ AKJ7	♠ 6	AP2NT Pass
Vul: None	♥ 632	♥ Q9754	3♦ Pass 3♥ Pass
North HCP: 20	♦ KQ32	♦ 764	Pass Pass
South HCP: 2	♣ AK	♣ 6542	
Contract: 3♥ N			

Board: 441	North:	South:	West North East South
Dealer: W	♠ QJ108	♠ K75	AP2NT Pass 3♣ <sup>1</sup> Pass
Vul: NS	♥ 5	♥ AJ32	3♥ Pass 3NT Pass
North HCP: 9	♦ Q9542	♦ AK	Pass Pass
South HCP: 20	♣ A98	♣ KQ62	1. Stayman
Contract: 3N S			

Board: 442	North:	South:	West North East South
Dealer: E	♠ KQ	♠ J984	AP2NT Pass
Vul: EW	♥ AJ96	♥ K2	3♣ <sup>1</sup> Pass 3♥ Pass
North HCP: 20	♦ AK2	♦ J754	3NT Pass Pass Pass
South HCP: 9	♣ K986	♣ A42	1. Stayman
Contract: 3N N			

Board: 443	North:	South:	West North East South
Dealer: W	♠ 962	♠ K83	AP2NT Pass 3NT Pass
Vul: None	♥ QJ	♥ A97	Pass Pass
North HCP: 8	♦ KJ102	♦ A63	
South HCP: 20	♣ J1095	♣ AKQ2	
Contract: 3N S			



## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 439      ♠ AKQ2  
Dealer: W        ♥ KQ  
Vul: Both        ♦ Q94  
HCP: 20         ♣ A1082

West Opens AP2NT.

Partner bids first.

Board: 440      ♠ 6  
Dealer: E        ♥ Q9754  
Vul: None        ♦ 764  
HCP: 2         ♣ 6542

East Opens AP2NT.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 441      ♠ K75  
Dealer: W        ♥ AJ32  
Vul: NS         ♦ AK  
HCP: 20        ♣ KQ62

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 442      ♠ J984  
Dealer: E        ♥ K2  
Vul: EW         ♦ J754  
HCP: 9         ♣ A42

East Opens AP2NT.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 3NT if possible.

You bid first.

Board: 443      ♠ K83  
Dealer: W        ♥ A97  
Vul: None        ♦ A63  
HCP: 20        ♣ AKQ2

West Opens AP2NT.

East Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: W	♠ 754	♠ AKQ2	AP2NT	Pass	Pass	Pass
Vul: Both	♥ 8764	♥ KQ				
North HCP: 4	♦ J2	♦ Q94				
South HCP: 20	♣ QJ43	♣ A1082				
Contract: 2N S						

Board: 440	North:	South:	West	North	East	South
Dealer: E	♠ AKJ7	♠ 6	3♦	Pass	3♥	Pass
Vul: None	♥ 632	♥ Q9754	Pass	Pass		
North HCP: 20	♦ KQ32	♦ 764				
South HCP: 2	♣ AK	♣ 6542				
Contract: 3♥ N						

Board: 441	North:	South:	West	North	East	South
Dealer: W	♠ QJ108	♠ K75	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: NS	♥ 5	♥ AJ32	3♥	Pass	3NT	Pass
North HCP: 9	♦ Q9542	♦ AK	Pass	Pass		
South HCP: 20	♣ A98	♣ KQ62				
Contract: 3N S			1. Stayman			

Board: 442	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ J984	3♣ <sup>1</sup>	Pass	3♥	Pass
Vul: EW	♥ AJ96	♥ K2	3NT	Pass	Pass	Pass
North HCP: 20	♦ AK2	♦ J754				
South HCP: 9	♣ K986	♣ A42				
Contract: 3N N			1. Stayman			

Board: 443	North:	South:	West	North	East	South
Dealer: W	♠ 962	♠ K83	AP2NT	Pass	3NT	Pass
Vul: None	♥ QJ	♥ A97	Pass	Pass		
North HCP: 8	♦ KJ102	♦ A63				
South HCP: 20	♣ J1095	♣ AKQ2				
Contract: 3N S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 444	♠ KQJ10	East Opens AP2NT.
Dealer: E	♥ AK8	West Bids 3NT if possible.
Vul: NS	♦ A43	
HCP: 21	♣ KJ5	Partner bids first.

Board: 445	♠ KJ43	West Opens AP2NT.
Dealer: W	♥ Q72	East Bids 3♣ if possible.
Vul: EW	♦ K975	West Bids 3♦ if possible.
HCP: 11	♣ Q9	East Bids 4NT if possible.
		West Bids 6NT if possible.
		You bid first.

Board: 446	♠ AKQ10	East Opens AP2NT.
Dealer: E	♥ A5	West Bids 3♣ if possible.
Vul: Both	♦ AK52	East Bids 3♠ if possible.
HCP: 20	♣ 952	West Bids 4♠ if possible.
		Partner bids first.

Board: 447	♠ Q42	West Opens AP2NT.
Dealer: W	♥ 985	East Bids 3NT if possible.
Vul: NS	♦ J943	
HCP: 7	♣ A54	You bid first.

Board: 448	♠ KQJ	East Opens AP2NT.
Dealer: E	♥ K6	West Bids 3♣ if possible.
Vul: EW	♦ AKQ6	East Bids 3♦ if possible.
HCP: 20	♣ Q1064	West Bids 3NT if possible.
		Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 444  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ KQJ10  
 ♥ AK8  
 ♦ A43  
 ♣ KJ5

South:  
 ♠ 3  
 ♥ 763  
 ♦ 10987  
 ♣ AQ972

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 445  
 Dealer: W  
 Vul: EW  
 North HCP: 11  
 South HCP: 21  
 Contract: 6N S

North:  
 ♠ KJ43  
 ♥ Q72  
 ♦ K975  
 ♣ Q9

South:  
 ♠ A75  
 ♥ AK  
 ♦ AQ642  
 ♣ A42

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
6NT	Pass	Pass	Pass

1. Stayman  
 2. Quantitative 4NT

Board: 446  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 4♠ N

North:  
 ♠ AKQ10  
 ♥ A5  
 ♦ AK52  
 ♣ 952

South:  
 ♠ J852  
 ♥ Q10632  
 ♦ QJ  
 ♣ KJ

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
4♠	Pass	Pass	Pass

1. Stayman

Board: 447  
 Dealer: W  
 Vul: NS  
 North HCP: 7  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ Q42  
 ♥ 985  
 ♦ J943  
 ♣ A54

South:  
 ♠ A1093  
 ♥ AK  
 ♦ AKQ6  
 ♣ 1082

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 448  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ KQJ  
 ♥ K6  
 ♦ AKQ6  
 ♣ Q1064

South:  
 ♠ 62  
 ♥ AQ84  
 ♦ 92  
 ♣ 98532

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 444      ♠ 3  
Dealer: E        ♥ 763  
Vul: NS         ♦ 10987  
HCP: 6          ♣ AQ972

East Opens AP2NT.  
West Bids 3NT if possible.  
  
You bid first.

Board: 445      ♠ A75  
Dealer: W        ♥ AK  
Vul: EW         ♦ AQ642  
HCP: 21         ♣ A42

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 4NT if possible.  
West Bids 6NT if possible.

Partner bids first.

Board: 446      ♠ J852  
Dealer: E        ♥ Q10632  
Vul: Both       ♦ QJ  
HCP: 10         ♣ KJ

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 447      ♠ A1093  
Dealer: W        ♥ AK  
Vul: NS         ♦ AKQ6  
HCP: 20         ♣ 1082

West Opens AP2NT.  
East Bids 3NT if possible.

Partner bids first.

Board: 448      ♠ 62  
Dealer: E        ♥ AQ84  
Vul: EW         ♦ 92  
HCP: 6          ♣ 98532

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 444  
 Dealer: E  
 Vul: NS  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ KQJ10  
 ♥ AK8  
 ♦ A43  
 ♣ KJ5

South:  
 ♠ 3  
 ♥ 763  
 ♦ 10987  
 ♣ AQ972

West	North	East	South
		AP2NT	Pass
3NT	Pass	Pass	Pass

Board: 445  
 Dealer: W  
 Vul: EW  
 North HCP: 11  
 South HCP: 21  
 Contract: 6N S

North:  
 ♠ KJ43  
 ♥ Q72  
 ♦ K975  
 ♣ Q9

South:  
 ♠ A75  
 ♥ AK  
 ♦ AQ642  
 ♣ A42

West	North	East	South
AP2NT	Pass	3♣ <sup>1</sup>	Pass
3♦	Pass	4NT <sup>2</sup>	Pass
6NT	Pass	Pass	Pass

1. Stayman  
 2. Quantitative 4NT

Board: 446  
 Dealer: E  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 4♠ N

North:  
 ♠ AKQ10  
 ♥ A5  
 ♦ AK52  
 ♣ 952

South:  
 ♠ J852  
 ♥ Q10632  
 ♦ QJ  
 ♣ KJ

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♠	Pass
4♠	Pass	Pass	Pass

1. Stayman

Board: 447  
 Dealer: W  
 Vul: NS  
 North HCP: 7  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ Q42  
 ♥ 985  
 ♦ J943  
 ♣ A54

South:  
 ♠ A1093  
 ♥ AK  
 ♦ AKQ6  
 ♣ 1082

West	North	East	South
AP2NT	Pass	3NT	Pass
Pass	Pass		

Board: 448  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ KQJ  
 ♥ K6  
 ♦ AKQ6  
 ♣ Q1064

South:  
 ♠ 62  
 ♥ AQ84  
 ♦ 92  
 ♣ 98532

West	North	East	South
		AP2NT	Pass
3♣ <sup>1</sup>	Pass	3♦	Pass
3NT	Pass	Pass	Pass

1. Stayman

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 449      ♠ KJ62  
Dealer: W        ♥ 32  
Vul: Both        ♦ J63  
HCP: 10         ♣ AJ97

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

You bid first.

Board: 450      ♠ A3  
Dealer: E        ♥ KJ2  
Vul: None       ♦ AQ63  
HCP: 20         ♣ AQ97

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 451      ♠ Q107  
Dealer: W        ♥ KJ5  
Vul: EW         ♦ J3  
HCP: 10         ♣ K8762

West Opens AP2NT.  
East Bids 4♣ if possible.  
West Bids 4♦ if possible.  
East Bids 4NT if possible.

You bid first.

Board: 452      ♠ AK  
Dealer: E        ♥ AJ9  
Vul: Both        ♦ A873  
HCP: 21         ♣ KQ102

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 453      ♠ 62  
Dealer: W      ♥ 108765  
Vul: NS      ♦ AK  
HCP: 7      ♣ 10942

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

You bid first.



## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 449	North:	South:	West	North	East	South
Dealer: W	♠ KJ62	♠ AQ108	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 32	♥ KQ10	3♠	Pass	6♠	Pass
North HCP: 10	♦ J63	♦ AK	Pass	Pass		
South HCP: 21	♣ AJ97	♣ K1065				
Contract: 6♠ S			1. Stayman			

Board: 450	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ Q1042			AP2NT	Pass
Vul: None	♥ KJ2	♥ Q104	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ63	♦ KJ754	3NT	Pass	Pass	Pass
South HCP: 8	♣ AQ97	♣ 4				
Contract: 3N N			1. Stayman			

Board: 451	North:	South:	West	North	East	South
Dealer: W	♠ Q107	♠ AJ	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: EW	♥ KJ5	♥ A42	4♦	Pass	4NT	Pass
North HCP: 10	♦ J3	♦ AQ1052	Pass	Pass		
South HCP: 20	♣ K8762	♣ AJ10				
Contract: 4N S			1. Gerber, for N			

Board: 452	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ J2			AP2NT	Pass
Vul: Both	♥ AJ9	♥ K752	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ A873	♦ Q1064	3NT	Pass	Pass	Pass
South HCP: 7	♣ KQ102	♣ J94				
Contract: 3N N			1. Stayman			

Board: 453	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AQ4	AP2NT	Pass	3♦	Pass
Vul: NS	♥ 108765	♥ AK3	3♥	Pass	3NT	Pass
North HCP: 7	♦ AK	♦ J73	4♥	Pass	Pass	Pass
South HCP: 21	♣ 10942	♣ AK73				
Contract: 4♥ S						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 449      ♠ AQ108  
Dealer: W        ♥ KQ10  
Vul: Both        ♦ AK  
HCP: 21          ♣ K1065

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♠ if possible.  
East Bids 6♠ if possible.

Partner bids first.

Board: 450      ♠ Q1042  
Dealer: E        ♥ Q104  
Vul: None        ♦ KJ754  
HCP: 8           ♣ 4

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 451      ♠ AJ  
Dealer: W        ♥ A42  
Vul: EW         ♦ AQ1052  
HCP: 20          ♣ AJ10

West Opens AP2NT.  
East Bids 4♣ if possible.  
West Bids 4♦ if possible.  
East Bids 4NT if possible.

Partner bids first.

Board: 452      ♠ J2  
Dealer: E        ♥ K752  
Vul: Both        ♦ Q1064  
HCP: 7           ♣ J94

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 453  
Dealer: W  
Vul: NS  
HCP: 21

♠ AQ4  
♥ AK3  
♦ J73  
♣ AK73

West Opens AP2NT.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 449	North:	South:	West	North	East	South
Dealer: W	♠ KJ62	♠ AQ108	AP2NT	Pass	3♣ <sup>1</sup>	Pass
Vul: Both	♥ 32	♥ KQ10	3♠	Pass	6♠	Pass
North HCP: 10	♦ J63	♦ AK	Pass	Pass		
South HCP: 21	♣ AJ97	♣ K1065				
Contract: 6♠ S			1. Stayman			

Board: 450	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ Q1042			AP2NT	Pass
Vul: None	♥ KJ2	♥ Q104	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQ63	♦ KJ754	3NT	Pass	Pass	Pass
South HCP: 8	♣ AQ97	♣ 4				
Contract: 3N N			1. Stayman			

Board: 451	North:	South:	West	North	East	South
Dealer: W	♠ Q107	♠ AJ	AP2NT	Pass	4♣ <sup>1</sup>	Pass
Vul: EW	♥ KJ5	♥ A42	4♦	Pass	4NT	Pass
North HCP: 10	♦ J3	♦ AQ1052	Pass	Pass		
South HCP: 20	♣ K8762	♣ AJ10				
Contract: 4N S			1. Gerber, for N			

Board: 452	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ J2			AP2NT	Pass
Vul: Both	♥ AJ9	♥ K752	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 21	♦ A873	♦ Q1064	3NT	Pass	Pass	Pass
South HCP: 7	♣ KQ102	♣ J94				
Contract: 3N N			1. Stayman			

Board: 453	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AQ4	AP2NT	Pass	3♦	Pass
Vul: NS	♥ 108765	♥ AK3	3♥	Pass	3NT	Pass
North HCP: 7	♦ AK	♦ J73	4♥	Pass	Pass	Pass
South HCP: 21	♣ 10942	♣ AK73				
Contract: 4♥ S						

## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 454      ♠ AQ10  
Dealer: E        ♥ 53  
Vul: Both        ♦ AJ93  
HCP: 20         ♣ AKQ6

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 455      ♠ 108632  
Dealer: W        ♥ A  
Vul: None        ♦ K752  
HCP: 9           ♣ Q109

West Opens AP2NT.  
East Bids 3♥ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 456      ♠ K10  
Dealer: E        ♥ K108  
Vul: EW         ♦ AQJ6  
HCP: 20         ♣ AQJ10

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 6NT if possible.

Partner bids first.

Board: 457      ♠ 1063  
Dealer: W        ♥ J54  
Vul: None        ♦ K1062  
HCP: 8           ♣ A104

West Opens AP2NT.  
East Bids 3NT if possible.

You bid first.

Board: 458      ♠ KQ2  
Dealer: E        ♥ AK2  
Vul: NS         ♦ A87  
HCP: 20         ♣ A1062

East Opens AP2NT.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 454	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ K86			AP2NT	Pass
Vul: Both	♥ 53	♥ AK109	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ93	♦ 865	3NT	Pass	Pass	Pass
South HCP: 10	♣ AKQ6	♣ 1082	1. Stayman			
Contract: 3N N						

Board: 455	North:	South:	West	North	East	South
Dealer: W	♠ 108632	♠ K9	AP2NT	Pass	3♥	Pass
Vul: None	♥ A	♥ KJ98	3♠	Pass	3NT	Pass
North HCP: 9	♦ K752	♦ AQ6	Pass	Pass		
South HCP: 20	♣ Q109	♣ AK87				
Contract: 3N S						

Board: 456	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ Q432			AP2NT	Pass
Vul: EW	♥ K108	♥ AQ2	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ6	♦ 1074	6NT	Pass	Pass	Pass
South HCP: 11	♣ AQJ10	♣ K54	1. Stayman			
Contract: 6N N						

Board: 457	North:	South:	West	North	East	South
Dealer: W	♠ 1063	♠ AQJ	AP2NT	Pass	3NT	Pass
Vul: None	♥ J54	♥ AK73	Pass	Pass		
North HCP: 8	♦ K1062	♦ J5				
South HCP: 20	♣ A104	♣ KQ62				
Contract: 3N S						

Board: 458	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ J843			AP2NT	Pass
Vul: NS	♥ AK2	♥ J1075	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A87	♦ K4	3NT	Pass	Pass	Pass
South HCP: 9	♣ A1062	♣ KJ5	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 454	♠ K86	East Opens AP2NT.
Dealer: E	♥ AK109	West Bids 3♣ if possible.
Vul: Both	♦ 865	East Bids 3♦ if possible.
HCP: 10	♣ 1082	West Bids 3NT if possible.
		You bid first.

Board: 455	♠ K9	West Opens AP2NT.
Dealer: W	♥ KJ98	East Bids 3♥ if possible.
Vul: None	♦ AQ6	West Bids 3♠ if possible.
HCP: 20	♣ AK87	East Bids 3NT if possible.
		Partner bids first.

Board: 456	♠ Q432	East Opens AP2NT.
Dealer: E	♥ AQ2	West Bids 3♣ if possible.
Vul: EW	♦ 1074	East Bids 3♦ if possible.
HCP: 11	♣ K54	West Bids 6NT if possible.
		You bid first.

Board: 457	♠ AQJ	West Opens AP2NT.
Dealer: W	♥ AK73	East Bids 3NT if possible.
Vul: None	♦ J5	
HCP: 20	♣ KQ62	Partner bids first.

Board: 458	♠ J843	East Opens AP2NT.
Dealer: E	♥ J1075	West Bids 3♣ if possible.
Vul: NS	♦ K4	East Bids 3♦ if possible.
HCP: 9	♣ KJ5	West Bids 3NT if possible.
		You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 454	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ K86			AP2NT	Pass
Vul: Both	♥ 53	♥ AK109	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AJ93	♦ 865	3NT	Pass	Pass	Pass
South HCP: 10	♣ AKQ6	♣ 1082	1. Stayman			
Contract: 3N N						

Board: 455	North:	South:	West	North	East	South
Dealer: W	♠ 108632	♠ K9	AP2NT	Pass	3♥	Pass
Vul: None	♥ A	♥ KJ98	3♠	Pass	3NT	Pass
North HCP: 9	♦ K752	♦ AQ6	Pass	Pass		
South HCP: 20	♣ Q109	♣ AK87				
Contract: 3N S						

Board: 456	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ Q432			AP2NT	Pass
Vul: EW	♥ K108	♥ AQ2	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ AQJ6	♦ 1074	6NT	Pass	Pass	Pass
South HCP: 11	♣ AQJ10	♣ K54	1. Stayman			
Contract: 6N N						

Board: 457	North:	South:	West	North	East	South
Dealer: W	♠ 1063	♠ AQJ	AP2NT	Pass	3NT	Pass
Vul: None	♥ J54	♥ AK73	Pass	Pass		
North HCP: 8	♦ K1062	♦ J5				
South HCP: 20	♣ A104	♣ KQ62				
Contract: 3N S						

Board: 458	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ J843			AP2NT	Pass
Vul: NS	♥ AK2	♥ J1075	3♣ <sup>1</sup>	Pass	3♦	Pass
North HCP: 20	♦ A87	♦ K4	3NT	Pass	Pass	Pass
South HCP: 9	♣ A1062	♣ KJ5	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 459

Dealer: W

Vul: EW

HCP: 5

♠ J108

♥ 10742

♦ KJ

♣ 8752

West Opens AP2NT.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

Board: 460

Dealer: E

Vul: Both

HCP: 20

♠ K32

♥ AQJ7

♦ A2

♣ KQJ6

East Opens AP2NT.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 3NT if possible.

East Bids 4♠ if possible.

Partner bids first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 459

Dealer: W

Vul: EW

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ J108

♥ 10742

♦ KJ

♣ 8752

South:

♠ AQ5

♥ AQ6

♦ A853

♣ A43

West

AP2NT

3♦

Pass

1. Stayman

North

Pass

Pass

Pass

East

3♣<sup>1</sup>

3NT

Pass

South

Pass

Pass

Pass

Board: 460

Dealer: E

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ K32

♥ AQJ7

♦ A2

♣ KQJ6

South:

♠ 108764

♥ 84

♦ Q973

♣ A4

West

3♥

3NT

Pass

Pass

North

Pass

Pass

Pass

Pass

East

AP2NT

3♠

4♠

Pass

South

Pass

Pass

Pass

Pass

## South hands (Practice Page)

**2N in 4th Seat shows 20-21 HCP.**

Board: 459      ♠ AQ5  
Dealer: W        ♥ AQ6  
Vul: EW         ♦ A853  
HCP: 20         ♣ A43

West Opens AP2NT.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 460      ♠ 108764  
Dealer: E        ♥ 84  
Vul: Both       ♦ Q973  
HCP: 6          ♣ A4

East Opens AP2NT.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

## 2N in 4th Seat shows 20-21 HCP. Both hands (Answers Page)

Board: 459

Dealer: W

Vul: EW

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ J108

♥ 10742

♦ KJ

♣ 8752

South:

♠ AQ5

♥ AQ6

♦ A853

♣ A43

West

AP2NT

3♦

Pass

1. Stayman

North

Pass

Pass

Pass

East

3♣<sup>1</sup>

3NT

Pass

South

Pass

Pass

Pass

Board: 460

Dealer: E

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ K32

♥ AQJ7

♦ A2

♣ KQJ6

South:

♠ 108764

♥ 84

♦ Q973

♣ A4

West

3♥

3NT

Pass

Pass

North

Pass

Pass

Pass

Pass

East

AP2NT

3♠

4♠

Pass

South

Pass

Pass

Pass

Pass