

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 1	♠ AJ	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AK10875	Partner bids first.
HCP: 16	♣ Q643	

Board: 2	♠ K7	The opponents are silent.
Dealer: N	♥ K9754	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ AKQJ	

Board: 3	♠ Q	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ K8654	Partner bids first.
HCP: 7	♣ Q87654	

Board: 4	♠ KJ752	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ AK3	You bid first.
HCP: 20	♣ A6	

Board: 5	♠ A	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ K432	Partner bids first.
HCP: 10	♣ QJ108652	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 1
Dealer: S
Vul: None
North HCP: 16
South HCP: 20
Contract: 7N S

North:
♠ AJ
♥ Q
♦ AK10875
♣ Q643

South:
♠ Q5
♥ AK94
♦ QJ2
♣ AKJ5

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

Board: 2
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 6♦ S

North:
♠ K7
♥ K9754
♦ KJ
♣ AKQJ

South:
♠ Q5
♥ 862
♦ AQ109872
♣ 2

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 3
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 6♣ N

North:
♠ Q
♥ 6
♦ K8654
♣ Q87654

South:
♠ K93
♥ A10982
♦ AQ
♣ AK10

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 4
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ KJ752
♥ AJ9
♦ AK3
♣ A6

South:
♠ AQ8
♥ 10
♦ J108
♣ QJ10952

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

Board: 5
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ A
♥ 2
♦ K432
♣ QJ108652

South:
♠ K63
♥ AQ53
♦ A1086
♣ AK

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 1	♠ Q5	The opponents are silent.
Dealer: S	♥ AK94	
Vul: None	♦ QJ2	You bid first.
HCP: 20	♣ AKJ5	

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

Board: 3	♠ K93	The opponents are silent.
Dealer: S	♥ A10982	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK10	

Board: 4	♠ AQ8	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ J108	Partner bids first.
HCP: 10	♣ QJ10952	

Board: 5	♠ K63	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: None	♦ A1086	You bid first.
HCP: 20	♣ AK	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 1
Dealer: S
Vul: None
North HCP: 16
South HCP: 20
Contract: 7N S

North:
♠ AJ
♥ Q
♦ AK10875
♣ Q643

South:
♠ Q5
♥ AK94
♦ QJ2
♣ AKJ5

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

Board: 2
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 6♦ S

North:
♠ K7
♥ K9754
♦ KJ
♣ AKQJ

South:
♠ Q5
♥ 862
♦ AQ109872
♣ 2

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 3
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 6♣ N

North:
♠ Q
♥ 6
♦ K8654
♣ Q87654

South:
♠ K93
♥ A10982
♦ AQ
♣ AK10

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 4
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ KJ752
♥ AJ9
♦ AK3
♣ A6

South:
♠ AQ8
♥ 10
♦ J108
♣ QJ10952

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

Board: 5
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ A
♥ 2
♦ K432
♣ QJ108652

South:
♠ K63
♥ AQ53
♦ A1086
♣ AK

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 6	♠ AQ2	The opponents are silent.
Dealer: N	♥ AK42	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ K872	

Board: 7	♠ 95	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ AKQ10974	Partner bids first.
HCP: 12	♣ Q103	

Board: 8	♠ A95	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ KQ10	

Board: 9	♠ 42	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ AKQJ106	Partner bids first.
HCP: 12	♣ 94	

Board: 10	♠ K96	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ A98	You bid first.
HCP: 20	♣ AQ107	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

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

North:
♠ AQ2
♥ AK42
♦ A8
♣ K872

South:
♠ 4
♥ 3
♦ KQ97432
♣ QJ43

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 7
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ 95
♥ J
♦ AKQ10974
♣ Q103

South:
♠ AK103
♥ AQ64
♦ 52
♣ AK6

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

Board: 8
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ A95
♥ AJ82
♦ AQ9
♣ KQ10

South:
♠ K
♥ K5
♦ KJ42
♣ J87432

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

Board: 9
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ 42
♥ Q72
♦ AKQJ106
♣ 94

South:
♠ AQJ7
♥ AK4
♦ 72
♣ KQJ10

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

Board: 10
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 6♣ S

North:
♠ K96
♥ AK7
♦ A98
♣ AQ107

South:
♠ A84
♥ 9
♦ 1062
♣ KJ9864

West	North	East	South
	2NT	Pass	6♣
AP			

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 6	♠ 4	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ KQ97432	Partner bids first.
HCP: 8	♣ QJ43	

Board: 7	♠ AK103	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: None	♦ 52	You bid first.
HCP: 20	♣ AK6	

Board: 8	♠ K	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ KJ42	Partner bids first.
HCP: 11	♣ J87432	

Board: 9	♠ AQJ7	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ 72	You bid first.
HCP: 20	♣ KQJ10	

Board: 10	♠ A84	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ 1062	Partner bids first.
HCP: 8	♣ KJ9864	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

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

North:
♠ AQ2
♥ AK42
♦ A8
♣ K872

South:
♠ 4
♥ 3
♦ KQ97432
♣ QJ43

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 7
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ 95
♥ J
♦ AKQ10974
♣ Q103

South:
♠ AK103
♥ AQ64
♦ 52
♣ AK6

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

Board: 8
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ A95
♥ AJ82
♦ AQ9
♣ KQ10

South:
♠ K
♥ K5
♦ KJ42
♣ J87432

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

Board: 9
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ 42
♥ Q72
♦ AKQJ106
♣ 94

South:
♠ AQJ7
♥ AK4
♦ 72
♣ KQJ10

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

Board: 10
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 6♣ S

North:
♠ K96
♥ AK7
♦ A98
♣ AQ107

South:
♠ A84
♥ 9
♦ 1062
♣ KJ9864

West	North	East	South
	2NT	Pass	6♣
AP			

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 11	♠ 105	The opponents are silent.
Dealer: S	♥ J64	
Vul: NS	♦ AKQ765	Partner bids first.
HCP: 10	♣ 102	

Board: 12	♠ Q987	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ AQJ2	You bid first.
HCP: 20	♣ AK6	

Board: 13	♠ Q	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ Q109752	Partner bids first.
HCP: 8	♣ A763	

Board: 14	♠ QJ	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: Both	♦ J983	You bid first.
HCP: 20	♣ AK9	

Board: 15	♠ A2	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ AQ109762	Partner bids first.
HCP: 10	♣ 854	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 11
Dealer: S
Vul: NS
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
♠ 105
♥ J64
♦ AKQ765
♣ 102

South:
♠ AKJ
♥ AK732
♦ 103
♣ KQJ

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

Board: 12
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ Q987
♥ A2
♦ AQJ2
♣ AK6

South:
♠ A3
♥ J106
♦ K
♣ Q1098754

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

Board: 13
Dealer: S
Vul: NS
North HCP: 8
South HCP: 20
Contract: 6♦ N

North:
♠ Q
♥ 75
♦ Q109752
♣ A763

South:
♠ A63
♥ AQJ9
♦ AK
♣ Q1052

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 14
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ QJ
♥ AKQ10
♦ J983
♣ AK9

South:
♠ 932
♥ J
♦ KQ6
♣ QJ8732

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 15
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ A2
♥ 9
♦ AQ109762
♣ 854

South:
♠ Q84
♥ AK7
♦ K85
♣ AKJ7

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 11	♠ AKJ	The opponents are silent.
Dealer: S	♥ AK732	
Vul: NS	♦ 103	You bid first.
HCP: 21	♣ KQJ	

Board: 12	♠ A3	The opponents are silent.
Dealer: N	♥ J106	
Vul: Both	♦ K	Partner bids first.
HCP: 10	♣ Q1098754	

Board: 13	♠ A63	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ Q1052	

Board: 14	♠ 932	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 9	♣ QJ8732	

Board: 15	♠ Q84	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ K85	You bid first.
HCP: 20	♣ AKJ7	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 11
Dealer: S
Vul: NS
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
♠ 105
♥ J64
♦ AKQ765
♣ 102

South:
♠ AKJ
♥ AK732
♦ 103
♣ KQJ

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

Board: 12
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ Q987
♥ A2
♦ AQJ2
♣ AK6

South:
♠ A3
♥ J106
♦ K
♣ Q1098754

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

Board: 13
Dealer: S
Vul: NS
North HCP: 8
South HCP: 20
Contract: 6♦ N

North:
♠ Q
♥ 75
♦ Q109752
♣ A763

South:
♠ A63
♥ AQJ9
♦ AK
♣ Q1052

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 14
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ QJ
♥ AKQ10
♦ J983
♣ AK9

South:
♠ 932
♥ J
♦ KQ6
♣ QJ8732

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 15
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ A2
♥ 9
♦ AQ109762
♣ 854

South:
♠ Q84
♥ AK7
♦ K85
♣ AKJ7

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 16	♠ KQJ	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: EW	♦ 975	You bid first.
HCP: 20	♣ AKQ	

Board: 17	♠ Q92	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ AJ8632	Partner bids first.
HCP: 7	♣ 1065	

Board: 18	♠ A106	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: None	♦ A5	You bid first.
HCP: 21	♣ AQ106	

Board: 19	♠ K	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ 932	Partner bids first.
HCP: 10	♣ 1095432	

Board: 20	♠ AK753	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ 94	You bid first.
HCP: 20	♣ AQ3	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 16
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ KQJ
♥ KQ72
♦ 975
♣ AKQ

South:
♠ 987
♥ 10
♦ AKQJ83
♣ J103

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

Board: 17
Dealer: S
Vul: Both
North HCP: 7
South HCP: 21
Contract: 6♦ N

North:
♠ Q92
♥ 5
♦ AJ8632
♣ 1065

South:
♠ AJ104
♥ AKJ7
♦ K4
♣ KQ8

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 18
Dealer: N
Vul: None
North HCP: 21
South HCP: 9
Contract: 6♣ S

North:
♠ A106
♥ AQJ8
♦ A5
♣ AQ106

South:
♠ KQ7
♥ 5
♦ 762
♣ KJ9875

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

Board: 19
Dealer: S
Vul: Both
North HCP: 10
South HCP: 21
Contract: 6N S

North:
♠ K
♥ AK4
♦ 932
♣ 1095432

South:
♠ AQJ42
♥ Q6
♦ KQ105
♣ AK

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

Board: 20
Dealer: N
Vul: None
North HCP: 20
South HCP: 12
Contract: 7N N

North:
♠ AK753
♥ AK4
♦ 94
♣ AQ3

South:
♠ 64
♥ 953
♦ AKQ1086
♣ K9

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 16	♠ 987	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AKQJ83	Partner bids first.
HCP: 11	♣ J103	

Board: 17	♠ AJ104	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: Both	♦ K4	You bid first.
HCP: 21	♣ KQ8	

Board: 18	♠ KQ7	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ 762	Partner bids first.
HCP: 9	♣ KJ9875	

Board: 19	♠ AQJ42	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ KQ105	You bid first.
HCP: 21	♣ AK	

Board: 20	♠ 64	The opponents are silent.
Dealer: N	♥ 953	
Vul: None	♦ AKQ1086	Partner bids first.
HCP: 12	♣ K9	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 16
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ KQJ
♥ KQ72
♦ 975
♣ AKQ

South:
♠ 987
♥ 10
♦ AKQJ83
♣ J103

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

Board: 17
Dealer: S
Vul: Both
North HCP: 7
South HCP: 21
Contract: 6♦ N

North:
♠ Q92
♥ 5
♦ AJ8632
♣ 1065

South:
♠ AJ104
♥ AKJ7
♦ K4
♣ KQ8

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 18
Dealer: N
Vul: None
North HCP: 21
South HCP: 9
Contract: 6♣ S

North:
♠ A106
♥ AQJ8
♦ A5
♣ AQ106

South:
♠ KQ7
♥ 5
♦ 762
♣ KJ9875

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

Board: 19
Dealer: S
Vul: Both
North HCP: 10
South HCP: 21
Contract: 6N S

North:
♠ K
♥ AK4
♦ 932
♣ 1095432

South:
♠ AQJ42
♥ Q6
♦ KQ105
♣ AK

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

Board: 20
Dealer: N
Vul: None
North HCP: 20
South HCP: 12
Contract: 7N N

North:
♠ AK753
♥ AK4
♦ 94
♣ AQ3

South:
♠ 64
♥ 953
♦ AKQ1086
♣ K9

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 21	♠ 6	The opponents are silent.
Dealer: S	♥ J98	
Vul: NS	♦ A2	Partner bids first.
HCP: 12	♣ AQJ10532	

Board: 22	♠ KJ3	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ Q92	You bid first.
HCP: 21	♣ AKJ4	

Board: 23	♠ 73	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ J8	Partner bids first.
HCP: 13	♣ KQJ852	

Board: 24	♠ A72	The opponents are silent.
Dealer: N	♥ KQ642	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ KJ5	

Board: 25	♠ 52	The opponents are silent.
Dealer: S	♥ K102	
Vul: EW	♦ AKJ943	Partner bids first.
HCP: 11	♣ 103	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 21
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 6
♥ J98
♦ A2
♣ AQJ10532

South:
♠ AK52
♥ AKQ2
♦ J106
♣ K7

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

Board: 22
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 4N N

North:
♠ KJ3
♥ AQJ
♦ Q92
♣ AKJ4

South:
♠ Q
♥ K107
♦ A10
♣ Q1098762

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

Board: 23
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ 73
♥ AQ4
♦ J8
♣ KQJ852

South:
♠ AK108
♥ K8
♦ AQ54
♣ A76

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

Board: 24
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♣ S

North:
♠ A72
♥ KQ642
♦ AK
♣ KJ5

South:
♠ 104
♥ A5
♦ J96
♣ AQ9876

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

Board: 25
Dealer: S
Vul: EW
North HCP: 11
South HCP: 21
Contract: 7♦ N

North:
♠ 52
♥ K102
♦ AKJ943
♣ 103

South:
♠ AQ10
♥ AJ98
♦ 106
♣ AKQJ

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 21	♠ AK52	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: NS	♦ J106	You bid first.
HCP: 20	♣ K7	

Board: 22	♠ Q	The opponents are silent.
Dealer: N	♥ K107	
Vul: Both	♦ A10	Partner bids first.
HCP: 11	♣ Q1098762	

Board: 23	♠ AK108	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AQ54	You bid first.
HCP: 20	♣ A76	

Board: 24	♠ 104	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ J96	Partner bids first.
HCP: 11	♣ AQ9876	

Board: 25	♠ AQ10	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: EW	♦ 106	You bid first.
HCP: 21	♣ AKQJ	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 21
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 6
♥ J98
♦ A2
♣ AQJ10532

South:
♠ AK52
♥ AKQ2
♦ J106
♣ K7

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

Board: 22
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 4N N

North:
♠ KJ3
♥ AQJ
♦ Q92
♣ AKJ4

South:
♠ Q
♥ K107
♦ A10
♣ Q1098762

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

Board: 23
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ 73
♥ AQ4
♦ J8
♣ KQJ852

South:
♠ AK108
♥ K8
♦ AQ54
♣ A76

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

Board: 24
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♣ S

North:
♠ A72
♥ KQ642
♦ AK
♣ KJ5

South:
♠ 104
♥ A5
♦ J96
♣ AQ9876

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

Board: 25
Dealer: S
Vul: EW
North HCP: 11
South HCP: 21
Contract: 7♦ N

North:
♠ 52
♥ K102
♦ AKJ943
♣ 103

South:
♠ AQ10
♥ AJ98
♦ 106
♣ AKQJ

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 26	♠ KJ10	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ A1072	You bid first.
HCP: 20	♣ AQ9	

Board: 27	♠ Q98	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ AKQJ86	Partner bids first.
HCP: 15	♣ 85	

Board: 28	♠ A10962	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ Q6	You bid first.
HCP: 20	♣ AK7	

Board: 29	♠ A4	The opponents are silent.
Dealer: S	♥ 863	
Vul: EW	♦ AQJ864	Partner bids first.
HCP: 11	♣ 32	

Board: 30	♠ K109	The opponents are silent.
Dealer: N	♥ AK72	
Vul: Both	♦ KQJ8	You bid first.
HCP: 20	♣ A7	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 26
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 7N N

North:
♠ KJ10
♥ AQ4
♦ A1072
♣ AQ9

South:
♠ A5
♥ K3
♦ 54
♣ K1087642

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

Board: 27
Dealer: S
Vul: NS
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ Q98
♥ K7
♦ AKQJ86
♣ 85

South:
♠ AK64
♥ AJ
♦ 92
♣ AKJ62

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

Board: 28
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ A10962
♥ AK4
♦ Q6
♣ AK7

South:
♠ Q4
♥ 10
♦ KJ82
♣ QJ9432

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 29
Dealer: S
Vul: EW
North HCP: 11
South HCP: 21
Contract: 4N S

North:
♠ A4
♥ 863
♦ AQJ864
♣ 32

South:
♠ K10
♥ KQJ7
♦ K9
♣ AKQ85

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

Board: 30
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ K109
♥ AK72
♦ KQJ8
♣ A7

South:
♠ QJ
♥ Q94
♦ 76
♣ KQJ1042

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 26	♠ A5	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ 54	Partner bids first.
HCP: 10	♣ K1087642	

Board: 27	♠ AK64	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AKJ62	

Board: 28	♠ Q4	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ KJ82	Partner bids first.
HCP: 9	♣ QJ9432	

Board: 29	♠ K10	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: EW	♦ K9	You bid first.
HCP: 21	♣ AKQ85	

Board: 30	♠ QJ	The opponents are silent.
Dealer: N	♥ Q94	
Vul: Both	♦ 76	Partner bids first.
HCP: 11	♣ KQJ1042	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 26
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 7N N

North:
♠ KJ10
♥ AQ4
♦ A1072
♣ AQ9

South:
♠ A5
♥ K3
♦ 54
♣ K1087642

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

Board: 27
Dealer: S
Vul: NS
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ Q98
♥ K7
♦ AKQJ86
♣ 85

South:
♠ AK64
♥ AJ
♦ 92
♣ AKJ62

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

Board: 28
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ A10962
♥ AK4
♦ Q6
♣ AK7

South:
♠ Q4
♥ 10
♦ KJ82
♣ QJ9432

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 29
Dealer: S
Vul: EW
North HCP: 11
South HCP: 21
Contract: 4N S

North:
♠ A4
♥ 863
♦ AQJ864
♣ 32

South:
♠ K10
♥ KQJ7
♦ K9
♣ AKQ85

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

Board: 30
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ K109
♥ AK72
♦ KQJ8
♣ A7

South:
♠ QJ
♥ Q94
♦ 76
♣ KQJ1042

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 31	♠ K6	The opponents are silent.
Dealer: S	♥ 86	
Vul: NS	♦ K97532	Partner bids first.
HCP: 10	♣ A82	

Board: 32	♠ J53	The opponents are silent.
Dealer: N	♥ AQ962	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ AQ	

Board: 33	♠ A3	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ 985	Partner bids first.
HCP: 12	♣ AKJ9742	

Board: 34	♠ A10853	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ K4	

Board: 35	♠ K103	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ 863	Partner bids first.
HCP: 7	♣ KJ9732	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 31
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ K6
♥ 86
♦ K97532
♣ A82

South:
♠ QJ93
♥ AK
♦ AQ
♣ KJ1063

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

Board: 32
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ J53
♥ AQ962
♦ AK2
♣ AQ

South:
♠ AK9
♥ J4
♦ Q10
♣ K109732

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

Board: 33
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 7N S

North:
♠ A3
♥ 10
♦ 985
♣ AKJ9742

South:
♠ K75
♥ AKQ
♦ AQ74
♣ Q105

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

Board: 34
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ A10853
♥ AQ6
♦ AK3
♣ K4

South:
♠ J
♥ 103
♦ J108642
♣ AQJ10

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

Board: 35
Dealer: S
Vul: NS
North HCP: 7
South HCP: 21
Contract: 6♣ N

North:
♠ K103
♥ 7
♦ 863
♣ KJ9732

South:
♠ AJ9
♥ KJ65
♦ AQ94
♣ AQ

West	North	East	South
			2NT
Pass	6♣	AP	

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 31	♠ QJ93	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ KJ1063	

Board: 32	♠ AK9	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ Q10	Partner bids first.
HCP: 13	♣ K109732	

Board: 33	♠ K75	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ AQ74	You bid first.
HCP: 20	♣ Q105	

Board: 34	♠ J	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ J108642	Partner bids first.
HCP: 9	♣ AQJ10	

Board: 35	♠ AJ9	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: NS	♦ AQ94	You bid first.
HCP: 21	♣ AQ	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 31
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ K6
♥ 86
♦ K97532
♣ A82

South:
♠ QJ93
♥ AK
♦ AQ
♣ KJ1063

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

Board: 32
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ J53
♥ AQ962
♦ AK2
♣ AQ

South:
♠ AK9
♥ J4
♦ Q10
♣ K109732

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

Board: 33
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 7N S

North:
♠ A3
♥ 10
♦ 985
♣ AKJ9742

South:
♠ K75
♥ AKQ
♦ AQ74
♣ Q105

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

Board: 34
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ A10853
♥ AQ6
♦ AK3
♣ K4

South:
♠ J
♥ 103
♦ J108642
♣ AQJ10

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

Board: 35
Dealer: S
Vul: NS
North HCP: 7
South HCP: 21
Contract: 6♣ N

North:
♠ K103
♥ 7
♦ 863
♣ KJ9732

South:
♠ AJ9
♥ KJ65
♦ AQ94
♣ AQ

West	North	East	South
			2NT
Pass	6♣	AP	

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 36	♠ KQ4	East Doubles Pass if possible.
Dealer: N	♥ AKQ8	
Vul: EW	♦ Q85	You bid first.
HCP: 20	♣ A52	

Board: 37	♠ 2	East Doubles 7NT if possible.
Dealer: S	♥ J85	
Vul: Both	♦ AKQ9874	Partner bids first.
HCP: 12	♣ Q8	

Board: 38	♠ KQ42	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ Q76	

Board: 39	♠ 43	The opponents are silent.
Dealer: S	♥ K72	
Vul: EW	♦ 9	Partner bids first.
HCP: 6	♣ K1098762	

Board: 40	♠ A52	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ K8652	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 36
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 8
 Contract: 6♦ X S

North:
 ♠ KQ4
 ♥ AKQ8
 ♦ Q85
 ♣ A52

South:
 ♠ A62
 ♥ 74
 ♦ KJ76432
 ♣ 3

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

Board: 37
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 20
 Contract: 7NX S

North:
 ♠ 2
 ♥ J85
 ♦ AKQ9874
 ♣ Q8

South:
 ♠ AK
 ♥ AK973
 ♦ J65
 ♣ AJ2

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	7NT	X	AP

1. Gerber
 2. A=3 out of 4

Board: 38
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 13
 Contract: 4N N

North:
 ♠ KQ42
 ♥ AKJ
 ♦ KQ9
 ♣ Q76

South:
 ♠ 10
 ♥ Q82
 ♦ A106432
 ♣ AK5

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

1. Gerber
 2. A=1/4

Board: 39
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ 43
 ♥ K72
 ♦ 9
 ♣ K1098762

South:
 ♠ AQ97
 ♥ AQ
 ♦ KQ874
 ♣ A5

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 40
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 15
 Contract: 6♦ S

North:
 ♠ A52
 ♥ AK9
 ♦ AQ
 ♣ K8652

South:
 ♠ KQ9
 ♥ —
 ♦ K98543
 ♣ AQJ7

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

1. Gerber
 2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 36	♠ A62	East Doubles Pass if possible.
Dealer: N	♥ 74	
Vul: EW	♦ KJ76432	Partner bids first.
HCP: 8	♣ 3	

Board: 37	♠ AK	East Doubles 7NT if possible.
Dealer: S	♥ AK973	
Vul: Both	♦ J65	You bid first.
HCP: 20	♣ AJ2	

Board: 38	♠ 10	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ A106432	Partner bids first.
HCP: 13	♣ AK5	

Board: 39	♠ AQ97	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ KQ874	You bid first.
HCP: 21	♣ A5	

Board: 40	♠ KQ9	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ K98543	Partner bids first.
HCP: 15	♣ AQJ7	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 36
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 8
 Contract: 6♦ X S

North:
 ♠ KQ4
 ♥ AKQ8
 ♦ Q85
 ♣ A52

South:
 ♠ A62
 ♥ 74
 ♦ KJ76432
 ♣ 3

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

Board: 37
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 20
 Contract: 7NX S

North:
 ♠ 2
 ♥ J85
 ♦ AKQ9874
 ♣ Q8

South:
 ♠ AK
 ♥ AK973
 ♦ J65
 ♣ AJ2

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	7NT	X	AP

1. Gerber
 2. A=3 out of 4

Board: 38
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 13
 Contract: 4N N

North:
 ♠ KQ42
 ♥ AKJ
 ♦ KQ9
 ♣ Q76

South:
 ♠ 10
 ♥ Q82
 ♦ A106432
 ♣ AK5

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

1. Gerber
 2. A=1/4

Board: 39
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ 43
 ♥ K72
 ♦ 9
 ♣ K1098762

South:
 ♠ AQ97
 ♥ AQ
 ♦ KQ874
 ♣ A5

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 40
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 15
 Contract: 6♦ S

North:
 ♠ A52
 ♥ AK9
 ♦ AQ
 ♣ K8652

South:
 ♠ KQ9
 ♥ —
 ♦ K98543
 ♣ AQJ7

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

1. Gerber
 2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 41	♠ AQJ	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ K108742	Partner bids first.
HCP: 12	♣ Q10	
Board: 42	♠ A97	The opponents are silent.
Dealer: N	♥ KQ764	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ AK4	
Board: 43	♠ 63	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ AKJ542	Partner bids first.
HCP: 9	♣ 8742	
Board: 44	♠ QJ7	The opponents are silent.
Dealer: N	♥ AK74	
Vul: NS	♦ Q9	You bid first.
HCP: 20	♣ AKJ10	
Board: 45	♠ 54	West Doubles 4♠ if possible.
Dealer: S	♥ K94	
Vul: EW	♦ 96	Partner bids first.
HCP: 10	♣ AK10965	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 41
Dealer: S
Vul: None
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ AQJ
♥ 103
♦ K108742
♣ Q10

South:
♠ K85
♥ KQ76
♦ AQ3
♣ AK2

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

Board: 42
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ A97
♥ KQ764
♦ A3
♣ AK4

South:
♠ J2
♥ AJ9
♦ KQ10974
♣ J6

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

Board: 43
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 63
♥ J
♦ AKJ542
♣ 8742

South:
♠ A105
♥ AKQ4
♦ 763
♣ AQJ

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

Board: 44
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 4N N

North:
♠ QJ7
♥ AK74
♦ Q9
♣ AKJ10

South:
♠ K10
♥ Q95
♦ AJ87652
♣ 9

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

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

North:
♠ 54
♥ K94
♦ 96
♣ AK10965

South:
♠ QJ3
♥ AQ
♦ AKQ83
♣ Q32

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 41	♠ K85	The opponents are silent.
Dealer: S	♥ KQ76	
Vul: None	♦ AQ3	You bid first.
HCP: 21	♣ AK2	
Board: 42	♠ J2	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ KQ10974	Partner bids first.
HCP: 12	♣ J6	
Board: 43	♠ A105	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: None	♦ 763	You bid first.
HCP: 20	♣ AQJ	
Board: 44	♠ K10	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ AJ87652	Partner bids first.
HCP: 10	♣ 9	
Board: 45	♠ QJ3	West Doubles 4♠ if possible.
Dealer: S	♥ AQ	
Vul: EW	♦ AKQ83	You bid first.
HCP: 20	♣ Q32	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 41
Dealer: S
Vul: None
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ AQJ
♥ 103
♦ K108742
♣ Q10

South:
♠ K85
♥ KQ76
♦ AQ3
♣ AK2

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

Board: 42
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ A97
♥ KQ764
♦ A3
♣ AK4

South:
♠ J2
♥ AJ9
♦ KQ10974
♣ J6

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

Board: 43
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 63
♥ J
♦ AKJ542
♣ 8742

South:
♠ A105
♥ AKQ4
♦ 763
♣ AQJ

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

Board: 44
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 4N N

North:
♠ QJ7
♥ AK74
♦ Q9
♣ AKJ10

South:
♠ K10
♥ Q95
♦ AJ87652
♣ 9

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

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

North:
♠ 54
♥ K94
♦ 96
♣ AK10965

South:
♠ QJ3
♥ AQ
♦ AKQ83
♣ Q32

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 46	♠ AQ7	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ A765	You bid first.
HCP: 21	♣ Q9	

Board: 47	♠ 86	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ KQJ852	Partner bids first.
HCP: 12	♣ A109	

Board: 48	♠ AK97	The opponents are silent.
Dealer: N	♥ K92	
Vul: Both	♦ AQ75	You bid first.
HCP: 20	♣ A9	

Board: 49	♠ AK5	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ K109853	Partner bids first.
HCP: 10	♣ 973	

Board: 50	♠ K862	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ AQJ7	You bid first.
HCP: 20	♣ K6	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 46
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6♣ S

North:
♠ AQ7
♥ AKQ7
♦ A765
♣ Q9

South:
♠ —
♥ J95
♦ KQ84
♣ KJ10764

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

Board: 47
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ 86
♥ Q10
♦ KQJ852
♣ A109

South:
♠ KQ72
♥ AKJ5
♦ A7
♣ K65

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

Board: 48
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ AK97
♥ K92
♦ AQ75
♣ A9

South:
♠ Q65
♥ AJ
♦ 93
♣ K107542

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

Board: 49
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ AK5
♥ 9
♦ K109853
♣ 973

South:
♠ Q3
♥ AQ65
♦ AQJ6
♣ KQ2

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

Board: 50
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ K862
♥ AQJ
♦ AQJ7
♣ K6

South:
♠ AQ
♥ 5
♦ 862
♣ QJ98743

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 46	♠ —	The opponents are silent.
Dealer: N	♥ J95	
Vul: Both	♦ KQ84	Partner bids first.
HCP: 10	♣ KJ10764	

Board: 47	♠ KQ72	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: None	♦ A7	You bid first.
HCP: 20	♣ K65	

Board: 48	♠ Q65	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ 93	Partner bids first.
HCP: 10	♣ K107542	

Board: 49	♠ Q3	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: NS	♦ AQJ6	You bid first.
HCP: 20	♣ KQ2	

Board: 50	♠ AQ	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ 862	Partner bids first.
HCP: 9	♣ QJ98743	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 46
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6♣ S

North:
♠ AQ7
♥ AKQ7
♦ A765
♣ Q9

South:
♠ —
♥ J95
♦ KQ84
♣ KJ10764

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

Board: 47
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ 86
♥ Q10
♦ KQJ852
♣ A109

South:
♠ KQ72
♥ AKJ5
♦ A7
♣ K65

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

Board: 48
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ AK97
♥ K92
♦ AQ75
♣ A9

South:
♠ Q65
♥ AJ
♦ 93
♣ K107542

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

Board: 49
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ AK5
♥ 9
♦ K109853
♣ 973

South:
♠ Q3
♥ AQ65
♦ AQJ6
♣ KQ2

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

Board: 50
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ K862
♥ AQJ
♦ AQJ7
♣ K6

South:
♠ AQ
♥ 5
♦ 862
♣ QJ98743

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 51	♠ AQ5	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ QJ10542	Partner bids first.
HCP: 9	♣ 964	

Board: 52	♠ AJ4	The opponents are silent.
Dealer: N	♥ K1075	
Vul: Both	♦ A7	You bid first.
HCP: 21	♣ AKQ3	

Board: 53	♠ 865	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ 932	Partner bids first.
HCP: 8	♣ AKJ432	

Board: 54	♠ AK	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: Both	♦ KQ873	You bid first.
HCP: 20	♣ AJ	

Board: 55	♠ 854	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ KJ9753	Partner bids first.
HCP: 10	♣ KQJ4	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 51
Dealer: S
Vul: EW
North HCP: 9
South HCP: 21
Contract: 4N S

North:
♠ AQ5
♥ 8
♦ QJ10542
♣ 964

South:
♠ KJ7
♥ AJ3
♦ K7
♣ AKQ32

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

Board: 52
Dealer: N
Vul: Both
North HCP: 21
South HCP: 8
Contract: 6♦ S

North:
♠ AJ4
♥ K1075
♦ A7
♣ AKQ3

South:
♠ Q76
♥ J43
♦ KQ9843
♣ 7

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 53
Dealer: S
Vul: NS
North HCP: 8
South HCP: 21
Contract: 6♣ N

North:
♠ 865
♥ 6
♦ 932
♣ AKJ432

South:
♠ KQJ109
♥ KJ
♦ AKQ10
♣ Q6

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 54
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AK
♥ QJ98
♦ KQ873
♣ AJ

South:
♠ J
♥ A
♦ A109
♣ 109875432

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

Board: 55
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
♠ 854
♥ —
♦ KJ9753
♣ KQJ4

South:
♠ AKQJ
♥ AJ104
♦ Q6
♣ A65

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 51	♠ KJ7	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: EW	♦ K7	You bid first.
HCP: 21	♣ AKQ32	

Board: 52	♠ Q76	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ KQ9843	Partner bids first.
HCP: 8	♣ 7	

Board: 53	♠ KQJ109	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ AKQ10	You bid first.
HCP: 21	♣ Q6	

Board: 54	♠ J	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ A109	Partner bids first.
HCP: 9	♣ 109875432	

Board: 55	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: None	♦ Q6	You bid first.
HCP: 21	♣ A65	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 51
Dealer: S
Vul: EW
North HCP: 9
South HCP: 21
Contract: 4N S

North:
♠ AQ5
♥ 8
♦ QJ10542
♣ 964

South:
♠ KJ7
♥ AJ3
♦ K7
♣ AKQ32

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

Board: 52
Dealer: N
Vul: Both
North HCP: 21
South HCP: 8
Contract: 6♦ S

North:
♠ AJ4
♥ K1075
♦ A7
♣ AKQ3

South:
♠ Q76
♥ J43
♦ KQ9843
♣ 7

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 53
Dealer: S
Vul: NS
North HCP: 8
South HCP: 21
Contract: 6♣ N

North:
♠ 865
♥ 6
♦ 932
♣ AKJ432

South:
♠ KQJ109
♥ KJ
♦ AKQ10
♣ Q6

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 54
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AK
♥ QJ98
♦ KQ873
♣ AJ

South:
♠ J
♥ A
♦ A109
♣ 109875432

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

Board: 55
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
♠ 854
♥ —
♦ KJ9753
♣ KQJ4

South:
♠ AKQJ
♥ AJ104
♦ Q6
♣ A65

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 56	♠ A543	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ AQ62	You bid first.
HCP: 20	♣ K4	

Board: 57	♠ AK10	The opponents are silent.
Dealer: S	♥ 1063	
Vul: NS	♦ QJ7532	Partner bids first.
HCP: 12	♣ Q	

Board: 58	♠ AJ7	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ AJ82	

Board: 59	♠ K3	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ AK6	Partner bids first.
HCP: 12	♣ 1098532	

Board: 60	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ 873	You bid first.
HCP: 20	♣ KJ108	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 56
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ A543
♥ AK3
♦ AQ62
♣ K4

South:
♠ Q72
♥ 10
♦ J9
♣ AQJ10987

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

Board: 57
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ AK10
♥ 1063
♦ QJ7532
♣ Q

South:
♠ QJ9
♥ AK9
♦ AK10
♣ K654

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

Board: 58
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♦ N

North:
♠ AJ7
♥ AQ109
♦ A4
♣ AJ82

South:
♠ 983
♥ K65
♦ KQJ953
♣ 5

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

Board: 59
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ K3
♥ Q6
♦ AK6
♣ 1098532

South:
♠ AJ86
♥ AK2
♦ 1072
♣ AKQ

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

Board: 60
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AKQ
♥ AK10
♦ 873
♣ KJ108

South:
♠ 982
♥ 3
♦ AKQJ1096
♣ Q2

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 56	♠ Q72	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ J9	Partner bids first.
HCP: 10	♣ AQJ10987	

Board: 57	♠ QJ9	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ K654	

Board: 58	♠ 983	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ KQJ953	Partner bids first.
HCP: 9	♣ 5	

Board: 59	♠ AJ86	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ 1072	You bid first.
HCP: 21	♣ AKQ	

Board: 60	♠ 982	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ AKQJ1096	Partner bids first.
HCP: 12	♣ Q2	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 56
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ A543
♥ AK3
♦ AQ62
♣ K4

South:
♠ Q72
♥ 10
♦ J9
♣ AQJ10987

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

Board: 57
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ AK10
♥ 1063
♦ QJ7532
♣ Q

South:
♠ QJ9
♥ AK9
♦ AK10
♣ K654

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

Board: 58
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♦ N

North:
♠ AJ7
♥ AQ109
♦ A4
♣ AJ82

South:
♠ 983
♥ K65
♦ KQJ953
♣ 5

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

Board: 59
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ K3
♥ Q6
♦ AK6
♣ 1098532

South:
♠ AJ86
♥ AK2
♦ 1072
♣ AKQ

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

Board: 60
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AKQ
♥ AK10
♦ 873
♣ KJ108

South:
♠ 982
♥ 3
♦ AKQJ1096
♣ Q2

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 61	♠ K6	The opponents are silent.
Dealer: S	♥ 76	
Vul: EW	♦ KJ107652	Partner bids first.
HCP: 9	♣ Q7	

Board: 62	♠ AQ104	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ A10753	

Board: 63	♠ —	The opponents are silent.
Dealer: S	♥ Q54	
Vul: EW	♦ AQJ986	Partner bids first.
HCP: 11	♣ Q952	

Board: 64	♠ AK8	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: Both	♦ K854	You bid first.
HCP: 20	♣ AJ	

Board: 65	♠ Q	The opponents are silent.
Dealer: S	♥ K96	
Vul: NS	♦ K7	Partner bids first.
HCP: 11	♣ QJ86542	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 61
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 4N S

North:
♠ K6
♥ 76
♦ KJ107652
♣ Q7

South:
♠ AJ54
♥ AKQ8
♦ Q83
♣ A6

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

Board: 62
Dealer: N
Vul: Both
North HCP: 20
South HCP: 15
Contract: 7N N

North:
♠ AQ104
♥ A7
♦ AQ
♣ A10753

South:
♠ K
♥ KQ
♦ KJ8654
♣ QJ94

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

Board: 63
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ —
♥ Q54
♦ AQJ986
♣ Q952

South:
♠ Q98
♥ AK87
♦ K103
♣ AKJ

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

Board: 64
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♦ S

North:
♠ AK8
♥ AJ53
♦ K854
♣ AJ

South:
♠ 63
♥ 62
♦ AQJ1062
♣ K109

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

Board: 65
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 6♣ N

North:
♠ Q
♥ K96
♦ K7
♣ QJ86542

South:
♠ A4
♥ A5
♦ AQ1092
♣ AK109

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 61	♠ AJ54	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ Q83	You bid first.
HCP: 20	♣ A6	

Board: 62	♠ K	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ KJ8654	Partner bids first.
HCP: 15	♣ QJ94	

Board: 63	♠ Q98	The opponents are silent.
Dealer: S	♥ AK87	
Vul: EW	♦ K103	You bid first.
HCP: 20	♣ AKJ	

Board: 64	♠ 63	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ AQJ1062	Partner bids first.
HCP: 10	♣ K109	

Board: 65	♠ A4	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ AQ1092	You bid first.
HCP: 21	♣ AK109	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 61
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 4N S

North:
♠ K6
♥ 76
♦ KJ107652
♣ Q7

South:
♠ AJ54
♥ AKQ8
♦ Q83
♣ A6

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

Board: 62
Dealer: N
Vul: Both
North HCP: 20
South HCP: 15
Contract: 7N N

North:
♠ AQ104
♥ A7
♦ AQ
♣ A10753

South:
♠ K
♥ KQ
♦ KJ8654
♣ QJ94

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

Board: 63
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ —
♥ Q54
♦ AQJ986
♣ Q952

South:
♠ Q98
♥ AK87
♦ K103
♣ AKJ

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

Board: 64
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♦ S

North:
♠ AK8
♥ AJ53
♦ K854
♣ AJ

South:
♠ 63
♥ 62
♦ AQJ1062
♣ K109

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

Board: 65
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 6♣ N

North:
♠ Q
♥ K96
♦ K7
♣ QJ86542

South:
♠ A4
♥ A5
♦ AQ1092
♣ AK109

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 66	♠ KJ7	West Doubles 6♦ if possible.
Dealer: N	♥ KJ4	
Vul: None	♦ K3	You bid first.
HCP: 20	♣ AKQ86	

Board: 67	♠ K74	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ K8	Partner bids first.
HCP: 12	♣ Q107432	

Board: 68	♠ AK92	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ AKQ72	You bid first.
HCP: 20	♣ 73	

Board: 69	♠ 83	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 7	♣ Q987542	

Board: 70	♠ AK102	East Doubles Pass if possible.
Dealer: N	♥ A1074	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ A104	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 66
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 7
 Contract: 6♦X S

North:
 ♠ KJ7
 ♥ KJ4
 ♦ K3
 ♣ AKQ86

South:
 ♠ 962
 ♥ Q
 ♦ AJ109754
 ♣ 42

West	North	East	South
	2NT	Pass	6♦
X	AP		

Board: 67
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 21
 Contract: 6N S

North:
 ♠ K74
 ♥ A9
 ♦ K8
 ♣ Q107432

South:
 ♠ AQ32
 ♥ J84
 ♦ AQ9
 ♣ AKJ

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

1. Gerber
 2. A=3 out of 4

Board: 68
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ AK92
 ♥ A7
 ♦ AKQ72
 ♣ 73

South:
 ♠ 1074
 ♥ J
 ♦ J103
 ♣ AK10986

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

1. Gerber
 2. A=3 out of 4

Board: 69
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ 83
 ♥ 8
 ♦ AJ9
 ♣ Q987542

South:
 ♠ AJ92
 ♥ AKJ6
 ♦ 84
 ♣ AK10

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 70
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 7♦X N

North:
 ♠ AK102
 ♥ A1074
 ♦ AJ
 ♣ A104

South:
 ♠ J5
 ♥ 5
 ♦ KQ10863
 ♣ KJ73

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♦ ²	Pass	7♦
Pass	Pass	X	AP

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 66	♠ 962	West Doubles 6♦ if possible.
Dealer: N	♥ Q	
Vul: None	♦ AJ109754	Partner bids first.
HCP: 7	♣ 42	

Board: 67	♠ AQ32	The opponents are silent.
Dealer: S	♥ J84	
Vul: EW	♦ AQ9	You bid first.
HCP: 21	♣ AKJ	

Board: 68	♠ 1074	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ J103	Partner bids first.
HCP: 9	♣ AK10986	

Board: 69	♠ AJ92	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: NS	♦ 84	You bid first.
HCP: 20	♣ AK10	

Board: 70	♠ J5	East Doubles Pass if possible.
Dealer: N	♥ 5	
Vul: Both	♦ KQ10863	Partner bids first.
HCP: 10	♣ KJ73	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 66
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 7
 Contract: 6♦X S

North:
 ♠ KJ7
 ♥ KJ4
 ♦ K3
 ♣ AKQ86

South:
 ♠ 962
 ♥ Q
 ♦ AJ109754
 ♣ 42

West	North	East	South
	2NT	Pass	6♦
X	AP		

Board: 67
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 21
 Contract: 6N S

North:
 ♠ K74
 ♥ A9
 ♦ K8
 ♣ Q107432

South:
 ♠ AQ32
 ♥ J84
 ♦ AQ9
 ♣ AKJ

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

1. Gerber
 2. A=3 out of 4

Board: 68
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ AK92
 ♥ A7
 ♦ AKQ72
 ♣ 73

South:
 ♠ 1074
 ♥ J
 ♦ J103
 ♣ AK10986

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

1. Gerber
 2. A=3 out of 4

Board: 69
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ 83
 ♥ 8
 ♦ AJ9
 ♣ Q987542

South:
 ♠ AJ92
 ♥ AKJ6
 ♦ 84
 ♣ AK10

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 70
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 7♦X N

North:
 ♠ AK102
 ♥ A1074
 ♦ AJ
 ♣ A104

South:
 ♠ J5
 ♥ 5
 ♦ KQ10863
 ♣ KJ73

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♦ ²	Pass	7♦
Pass	Pass	X	AP

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 71	♠ J	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ AKJ87643	Partner bids first.
HCP: 11	♣ J107	
Board: 72	♠ QJ532	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AKQ5	You bid first.
HCP: 20	♣ A4	
Board: 73	♠ K84	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ A93	Partner bids first.
HCP: 11	♣ KJ9654	
Board: 74	♠ Q532	East Doubles Pass if possible.
Dealer: N	♥ AQ3	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ AJ6	
Board: 75	♠ A5	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ A1098763	Partner bids first.
HCP: 9	♣ J74	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 71
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 7N S

North:
♠ J
♥ J
♦ AKJ87643
♣ J107

South:
♠ AK1082
♥ A3
♦ Q5
♣ AK96

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

Board: 72
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ QJ532
♥ KJ
♦ AKQ5
♣ A4

South:
♠ K
♥ 643
♦ 762
♣ KQJ1073

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

Board: 73
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ K84
♥ 7
♦ A93
♣ KJ9654

South:
♠ A96
♥ A9
♦ KQJ4
♣ AQ73

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

Board: 74
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6NX N

North:
♠ Q532
♥ AQ3
♦ AK4
♣ AJ6

South:
♠ A7
♥ 1054
♦ J10
♣ KQ10832

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

Board: 75
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4N S

North:
♠ A5
♥ 6
♦ A1098763
♣ J74

South:
♠ KQ
♥ AKJ5
♦ K2
♣ A8653

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 71	♠ AK1082	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ Q5	You bid first.
HCP: 20	♣ AK96	
Board: 72	♠ K	The opponents are silent.
Dealer: N	♥ 643	
Vul: Both	♦ 762	Partner bids first.
HCP: 9	♣ KQJ1073	
Board: 73	♠ A96	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ KQJ4	You bid first.
HCP: 20	♣ AQ73	
Board: 74	♠ A7	East Doubles Pass if possible.
Dealer: N	♥ 1054	
Vul: NS	♦ J10	Partner bids first.
HCP: 10	♣ KQ10832	
Board: 75	♠ KQ	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ A8653	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 71
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 7N S

North:
♠ J
♥ J
♦ AKJ87643
♣ J107

South:
♠ AK1082
♥ A3
♦ Q5
♣ AK96

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

Board: 72
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ QJ532
♥ KJ
♦ AKQ5
♣ A4

South:
♠ K
♥ 643
♦ 762
♣ KQJ1073

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

Board: 73
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ K84
♥ 7
♦ A93
♣ KJ9654

South:
♠ A96
♥ A9
♦ KQJ4
♣ AQ73

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

Board: 74
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6NX N

North:
♠ Q532
♥ AQ3
♦ AK4
♣ AJ6

South:
♠ A7
♥ 1054
♦ J10
♣ KQ10832

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

Board: 75
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4N S

North:
♠ A5
♥ 6
♦ A1098763
♣ J74

South:
♠ KQ
♥ AKJ5
♦ K2
♣ A8653

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 76	♠ AQJ10	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ Q97	You bid first.
HCP: 20	♣ AK62	

Board: 77	♠ 842	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ 5	Partner bids first.
HCP: 7	♣ KQ108742	

Board: 78	♠ KQ94	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ K53	

Board: 79	♠ AJ6	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ Q96432	Partner bids first.
HCP: 13	♣ A108	

Board: 80	♠ KQ10	The opponents are silent.
Dealer: N	♥ AQJ95	
Vul: EW	♦ Q9	You bid first.
HCP: 21	♣ AK3	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K92		2NT	Pass	6♦
Vul: None	♥ A8	♥ 764				
North HCP: 20	♦ Q97	♦ AJ10542	AP			
South HCP: 8	♣ AK62	♣ 5				
Contract: 6♦ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ AKQ9				2NT
Vul: EW	♥ Q7	♥ AKJ10				
North HCP: 7	♦ 5	♦ A87	Pass	6♣	AP	
South HCP: 21	♣ KQ108742	♣ 96				
Contract: 6♣ N						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ 76		2NT	Pass	4♣ ¹
Vul: EW	♥ AKJ8	♥ 3	Pass	4♠ ²	Pass	6♦
North HCP: 20	♦ A5	♦ KJ10432	AP			
South HCP: 11	♣ K53	♣ AQJ2	1. Gerber			
Contract: 6♦ S			2. A=2 out of 4			

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ K108				2NT
Vul: NS	♥ Q	♥ AK42	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ Q96432	♦ A107	Pass	6♦	AP	
South HCP: 20	♣ A108	♣ KQJ	1. Gerber			
Contract: 6♦ N			2. A=2 out of 4			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A7		2NT	Pass	4♣ ¹
Vul: EW	♥ AQJ95	♥ K	Pass	4♠ ²	Pass	6♦
North HCP: 21	♦ Q9	♦ AJ8743	AP			
South HCP: 12	♣ AK3	♣ 10652	1. Gerber			
Contract: 6♦ S			2. A=2 out of 4			

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 76	♠ K92	The opponents are silent.
Dealer: N	♥ 764	
Vul: None	♦ AJ10542	Partner bids first.
HCP: 8	♣ 5	

Board: 77	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: EW	♦ A87	You bid first.
HCP: 21	♣ 96	

Board: 78	♠ 76	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ KJ10432	Partner bids first.
HCP: 11	♣ AQJ2	

Board: 79	♠ K108	The opponents are silent.
Dealer: S	♥ AK42	
Vul: NS	♦ A107	You bid first.
HCP: 20	♣ KQJ	

Board: 80	♠ A7	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ AJ8743	Partner bids first.
HCP: 12	♣ 10652	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K92		2NT	Pass	6♦
Vul: None	♥ A8	♥ 764				
North HCP: 20	♦ Q97	♦ AJ10542	AP			
South HCP: 8	♣ AK62	♣ 5				
Contract: 6♦ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ AKQ9				2NT
Vul: EW	♥ Q7	♥ AKJ10				
North HCP: 7	♦ 5	♦ A87	Pass	6♣	AP	
South HCP: 21	♣ KQ108742	♣ 96				
Contract: 6♣ N						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ 76		2NT	Pass	4♣ ¹
Vul: EW	♥ AKJ8	♥ 3	Pass	4♠ ²	Pass	6♦
North HCP: 20	♦ A5	♦ KJ10432	AP			
South HCP: 11	♣ K53	♣ AQJ2	1. Gerber			
Contract: 6♦ S			2. A=2 out of 4			

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ K108				2NT
Vul: NS	♥ Q	♥ AK42	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 13	♦ Q96432	♦ A107	Pass	6♦	AP	
South HCP: 20	♣ A108	♣ KQJ	1. Gerber			
Contract: 6♦ N			2. A=2 out of 4			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A7		2NT	Pass	4♣ ¹
Vul: EW	♥ AQJ95	♥ K	Pass	4♠ ²	Pass	6♦
North HCP: 21	♦ Q9	♦ AJ8743	AP			
South HCP: 12	♣ AK3	♣ 10652	1. Gerber			
Contract: 6♦ S			2. A=2 out of 4			

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 81	♠ AJ	East Doubles 7NT if possible.
Dealer: S	♥ Q10	
Vul: Both	♦ KQ109763	Partner bids first.
HCP: 12	♣ 86	

Board: 82	♠ AKQ10	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: None	♦ J62	You bid first.
HCP: 20	♣ A9	

Board: 83	♠ J5	The opponents are silent.
Dealer: S	♥ J3	
Vul: None	♦ 7	Partner bids first.
HCP: 6	♣ KJ987643	

Board: 84	♠ AKQ8	The opponents are silent.
Dealer: N	♥ AK92	
Vul: NS	♦ 943	You bid first.
HCP: 20	♣ KJ	

Board: 85	♠ 98	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ KQJ10643	Partner bids first.
HCP: 9	♣ K53	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 81
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 7NX S

North:
♠ AJ
♥ Q10
♦ KQ109763
♣ 86

South:
♠ Q75
♥ AK53
♦ A2
♣ AK93

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

Board: 82
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ AKQ10
♥ AQ96
♦ J62
♣ A9

South:
♠ 643
♥ 102
♦ A4
♣ KQJ762

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

Board: 83
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 6♣ N

North:
♠ J5
♥ J3
♦ 7
♣ KJ987643

South:
♠ K987
♥ Q4
♦ AKQ109
♣ AQ

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 84
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ AKQ8
♥ AK92
♦ 943
♣ KJ

South:
♠ 93
♥ 53
♦ A108
♣ AQ7643

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

Board: 85
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 98
♥ 3
♦ KQJ10643
♣ K53

South:
♠ AQJ54
♥ AKJ
♦ A85
♣ J4

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 81	♠ Q75	East Doubles 7NT if possible.
Dealer: S	♥ AK53	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AK93	

Board: 82	♠ 643	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ A4	Partner bids first.
HCP: 10	♣ KQJ762	

Board: 83	♠ K987	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AKQ109	You bid first.
HCP: 20	♣ AQ	

Board: 84	♠ 93	The opponents are silent.
Dealer: N	♥ 53	
Vul: NS	♦ A108	Partner bids first.
HCP: 10	♣ AQ7643	

Board: 85	♠ AQJ54	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ A85	You bid first.
HCP: 20	♣ J4	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 81
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 7NX S

North:
♠ AJ
♥ Q10
♦ KQ109763
♣ 86

South:
♠ Q75
♥ AK53
♦ A2
♣ AK93

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

Board: 82
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ AKQ10
♥ AQ96
♦ J62
♣ A9

South:
♠ 643
♥ 102
♦ A4
♣ KQJ762

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

Board: 83
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 6♣ N

North:
♠ J5
♥ J3
♦ 7
♣ KJ987643

South:
♠ K987
♥ Q4
♦ AKQ109
♣ AQ

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 84
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ AKQ8
♥ AK92
♦ 943
♣ KJ

South:
♠ 93
♥ 53
♦ A108
♣ AQ7643

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

Board: 85
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 98
♥ 3
♦ KQJ10643
♣ K53

South:
♠ AQJ54
♥ AKJ
♦ A85
♣ J4

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 86	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ KJ5	You bid first.
HCP: 20	♣ K862	

Board: 87	♠ Q94	The opponents are silent.
Dealer: S	♥ 863	
Vul: NS	♦ KQ10986	Partner bids first.
HCP: 7	♣ 7	

Board: 88	♠ KQJ	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ AQJ3	You bid first.
HCP: 21	♣ A86	

Board: 89	♠ Q93	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ AQJ10965	Partner bids first.
HCP: 9	♣ 5	

Board: 90	♠ AJ6	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ J7	You bid first.
HCP: 20	♣ AK863	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 86
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6♣ S

North:
♠ AK7
♥ AQ4
♦ KJ5
♣ K862

South:
♠ 109
♥ J5
♦ A74
♣ AQJ1074

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

Board: 87
Dealer: S
Vul: NS
North HCP: 7
South HCP: 21
Contract: 6♦ N

North:
♠ Q94
♥ 863
♦ KQ10986
♣ 7

South:
♠ A103
♥ AJ97
♦ AJ7
♣ AK9

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 88
Dealer: N
Vul: Both
North HCP: 21
South HCP: 9
Contract: 6♣ S

North:
♠ KQJ
♥ A97
♦ AQJ3
♣ A86

South:
♠ 93
♥ —
♦ K7
♣ KQJ1097542

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

Board: 89
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 4N S

North:
♠ Q93
♥ 95
♦ AQJ10965
♣ 5

South:
♠ K108
♥ AKJ
♦ 743
♣ AKQJ

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

Board: 90
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 7N N

North:
♠ AJ6
♥ AK9
♦ J7
♣ AK863

South:
♠ 8
♥ Q8
♦ AK96542
♣ J74

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 86	♠ 109	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ A74	Partner bids first.
HCP: 12	♣ AQJ1074	

Board: 87	♠ A103	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: NS	♦ AJ7	You bid first.
HCP: 21	♣ AK9	

Board: 88	♠ 93	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ K7	Partner bids first.
HCP: 9	♣ KQJ1097542	

Board: 89	♠ K108	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ 743	You bid first.
HCP: 21	♣ AKQJ	

Board: 90	♠ 8	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ AK96542	Partner bids first.
HCP: 10	♣ J74	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 86
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6♣ S

North:
♠ AK7
♥ AQ4
♦ KJ5
♣ K862

South:
♠ 109
♥ J5
♦ A74
♣ AQJ1074

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

Board: 87
Dealer: S
Vul: NS
North HCP: 7
South HCP: 21
Contract: 6♦ N

North:
♠ Q94
♥ 863
♦ KQ10986
♣ 7

South:
♠ A103
♥ AJ97
♦ AJ7
♣ AK9

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 88
Dealer: N
Vul: Both
North HCP: 21
South HCP: 9
Contract: 6♣ S

North:
♠ KQJ
♥ A97
♦ AQJ3
♣ A86

South:
♠ 93
♥ —
♦ K7
♣ KQJ1097542

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

Board: 89
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 4N S

North:
♠ Q93
♥ 95
♦ AQJ10965
♣ 5

South:
♠ K108
♥ AKJ
♦ 743
♣ AKQJ

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

Board: 90
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 7N N

North:
♠ AJ6
♥ AK9
♦ J7
♣ AK863

South:
♠ 8
♥ Q8
♦ AK96542
♣ J74

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 91	♠ J97	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ 5	Partner bids first.
HCP: 9	♣ KJ10764	

Board: 92	♠ KQJ72	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ AK5	You bid first.
HCP: 21	♣ AJ7	

Board: 93	♠ K3	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ QJ43	Partner bids first.
HCP: 12	♣ KQJ843	

Board: 94	♠ AK652	The opponents are silent.
Dealer: N	♥ A75	
Vul: Both	♦ KJ2	You bid first.
HCP: 20	♣ AJ	

Board: 95	♠ A82	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ KJ9643	Partner bids first.
HCP: 12	♣ 9	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 91
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ J97
♥ A82
♦ 5
♣ KJ10764

South:
♠ AKQ
♥ J7
♦ AKJ106
♣ Q52

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

Board: 92
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6♣ S

North:
♠ KQJ72
♥ K10
♦ AK5
♣ AJ7

South:
♠ A9
♥ J3
♦ J74
♣ KQ5432

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

Board: 93
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ K3
♥ 7
♦ QJ43
♣ KQJ843

South:
♠ AJ874
♥ A5
♦ AK5
♣ A76

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

Board: 94
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6N N

North:
♠ AK652
♥ A75
♦ KJ2
♣ AJ

South:
♠ 87
♥ 93
♦ AQ76543
♣ K7

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

Board: 95
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ A82
♥ KJ4
♦ KJ9643
♣ 9

South:
♠ Q109
♥ Q8
♦ AQ5
♣ AKQJ3

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 91	♠ AKQ	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ AKJ106	You bid first.
HCP: 20	♣ Q52	

Board: 92	♠ A9	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ J74	Partner bids first.
HCP: 11	♣ KQ5432	

Board: 93	♠ AJ874	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ A76	

Board: 94	♠ 87	The opponents are silent.
Dealer: N	♥ 93	
Vul: Both	♦ AQ76543	Partner bids first.
HCP: 9	♣ K7	

Board: 95	♠ Q109	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ AQ5	You bid first.
HCP: 20	♣ AKQJ3	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 91
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ J97
♥ A82
♦ 5
♣ KJ10764

South:
♠ AKQ
♥ J7
♦ AKJ106
♣ Q52

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

Board: 92
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6♣ S

North:
♠ KQJ72
♥ K10
♦ AK5
♣ AJ7

South:
♠ A9
♥ J3
♦ J74
♣ KQ5432

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

Board: 93
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ K3
♥ 7
♦ QJ43
♣ KQJ843

South:
♠ AJ874
♥ A5
♦ AK5
♣ A76

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

Board: 94
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6N N

North:
♠ AK652
♥ A75
♦ KJ2
♣ AJ

South:
♠ 87
♥ 93
♦ AQ76543
♣ K7

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

Board: 95
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ A82
♥ KJ4
♦ KJ9643
♣ 9

South:
♠ Q109
♥ Q8
♦ AQ5
♣ AKQJ3

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 96	♠ A3	The opponents are silent.
Dealer: N	♥ AK82	
Vul: Both	♦ QJ10	You bid first.
HCP: 20	♣ AQ104	
Board: 97	♠ 7	The opponents are silent.
Dealer: S	♥ Q106	
Vul: None	♦ KQ10764	Partner bids first.
HCP: 10	♣ K42	
Board: 98	♠ AQ109	East Doubles Pass if possible.
Dealer: N	♥ KQ98	
Vul: Both	♦ AQ5	You bid first.
HCP: 21	♣ A7	
Board: 99	♠ Q65	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ 973	Partner bids first.
HCP: 9	♣ AK109853	
Board: 100	♠ AJ92	The opponents are silent.
Dealer: N	♥ AK74	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ J5	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 96
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ A3
♥ AK82
♦ QJ10
♣ AQ104

South:
♠ 54
♥ Q
♦ A98762
♣ KJ62

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

Board: 97
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 7
♥ Q106
♦ KQ10764
♣ K42

South:
♠ A4
♥ AJ982
♦ AJ9
♣ AQ3

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

Board: 98
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 7NX N

North:
♠ AQ109
♥ KQ98
♦ AQ5
♣ A7

South:
♠ 7
♥ AJ
♦ 8432
♣ KQJ1092

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

Board: 99
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ Q65
♥ —
♦ 973
♣ AK109853

South:
♠ AKJ2
♥ AJ3
♦ AJ10
♣ Q62

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

Board: 100
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AJ92
♥ AK74
♦ AK4
♣ J5

South:
♠ Q5
♥ Q3
♦ 93
♣ KQ109862

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 96	♠ 54	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ A98762	Partner bids first.
HCP: 10	♣ KJ62	
Board: 97	♠ A4	The opponents are silent.
Dealer: S	♥ AJ982	
Vul: None	♦ AJ9	You bid first.
HCP: 20	♣ AQ3	
Board: 98	♠ 7	East Doubles Pass if possible.
Dealer: N	♥ AJ	
Vul: Both	♦ 8432	Partner bids first.
HCP: 11	♣ KQJ1092	
Board: 99	♠ AKJ2	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ AJ10	You bid first.
HCP: 20	♣ Q62	
Board: 100	♠ Q5	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ 93	Partner bids first.
HCP: 9	♣ KQ109862	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 96
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ A3
♥ AK82
♦ QJ10
♣ AQ104

South:
♠ 54
♥ Q
♦ A98762
♣ KJ62

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

Board: 97
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 7
♥ Q106
♦ KQ10764
♣ K42

South:
♠ A4
♥ AJ982
♦ AJ9
♣ AQ3

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

Board: 98
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 7NX N

North:
♠ AQ109
♥ KQ98
♦ AQ5
♣ A7

South:
♠ 7
♥ AJ
♦ 8432
♣ KQJ1092

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

Board: 99
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ Q65
♥ —
♦ 973
♣ AK109853

South:
♠ AKJ2
♥ AJ3
♦ AJ10
♣ Q62

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

Board: 100
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AJ92
♥ AK74
♦ AK4
♣ J5

South:
♠ Q5
♥ Q3
♦ 93
♣ KQ109862

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 101	♠ A3	East Doubles 7NT if possible.
Dealer: S	♥ K10	
Vul: None	♦ J96	Partner bids first.
HCP: 13	♣ KQ10543	

Board: 102	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: NS	♦ AK86	You bid first.
HCP: 20	♣ J4	

Board: 103	♠ KQ2	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AJ97653	Partner bids first.
HCP: 10	♣ 965	

Board: 104	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ K752	You bid first.
HCP: 20	♣ J53	

Board: 105	♠ 3	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ QJ108765	Partner bids first.
HCP: 9	♣ A86	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 101
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 7NX S

North:
♠ A3
♥ K10
♦ J96
♣ KQ10543

South:
♠ Q9
♥ A5432
♦ AKQ8
♣ AJ

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

Board: 102
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 7N N

North:
♠ AK5
♥ KQ104
♦ AK86
♣ J4

South:
♠ 10
♥ A75
♦ Q103
♣ AK10965

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♣ ²	Pass	7NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 103
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 4N S

North:
♠ KQ2
♥ —
♦ AJ97653
♣ 965

South:
♠ J87
♥ AKQ7
♦ KQ
♣ KQJ8

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

Board: 104
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6♣ S

North:
♠ AKQ
♥ AK7
♦ K752
♣ J53

South:
♠ J4
♥ J86
♦ J10
♣ AKQ1096

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

Board: 105
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 3
♥ Q4
♦ QJ108765
♣ A86

South:
♠ A1075
♥ AK8
♦ AK4
♣ Q54

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 101	♠ Q9	East Doubles 7NT if possible.
Dealer: S	♥ A5432	
Vul: None	♦ AKQ8	You bid first.
HCP: 20	♣ AJ	

Board: 102	♠ 10	The opponents are silent.
Dealer: N	♥ A75	
Vul: NS	♦ Q103	Partner bids first.
HCP: 13	♣ AK10965	

Board: 103	♠ J87	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ KQ	You bid first.
HCP: 21	♣ KQJ8	

Board: 104	♠ J4	The opponents are silent.
Dealer: N	♥ J86	
Vul: Both	♦ J10	Partner bids first.
HCP: 12	♣ AKQ1096	

Board: 105	♠ A1075	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ Q54	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 101
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 7NX S

North:
♠ A3
♥ K10
♦ J96
♣ KQ10543

South:
♠ Q9
♥ A5432
♦ AKQ8
♣ AJ

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

Board: 102
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 7N N

North:
♠ AK5
♥ KQ104
♦ AK86
♣ J4

South:
♠ 10
♥ A75
♦ Q103
♣ AK10965

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♣ ²	Pass	7NT
AP			
1. Gerber			
2. A=2 out of 4			

Board: 103
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 4N S

North:
♠ KQ2
♥ —
♦ AJ97653
♣ 965

South:
♠ J87
♥ AKQ7
♦ KQ
♣ KQJ8

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

Board: 104
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6♣ S

North:
♠ AKQ
♥ AK7
♦ K752
♣ J53

South:
♠ J4
♥ J86
♦ J10
♣ AKQ1096

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

Board: 105
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 3
♥ Q4
♦ QJ108765
♣ A86

South:
♠ A1075
♥ AK8
♦ AK4
♣ Q54

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 106	♠ KJ10	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ A65	

Board: 107	♠ 98	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ K987542	Partner bids first.
HCP: 9	♣ Q7	

Board: 108	♠ AJ8	The opponents are silent.
Dealer: N	♥ AQJ104	
Vul: Both	♦ KQ6	You bid first.
HCP: 21	♣ A3	

Board: 109	♠ J103	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ AQ10	Partner bids first.
HCP: 11	♣ J109732	

Board: 110	♠ AQ7	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ A953	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 106
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ KJ10
♥ AQ65
♦ AQ5
♣ A65

South:
♠ A72
♥ K74
♦ K
♣ K109432

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

Board: 107
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6N S

North:
♠ 98
♥ A9
♦ K987542
♣ Q7

South:
♠ AQ4
♥ KJ3
♦ AQ1063
♣ A9

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

Board: 108
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6N N

North:
♠ AJ8
♥ AQJ104
♦ KQ6
♣ A3

South:
♠ Q6
♥ K2
♦ 975
♣ KQ9762

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

Board: 109
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 4N S

North:
♠ J103
♥ K
♦ AQ10
♣ J109732

South:
♠ AKQ2
♥ A742
♦ K8
♣ KQ5

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

Board: 110
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 7♣ S

North:
♠ AQ7
♥ AJ97
♦ AQ
♣ A953

South:
♠ KJ4
♥ K6
♦ 75
♣ KQJ1084

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 106	♠ A72	The opponents are silent.
Dealer: N	♥ K74	
Vul: None	♦ K	Partner bids first.
HCP: 13	♣ K109432	

Board: 107	♠ AQ4	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: NS	♦ AQ1063	You bid first.
HCP: 20	♣ A9	

Board: 108	♠ Q6	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ 975	Partner bids first.
HCP: 10	♣ KQ9762	

Board: 109	♠ AKQ2	The opponents are silent.
Dealer: S	♥ A742	
Vul: NS	♦ K8	You bid first.
HCP: 21	♣ KQ5	

Board: 110	♠ KJ4	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ 75	Partner bids first.
HCP: 13	♣ KQJ1084	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 106
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ KJ10
♥ AQ65
♦ AQ5
♣ A65

South:
♠ A72
♥ K74
♦ K
♣ K109432

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

Board: 107
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6N S

North:
♠ 98
♥ A9
♦ K987542
♣ Q7

South:
♠ AQ4
♥ KJ3
♦ AQ1063
♣ A9

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

Board: 108
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6N N

North:
♠ AJ8
♥ AQJ104
♦ KQ6
♣ A3

South:
♠ Q6
♥ K2
♦ 975
♣ KQ9762

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

Board: 109
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 4N S

North:
♠ J103
♥ K
♦ AQ10
♣ J109732

South:
♠ AKQ2
♥ A742
♦ K8
♣ KQ5

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

Board: 110
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 7♣ S

North:
♠ AQ7
♥ AJ97
♦ AQ
♣ A953

South:
♠ KJ4
♥ K6
♦ 75
♣ KQJ1084

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 111	♠ J	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: Both	♦ J1096432	Partner bids first.
HCP: 9	♣ J10	
Board: 112	♠ AQ65	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A75	You bid first.
HCP: 20	♣ K1085	
Board: 113	♠ 1054	West Doubles 4♠ if possible.
Dealer: S	♥ 109	
Vul: None	♦ A6	Partner bids first.
HCP: 9	♣ KQ10972	
Board: 114	♠ QJ4	The opponents are silent.
Dealer: N	♥ AK943	
Vul: Both	♦ A5	You bid first.
HCP: 20	♣ AQ9	
Board: 115	♠ K	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ J1064	Partner bids first.
HCP: 9	♣ AJ107432	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 111
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4N S

North:
♠ J
♥ AQ8
♦ J1096432
♣ J10

South:
♠ AK92
♥ K9
♦ KQ5
♣ KQ53

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

Board: 112
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AQ65
♥ AK
♦ A75
♣ K1085

South:
♠ K9
♥ J4
♦ KQJ10963
♣ Q9

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

Board: 113
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ 1054
♥ 109
♦ A6
♣ KQ10972

South:
♠ A98
♥ KQJ
♦ KQ5
♣ AJ83

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

Board: 114
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 6♣ S

North:
♠ QJ4
♥ AK943
♦ A5
♣ AQ9

South:
♠ K3
♥ J
♦ 10874
♣ KJ8652

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 115
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ K
♥ 9
♦ J1064
♣ AJ107432

South:
♠ A42
♥ AK75
♦ AQ7
♣ K96

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 111	♠ AK92	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ KQ5	You bid first.
HCP: 20	♣ KQ53	
Board: 112	♠ K9	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ KQJ10963	Partner bids first.
HCP: 12	♣ Q9	
Board: 113	♠ A98	West Doubles 4♠ if possible.
Dealer: S	♥ KQJ	
Vul: None	♦ KQ5	You bid first.
HCP: 20	♣ AJ83	
Board: 114	♠ K3	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ 10874	Partner bids first.
HCP: 8	♣ KJ8652	
Board: 115	♠ A42	The opponents are silent.
Dealer: S	♥ AK75	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ K96	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 111
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4N S

North:
♠ J
♥ AQ8
♦ J1096432
♣ J10

South:
♠ AK92
♥ K9
♦ KQ5
♣ KQ53

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

Board: 112
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AQ65
♥ AK
♦ A75
♣ K1085

South:
♠ K9
♥ J4
♦ KQJ10963
♣ Q9

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

Board: 113
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ 1054
♥ 109
♦ A6
♣ KQ10972

South:
♠ A98
♥ KQJ
♦ KQ5
♣ AJ83

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

Board: 114
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 6♣ S

North:
♠ QJ4
♥ AK943
♦ A5
♣ AQ9

South:
♠ K3
♥ J
♦ 10874
♣ KJ8652

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 115
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ K
♥ 9
♦ J1064
♣ AJ107432

South:
♠ A42
♥ AK75
♦ AQ7
♣ K96

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 116	♠ K7	The opponents are silent.
Dealer: N	♥ AK43	
Vul: NS	♦ KQ54	You bid first.
HCP: 20	♣ AJ7	

Board: 117	♠ QJ6	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ KQ9642	Partner bids first.
HCP: 10	♣ Q75	

Board: 118	♠ 65	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: NS	♦ AKQ6	You bid first.
HCP: 21	♣ AQ9	

Board: 119	♠ QJ7	The opponents are silent.
Dealer: S	♥ 43	
Vul: EW	♦ AKJ9763	Partner bids first.
HCP: 11	♣ 10	

Board: 120	♠ AQ76	The opponents are silent.
Dealer: N	♥ AK97	
Vul: Both	♦ 109	You bid first.
HCP: 20	♣ AK9	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 116
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ K7
♥ AK43
♦ KQ54
♣ AJ7

South:
♠ A42
♥ 8
♦ J92
♣ KQ9632

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

Board: 117
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ QJ6
♥ 2
♦ KQ9642
♣ Q75

South:
♠ A53
♥ KJ
♦ A107
♣ AKJ86

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

Board: 118
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 6♣ S

North:
♠ 65
♥ AQ85
♦ AKQ6
♣ AQ9

South:
♠ AQJ
♥ 642
♦ 10
♣ K76432

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

Board: 119
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ QJ7
♥ 43
♦ AKJ9763
♣ 10

South:
♠ A2
♥ KQ76
♦ Q5
♣ AKQ98

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

Board: 120
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ AQ76
♥ AK97
♦ 109
♣ AK9

South:
♠ KJ3
♥ —
♦ AJ8765
♣ Q654

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 116	♠ A42	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ J92	Partner bids first.
HCP: 10	♣ KQ9632	

Board: 117	♠ A53	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ A107	You bid first.
HCP: 20	♣ AKJ86	

Board: 118	♠ AQJ	The opponents are silent.
Dealer: N	♥ 642	
Vul: NS	♦ 10	Partner bids first.
HCP: 10	♣ K76432	

Board: 119	♠ A2	The opponents are silent.
Dealer: S	♥ KQ76	
Vul: EW	♦ Q5	You bid first.
HCP: 20	♣ AKQ98	

Board: 120	♠ KJ3	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AJ8765	Partner bids first.
HCP: 11	♣ Q654	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 116
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ K7
♥ AK43
♦ KQ54
♣ AJ7

South:
♠ A42
♥ 8
♦ J92
♣ KQ9632

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

Board: 117
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ QJ6
♥ 2
♦ KQ9642
♣ Q75

South:
♠ A53
♥ KJ
♦ A107
♣ AKJ86

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

Board: 118
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 6♣ S

North:
♠ 65
♥ AQ85
♦ AKQ6
♣ AQ9

South:
♠ AQJ
♥ 642
♦ 10
♣ K76432

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

Board: 119
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ QJ7
♥ 43
♦ AKJ9763
♣ 10

South:
♠ A2
♥ KQ76
♦ Q5
♣ AKQ98

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

Board: 120
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ AQ76
♥ AK97
♦ 109
♣ AK9

South:
♠ KJ3
♥ —
♦ AJ8765
♣ Q654

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 121	♠ J102	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ J5	Partner bids first.
HCP: 7	♣ QJ106432	
Board: 122	♠ AQ107	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ K43	You bid first.
HCP: 20	♣ KJ7	
Board: 123	♠ A	East Doubles 6♦ if possible.
Dealer: S	♥ Q84	
Vul: NS	♦ K987653	Partner bids first.
HCP: 9	♣ 42	
Board: 124	♠ AKQ	The opponents are silent.
Dealer: N	♥ J72	
Vul: None	♦ AKQJ10	You bid first.
HCP: 21	♣ J7	
Board: 125	♠ J106	The opponents are silent.
Dealer: S	♥ K87	
Vul: NS	♦ 4	Partner bids first.
HCP: 9	♣ KQ10732	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 121

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 6♣ N

North:

♠ J102

♥ Q

♦ J5

♣ QJ106432

South:

♠ A9

♥ A742

♦ KQ94

♣ AK5

West North East South

2NT

Pass 6♣ AP

Board: 122

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ AQ107

♥ AK6

♦ K43

♣ KJ7

South:

♠ K

♥ 104

♦ AQ9762

♣ Q1085

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 4NT

AP

1. Gerber

2. A=2 out of 4

Board: 123

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♦ X N

North:

♠ A

♥ Q84

♦ K987653

♣ 42

South:

♠ KQJ82

♥ AJ2

♦ 102

♣ AKQ

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6♦ X AP

1. Gerber

2. A=2 out of 4

Board: 124

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ

♥ J72

♦ AKQJ10

♣ J7

South:

♠ 6

♥ 3

♦ 9843

♣ AKQ10965

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 6♣

AP

1. Gerber

2. A=2 out of 4

Board: 125

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ J106

♥ K87

♦ 4

♣ KQ10732

South:

♠ AK5

♥ Q42

♦ AK9

♣ A984

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♣ AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 121	♠ A9	The opponents are silent.
Dealer: S	♥ A742	
Vul: Both	♦ KQ94	You bid first.
HCP: 20	♣ AK5	
Board: 122	♠ K	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ AQ9762	Partner bids first.
HCP: 11	♣ Q1085	
Board: 123	♠ KQJ82	East Doubles 6♦ if possible.
Dealer: S	♥ AJ2	
Vul: NS	♦ 102	You bid first.
HCP: 20	♣ AKQ	
Board: 124	♠ 6	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ 9843	Partner bids first.
HCP: 9	♣ AKQ10965	
Board: 125	♠ AK5	The opponents are silent.
Dealer: S	♥ Q42	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ A984	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 121

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 6♣ N

North:

♠ J102

♥ Q

♦ J5

♣ QJ106432

South:

♠ A9

♥ A742

♦ KQ94

♣ AK5

West North East South

2NT

Pass 6♣ AP

Board: 122

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ AQ107

♥ AK6

♦ K43

♣ KJ7

South:

♠ K

♥ 104

♦ AQ9762

♣ Q1085

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 4NT

AP

1. Gerber

2. A=2 out of 4

Board: 123

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♦ X N

North:

♠ A

♥ Q84

♦ K987653

♣ 42

South:

♠ KQJ82

♥ AJ2

♦ 102

♣ AKQ

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6♦ X AP

1. Gerber

2. A=2 out of 4

Board: 124

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ

♥ J72

♦ AKQJ10

♣ J7

South:

♠ 6

♥ 3

♦ 9843

♣ AKQ10965

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 6♣

AP

1. Gerber

2. A=2 out of 4

Board: 125

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ J106

♥ K87

♦ 4

♣ KQ10732

South:

♠ AK5

♥ Q42

♦ AK9

♣ A984

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♣ AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 126	♠ AKJ4	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ AK4	You bid first.
HCP: 21	♣ Q543	

Board: 127	♠ J	The opponents are silent.
Dealer: S	♥ J8	
Vul: EW	♦ K1084	Partner bids first.
HCP: 10	♣ AJ10642	

Board: 128	♠ AK10	The opponents are silent.
Dealer: N	♥ Q972	
Vul: Both	♦ AK106	You bid first.
HCP: 20	♣ A4	

Board: 129	♠ J5	The opponents are silent.
Dealer: S	♥ 1063	
Vul: None	♦ AKJ543	Partner bids first.
HCP: 9	♣ 42	

Board: 130	♠ AK63	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ J2	You bid first.
HCP: 20	♣ AK1052	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 126
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6♦ S

North:
♠ AKJ4
♥ A10
♦ AK4
♣ Q543

South:
♠ Q86
♥ J43
♦ QJ10986
♣ A

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

Board: 127
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 6♣ N

North:
♠ J
♥ J8
♦ K1084
♣ AJ10642

South:
♠ AK102
♥ AK3
♦ AJ93
♣ Q7

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

Board: 128
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ AK10
♥ Q972
♦ AK106
♣ A4

South:
♠ Q76
♥ K63
♦ J
♣ KJ9852

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

Board: 129
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 6♦ N

North:
♠ J5
♥ 1063
♦ AKJ543
♣ 42

South:
♠ AKQ2
♥ Q2
♦ Q6
♣ AKJ103

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

Board: 130
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 6♦ S

North:
♠ AK63
♥ KQ
♦ J2
♣ AK1052

South:
♠ J87
♥ J6
♦ AQ109765
♣ 6

West	North	East	South
	2NT	Pass	6♦
AP			

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 126	♠ Q86	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ QJ10986	Partner bids first.
HCP: 10	♣ A	

Board: 127	♠ AK102	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ AJ93	You bid first.
HCP: 21	♣ Q7	

Board: 128	♠ Q76	The opponents are silent.
Dealer: N	♥ K63	
Vul: Both	♦ J	Partner bids first.
HCP: 10	♣ KJ9852	

Board: 129	♠ AKQ2	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ Q6	You bid first.
HCP: 21	♣ AKJ103	

Board: 130	♠ J87	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ AQ109765	Partner bids first.
HCP: 8	♣ 6	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 126
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6♦ S

North:
♠ AKJ4
♥ A10
♦ AK4
♣ Q543

South:
♠ Q86
♥ J43
♦ QJ10986
♣ A

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

Board: 127
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 6♣ N

North:
♠ J
♥ J8
♦ K1084
♣ AJ10642

South:
♠ AK102
♥ AK3
♦ AJ93
♣ Q7

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

Board: 128
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ AK10
♥ Q972
♦ AK106
♣ A4

South:
♠ Q76
♥ K63
♦ J
♣ KJ9852

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

Board: 129
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 6♦ N

North:
♠ J5
♥ 1063
♦ AKJ543
♣ 42

South:
♠ AKQ2
♥ Q2
♦ Q6
♣ AKJ103

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

Board: 130
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 6♦ S

North:
♠ AK63
♥ KQ
♦ J2
♣ AK1052

South:
♠ J87
♥ J6
♦ AQ109765
♣ 6

West	North	East	South
	2NT	Pass	6♦
AP			

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 131	♠ Q3	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ AK10842	Partner bids first.
HCP: 11	♣ 96	

Board: 132	♠ AKJ3	The opponents are silent.
Dealer: N	♥ Q109	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ KJ92	

Board: 133	♠ A84	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ J73	Partner bids first.
HCP: 9	♣ Q109875	

Board: 134	♠ AK2	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: Both	♦ KJ42	You bid first.
HCP: 20	♣ K4	

Board: 135	♠ KJ	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ J32	Partner bids first.
HCP: 11	♣ KJ10854	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 131
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ Q3
♥ Q83
♦ AK10842
♣ 96

South:
♠ AJ92
♥ AJ106
♦ QJ
♣ AKJ

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

Board: 132
Dealer: N
Vul: NS
North HCP: 21
South HCP: 13
Contract: 6♣ S

North:
♠ AKJ3
♥ Q109
♦ AK
♣ KJ92

South:
♠ 852
♥ AK
♦ 96
♣ AQ10754

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

Board: 133
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ A84
♥ Q
♦ J73
♣ Q109875

South:
♠ KQ65
♥ AK75
♦ A4
♣ A42

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

Board: 134
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AK2
♥ AQ32
♦ KJ42
♣ K4

South:
♠ 106
♥ KJ
♦ AQ9863
♣ A95

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

Board: 135
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 6♣ N

North:
♠ KJ
♥ Q3
♦ J32
♣ KJ10854

South:
♠ A765
♥ A109
♦ AQ9
♣ AQ7

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 131	♠ AJ92	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: NS	♦ QJ	You bid first.
HCP: 21	♣ AKJ	

Board: 132	♠ 852	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ 96	Partner bids first.
HCP: 13	♣ AQ10754	

Board: 133	♠ KQ65	The opponents are silent.
Dealer: S	♥ AK75	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ A42	

Board: 134	♠ 106	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AQ9863	Partner bids first.
HCP: 14	♣ A95	

Board: 135	♠ A765	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ AQ9	You bid first.
HCP: 20	♣ AQ7	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 131
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ Q3
♥ Q83
♦ AK10842
♣ 96

South:
♠ AJ92
♥ AJ106
♦ QJ
♣ AKJ

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

Board: 132
Dealer: N
Vul: NS
North HCP: 21
South HCP: 13
Contract: 6♣ S

North:
♠ AKJ3
♥ Q109
♦ AK
♣ KJ92

South:
♠ 852
♥ AK
♦ 96
♣ AQ10754

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

Board: 133
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ A84
♥ Q
♦ J73
♣ Q109875

South:
♠ KQ65
♥ AK75
♦ A4
♣ A42

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

Board: 134
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AK2
♥ AQ32
♦ KJ42
♣ K4

South:
♠ 106
♥ KJ
♦ AQ9863
♣ A95

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

Board: 135
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 6♣ N

North:
♠ KJ
♥ Q3
♦ J32
♣ KJ10854

South:
♠ A765
♥ A109
♦ AQ9
♣ AQ7

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 136	♠ AKQ3	The opponents are silent.
Dealer: N	♥ A84	
Vul: NS	♦ Q83	You bid first.
HCP: 20	♣ AJ9	

Board: 137	♠ A	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ 10984	Partner bids first.
HCP: 10	♣ KJ10962	

Board: 138	♠ AK854	The opponents are silent.
Dealer: N	♥ A72	
Vul: NS	♦ K43	You bid first.
HCP: 20	♣ AQ	

Board: 139	♠ K108	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ AKQ942	Partner bids first.
HCP: 16	♣ KJ	

Board: 140	♠ KQ43	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ Q7	You bid first.
HCP: 20	♣ KJ32	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 136
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AKQ3
♥ A84
♦ Q83
♣ AJ9

South:
♠ 1086
♥ KQ10
♦ A76542
♣ K

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

Board: 137
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ A
♥ Q7
♦ 10984
♣ KJ10962

South:
♠ K963
♥ A86
♦ AKQ6
♣ A4

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

Board: 138
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AK854
♥ A72
♦ K43
♣ AQ

South:
♠ Q9
♥ Q65
♦ AQ10865
♣ J10

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

Board: 139
Dealer: S
Vul: EW
North HCP: 16
South HCP: 20
Contract: 7N S

North:
♠ K108
♥ 85
♦ AKQ942
♣ KJ

South:
♠ AQJ9
♥ AKJ
♦ J75
♣ A93

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

Board: 140
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ KQ43
♥ AKQ
♦ Q7
♣ KJ32

South:
♠ A72
♥ 7
♦ K109643
♣ A54

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 136	♠ 1086	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: NS	♦ A76542	Partner bids first.
HCP: 12	♣ K	

Board: 137	♠ K963	The opponents are silent.
Dealer: S	♥ A86	
Vul: Both	♦ AKQ6	You bid first.
HCP: 20	♣ A4	

Board: 138	♠ Q9	The opponents are silent.
Dealer: N	♥ Q65	
Vul: NS	♦ AQ10865	Partner bids first.
HCP: 11	♣ J10	

Board: 139	♠ AQJ9	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ J75	You bid first.
HCP: 20	♣ A93	

Board: 140	♠ A72	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ K109643	Partner bids first.
HCP: 11	♣ A54	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 136
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AKQ3
♥ A84
♦ Q83
♣ AJ9

South:
♠ 1086
♥ KQ10
♦ A76542
♣ K

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

Board: 137
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ A
♥ Q7
♦ 10984
♣ KJ10962

South:
♠ K963
♥ A86
♦ AKQ6
♣ A4

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

Board: 138
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AK854
♥ A72
♦ K43
♣ AQ

South:
♠ Q9
♥ Q65
♦ AQ10865
♣ J10

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

Board: 139
Dealer: S
Vul: EW
North HCP: 16
South HCP: 20
Contract: 7N S

North:
♠ K108
♥ 85
♦ AKQ942
♣ KJ

South:
♠ AQJ9
♥ AKJ
♦ J75
♣ A93

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

Board: 140
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ KQ43
♥ AKQ
♦ Q7
♣ KJ32

South:
♠ A72
♥ 7
♦ K109643
♣ A54

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 141	♠ 975	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AKJ943	Partner bids first.
HCP: 15	♣ AK108	

Board: 142	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: EW	♦ AQ5	You bid first.
HCP: 20	♣ J76	

Board: 143	♠ A85	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ K108542	Partner bids first.
HCP: 10	♣ 5	

Board: 144	♠ AK10	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ AJ832	You bid first.
HCP: 20	♣ AQ	

Board: 145	♠ 98	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ KQ86	Partner bids first.
HCP: 7	♣ Q87642	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 141
Dealer: S
Vul: Both
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ 975
♥ —
♦ AKJ943
♣ AK108

South:
♠ AK
♥ AKJ
♦ Q1082
♣ QJ53

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

Board: 142
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ AK7
♥ AQ95
♦ AQ5
♣ J76

South:
♠ Q84
♥ J8
♦ KJ10742
♣ A8

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

Board: 143
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ A85
♥ K76
♦ K108542
♣ 5

South:
♠ QJ7
♥ A8
♦ AQ963
♣ AK3

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

Board: 144
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AK10
♥ Q86
♦ AJ832
♣ AQ

South:
♠ —
♥ KJ4
♦ Q54
♣ K1087532

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

Board: 145
Dealer: S
Vul: Both
North HCP: 7
South HCP: 21
Contract: 6♣ N

North:
♠ 98
♥ 10
♦ KQ86
♣ Q87642

South:
♠ A52
♥ AKQ7
♦ A42
♣ KJ3

West	North	East	South
			2NT
Pass	6♣	AP	

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 141	♠ AK	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ Q1082	You bid first.
HCP: 20	♣ QJ53	

Board: 142	♠ Q84	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ KJ10742	Partner bids first.
HCP: 11	♣ A8	

Board: 143	♠ QJ7	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ AQ963	You bid first.
HCP: 20	♣ AK3	

Board: 144	♠ —	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ Q54	Partner bids first.
HCP: 9	♣ K1087532	

Board: 145	♠ A52	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ A42	You bid first.
HCP: 21	♣ KJ3	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 141
Dealer: S
Vul: Both
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ 975
♥ —
♦ AKJ943
♣ AK108

South:
♠ AK
♥ AKJ
♦ Q1082
♣ QJ53

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

Board: 142
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ AK7
♥ AQ95
♦ AQ5
♣ J76

South:
♠ Q84
♥ J8
♦ KJ10742
♣ A8

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

Board: 143
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ A85
♥ K76
♦ K108542
♣ 5

South:
♠ QJ7
♥ A8
♦ AQ963
♣ AK3

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

Board: 144
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AK10
♥ Q86
♦ AJ832
♣ AQ

South:
♠ —
♥ KJ4
♦ Q54
♣ K1087532

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

Board: 145
Dealer: S
Vul: Both
North HCP: 7
South HCP: 21
Contract: 6♣ N

North:
♠ 98
♥ 10
♦ KQ86
♣ Q87642

South:
♠ A52
♥ AKQ7
♦ A42
♣ KJ3

West	North	East	South
			2NT
Pass	6♣	AP	

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 146	♠ AK10	The opponents are silent.
Dealer: N	♥ 1074	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AKQ93	
Board: 147	♠ KJ10	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ QJ6532	Partner bids first.
HCP: 13	♣ 2	
Board: 148	♠ AQJ109	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ AJ84	You bid first.
HCP: 20	♣ KQ	
Board: 149	♠ 763	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ Q	Partner bids first.
HCP: 11	♣ KQ10843	
Board: 150	♠ AQ2	West Doubles 6♦ if possible.
Dealer: N	♥ AK9	
Vul: EW	♦ 87	You bid first.
HCP: 20	♣ AQJ105	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 146
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AK10
♥ 1074
♦ A8
♣ AKQ93

South:
♠ 4
♥ QJ6
♦ KQJ10432
♣ 107

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

Board: 147
Dealer: S
Vul: EW
North HCP: 13
South HCP: 21
Contract: 6♦ N

North:
♠ KJ10
♥ AQ9
♦ QJ6532
♣ 2

South:
♠ AQ63
♥ KJ7
♦ A9
♣ AK73

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

Board: 148
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♦ S

North:
♠ AQJ109
♥ K8
♦ AJ84
♣ KQ

South:
♠ 6
♥ 105
♦ KQ10975
♣ AJ72

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

Board: 149
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ 763
♥ A65
♦ Q
♣ KQ10843

South:
♠ AQ82
♥ K87
♦ AK76
♣ A6

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

Board: 150
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♦ X S

North:
♠ AQ2
♥ AK9
♦ 87
♣ AQJ105

South:
♠ K86
♥ Q2
♦ AJ6542
♣ 97

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 146	♠ 4	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ KQJ10432	Partner bids first.
HCP: 9	♣ 107	

Board: 147	♠ AQ63	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: EW	♦ A9	You bid first.
HCP: 21	♣ AK73	

Board: 148	♠ 6	The opponents are silent.
Dealer: N	♥ 105	
Vul: Both	♦ KQ10975	Partner bids first.
HCP: 10	♣ AJ72	

Board: 149	♠ AQ82	The opponents are silent.
Dealer: S	♥ K87	
Vul: NS	♦ AK76	You bid first.
HCP: 20	♣ A6	

Board: 150	♠ K86	West Doubles 6♦ if possible.
Dealer: N	♥ Q2	
Vul: EW	♦ AJ6542	Partner bids first.
HCP: 10	♣ 97	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 146
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AK10
♥ 1074
♦ A8
♣ AKQ93

South:
♠ 4
♥ QJ6
♦ KQJ10432
♣ 107

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

Board: 147
Dealer: S
Vul: EW
North HCP: 13
South HCP: 21
Contract: 6♦ N

North:
♠ KJ10
♥ AQ9
♦ QJ6532
♣ 2

South:
♠ AQ63
♥ KJ7
♦ A9
♣ AK73

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

Board: 148
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♦ S

North:
♠ AQJ109
♥ K8
♦ AJ84
♣ KQ

South:
♠ 6
♥ 105
♦ KQ10975
♣ AJ72

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

Board: 149
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ 763
♥ A65
♦ Q
♣ KQ10843

South:
♠ AQ82
♥ K87
♦ AK76
♣ A6

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

Board: 150
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♦ X S

North:
♠ AQ2
♥ AK9
♦ 87
♣ AQJ105

South:
♠ K86
♥ Q2
♦ AJ6542
♣ 97

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 151	♠ K9	The opponents are silent.
Dealer: S	♥ Q104	
Vul: NS	♦ Q108642	Partner bids first.
HCP: 11	♣ A10	
Board: 152	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ872	
Vul: Both	♦ KQ6	You bid first.
HCP: 21	♣ KQ9	
Board: 153	♠ Q97	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AK9873	Partner bids first.
HCP: 12	♣ K72	
Board: 154	♠ A9	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ K865	You bid first.
HCP: 20	♣ AQ42	
Board: 155	♠ A	East Doubles 6♣ if possible.
Dealer: S	♥ K5	
Vul: NS	♦ J109	Partner bids first.
HCP: 8	♣ 8765432	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 151
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ K9
♥ Q104
♦ Q108642
♣ A10

South:
♠ A1082
♥ AK7
♦ AK
♣ Q865

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

Board: 152
Dealer: N
Vul: Both
North HCP: 21
South HCP: 14
Contract: 6♣ S

North:
♠ KQ
♥ AQ872
♦ KQ6
♣ KQ9

South:
♠ AJ2
♥ 3
♦ AJ5
♣ A106542

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

Board: 153
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 7N S

North:
♠ Q97
♥ 8
♦ AK9873
♣ K72

South:
♠ AK10
♥ AK1076
♦ QJ
♣ A98

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

Board: 154
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ A9
♥ AK10
♦ K865
♣ AQ42

South:
♠ J85
♥ Q
♦ QJ2
♣ KJ9875

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

Board: 155
Dealer: S
Vul: NS
North HCP: 8
South HCP: 21
Contract: 6♣X N

North:
♠ A
♥ K5
♦ J109
♣ 8765432

South:
♠ K876
♥ AJ4
♦ AQ63
♣ AK

West	North	East	South
			2NT
Pass	6♣	X	AP

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 151	♠ A1082	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ Q865	
Board: 152	♠ AJ2	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ AJ5	Partner bids first.
HCP: 14	♣ A106542	
Board: 153	♠ AK10	The opponents are silent.
Dealer: S	♥ AK1076	
Vul: NS	♦ QJ	You bid first.
HCP: 21	♣ A98	
Board: 154	♠ J85	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ QJ2	Partner bids first.
HCP: 10	♣ KJ9875	
Board: 155	♠ K876	East Doubles 6♣ if possible.
Dealer: S	♥ AJ4	
Vul: NS	♦ AQ63	You bid first.
HCP: 21	♣ AK	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 151
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ K9
♥ Q104
♦ Q108642
♣ A10

South:
♠ A1082
♥ AK7
♦ AK
♣ Q865

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

Board: 152
Dealer: N
Vul: Both
North HCP: 21
South HCP: 14
Contract: 6♣ S

North:
♠ KQ
♥ AQ872
♦ KQ6
♣ KQ9

South:
♠ AJ2
♥ 3
♦ AJ5
♣ A106542

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

Board: 153
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 7N S

North:
♠ Q97
♥ 8
♦ AK9873
♣ K72

South:
♠ AK10
♥ AK1076
♦ QJ
♣ A98

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

Board: 154
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ A9
♥ AK10
♦ K865
♣ AQ42

South:
♠ J85
♥ Q
♦ QJ2
♣ KJ9875

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

Board: 155
Dealer: S
Vul: NS
North HCP: 8
South HCP: 21
Contract: 6♣X N

North:
♠ A
♥ K5
♦ J109
♣ 8765432

South:
♠ K876
♥ AJ4
♦ AQ63
♣ AK

West	North	East	South
			2NT
Pass	6♣	X	AP

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 156	♠ KQ8	The opponents are silent.
Dealer: N	♥ A1092	
Vul: EW	♦ AK95	You bid first.
HCP: 20	♣ A7	

Board: 157	♠ K	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ 10876	Partner bids first.
HCP: 8	♣ KQ109432	

Board: 158	♠ A107	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ K9	You bid first.
HCP: 20	♣ AJ93	

Board: 159	♠ —	The opponents are silent.
Dealer: S	♥ Q32	
Vul: None	♦ K863	Partner bids first.
HCP: 10	♣ KQ10763	

Board: 160	♠ AKJ	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ Q97	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 156
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ KQ8
♥ A1092
♦ AK95
♣ A7

South:
♠ 106
♥ Q5
♦ Q
♣ KQJ86542

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

Board: 157
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♣ N

North:
♠ K
♥ 10
♦ 10876
♣ KQ109432

South:
♠ 92
♥ AKJ
♦ AQJ3
♣ AJ76

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 158
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ A107
♥ AKJ4
♦ K9
♣ AJ93

South:
♠ Q3
♥ 982
♦ AJ107653
♣ Q

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

Board: 159
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ —
♥ Q32
♦ K863
♣ KQ10763

South:
♠ AQ1062
♥ AJ7
♦ A104
♣ AJ

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

Board: 160
Dealer: N
Vul: EW
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AKJ
♥ AQ52
♦ A106
♣ Q97

South:
♠ Q103
♥ J6
♦ K7
♣ AKJ1032

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 156	♠ 106	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ Q	Partner bids first.
HCP: 10	♣ KQJ86542	

Board: 157	♠ 92	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ AQJ3	You bid first.
HCP: 20	♣ AJ76	

Board: 158	♠ Q3	The opponents are silent.
Dealer: N	♥ 982	
Vul: None	♦ AJ107653	Partner bids first.
HCP: 9	♣ Q	

Board: 159	♠ AQ1062	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ A104	You bid first.
HCP: 20	♣ AJ	

Board: 160	♠ Q103	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ K7	Partner bids first.
HCP: 14	♣ AKJ1032	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 156
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ KQ8
♥ A1092
♦ AK95
♣ A7

South:
♠ 106
♥ Q5
♦ Q
♣ KQJ86542

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

Board: 157
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♣ N

North:
♠ K
♥ 10
♦ 10876
♣ KQ109432

South:
♠ 92
♥ AKJ
♦ AQJ3
♣ AJ76

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 158
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ A107
♥ AKJ4
♦ K9
♣ AJ93

South:
♠ Q3
♥ 982
♦ AJ107653
♣ Q

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

Board: 159
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ —
♥ Q32
♦ K863
♣ KQ10763

South:
♠ AQ1062
♥ AJ7
♦ A104
♣ AJ

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

Board: 160
Dealer: N
Vul: EW
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AKJ
♥ AQ52
♦ A106
♣ Q97

South:
♠ Q103
♥ J6
♦ K7
♣ AKJ1032

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 161	♠ —	The opponents are silent.
Dealer: S	♥ 873	
Vul: None	♦ AQJ9752	Partner bids first.
HCP: 8	♣ J53	

Board: 162	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ AKJ2	You bid first.
HCP: 20	♣ AJ4	

Board: 163	♠ 86	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ Q109765	Partner bids first.
HCP: 9	♣ AK95	

Board: 164	♠ AKQJ	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ KJ	You bid first.
HCP: 20	♣ K762	

Board: 165	♠ 10	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ KQ109	Partner bids first.
HCP: 9	♣ A109763	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 161

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ —

♥ 873

♦ AQJ9752

♣ J53

South:

♠ AKQJ

♥ K2

♦ K10864

♣ A9

West North East South

2NT

Pass 6♦ AP

Board: 162

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AJ7

♥ Q86

♦ AKJ2

♣ AJ4

South:

♠ Q10

♥ 5

♦ Q7

♣ KQ976532

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

Board: 163

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 86

♥ 3

♦ Q109765

♣ AK95

South:

♠ AQ3

♥ AK1042

♦ AK8

♣ 102

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♦ AP

1. Gerber

2. A=3 out of 4

Board: 164

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 4N N

North:

♠ AKQJ

♥ K72

♦ KJ

♣ K762

South:

♠ 8

♥ 53

♦ A109764

♣ AQ98

West North East South

2NT Pass 4♣¹

Pass 4♥² Pass 4NT

AP

1. Gerber

2. A=1/4

Board: 165

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4N S

North:

♠ 10

♥ 109

♦ KQ109

♣ A109763

South:

♠ AQ

♥ A732

♦ AJ65

♣ KQ8

West North East South

2NT

Pass 4♣¹ Pass 4NT²

AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 161	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K2	
Vul: None	♦ K10864	You bid first.
HCP: 20	♣ A9	

Board: 162	♠ Q10	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ KQ976532	

Board: 163	♠ AQ3	The opponents are silent.
Dealer: S	♥ AK1042	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ 102	

Board: 164	♠ 8	The opponents are silent.
Dealer: N	♥ 53	
Vul: None	♦ A109764	Partner bids first.
HCP: 10	♣ AQ98	

Board: 165	♠ AQ	The opponents are silent.
Dealer: S	♥ A732	
Vul: EW	♦ AJ65	You bid first.
HCP: 20	♣ KQ8	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 161

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ —

♥ 873

♦ AQJ9752

♣ J53

South:

♠ AKQJ

♥ K2

♦ K10864

♣ A9

West North East South

2NT

Pass 6♦ AP

Board: 162

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AJ7

♥ Q86

♦ AKJ2

♣ AJ4

South:

♠ Q10

♥ 5

♦ Q7

♣ KQ976532

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

Board: 163

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 86

♥ 3

♦ Q109765

♣ AK95

South:

♠ AQ3

♥ AK1042

♦ AK8

♣ 102

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♦ AP

1. Gerber

2. A=3 out of 4

Board: 164

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 4N N

North:

♠ AKQJ

♥ K72

♦ KJ

♣ K762

South:

♠ 8

♥ 53

♦ A109764

♣ AQ98

West North East South

2NT Pass 4♣¹

Pass 4♥² Pass 4NT

AP

1. Gerber

2. A=1/4

Board: 165

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4N S

North:

♠ 10

♥ 109

♦ KQ109

♣ A109763

South:

♠ AQ

♥ A732

♦ AJ65

♣ KQ8

West North East South

2NT

Pass 4♣¹ Pass 4NT²

AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 166	♠ AK83	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ KQ3	You bid first.
HCP: 20	♣ J103	

Board: 167	♠ K73	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ 2	Partner bids first.
HCP: 6	♣ QJ108652	

Board: 168	♠ AK104	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 854	You bid first.
HCP: 20	♣ AQ62	

Board: 169	♠ 92	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ AKQ6543	Partner bids first.
HCP: 9	♣ 72	

Board: 170	♠ KQ7	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ A962	You bid first.
HCP: 20	♣ AK75	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 166

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♣ S

North:

♠ AK83

♥ AK4

♦ KQ3

♣ J103

South:

♠ 974

♥ Q10

♦ 2

♣ KQ76542

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 167

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 6♣ N

North:

♠ K73

♥ 84

♦ 2

♣ QJ108652

South:

♠ 1098

♥ AKQ6

♦ AJ85

♣ AK

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 7N N

North:

♠ AK104

♥ AK

♦ 854

♣ AQ62

South:

♠ 2

♥ Q94

♦ AKJ9763

♣ KJ

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

Board: 169

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 92

♥ 102

♦ AKQ6543

♣ 72

South:

♠ AK108

♥ K53

♦ J102

♣ AKQ

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

Board: 170

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 4N N

North:

♠ KQ7

♥ A3

♦ A962

♣ AK75

South:

♠ 8

♥ K65

♦ K107

♣ QJ10964

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 166	♠ 974	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ KQ76542	

Board: 167	♠ 1098	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ AJ85	You bid first.
HCP: 21	♣ AK	

Board: 168	♠ 2	The opponents are silent.
Dealer: N	♥ Q94	
Vul: None	♦ AKJ9763	Partner bids first.
HCP: 14	♣ KJ	

Board: 169	♠ AK108	The opponents are silent.
Dealer: S	♥ K53	
Vul: None	♦ J102	You bid first.
HCP: 20	♣ AKQ	

Board: 170	♠ 8	The opponents are silent.
Dealer: N	♥ K65	
Vul: NS	♦ K107	Partner bids first.
HCP: 9	♣ QJ10964	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 166

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♣ S

North:

♠ AK83

♥ AK4

♦ KQ3

♣ J103

South:

♠ 974

♥ Q10

♦ 2

♣ KQ76542

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 167

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 6♣ N

North:

♠ K73

♥ 84

♦ 2

♣ QJ108652

South:

♠ 1098

♥ AKQ6

♦ AJ85

♣ AK

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 7N N

North:

♠ AK104

♥ AK

♦ 854

♣ AQ62

South:

♠ 2

♥ Q94

♦ AKJ9763

♣ KJ

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

Board: 169

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 92

♥ 102

♦ AKQ6543

♣ 72

South:

♠ AK108

♥ K53

♦ J102

♣ AKQ

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

Board: 170

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 4N N

North:

♠ KQ7

♥ A3

♦ A962

♣ AK75

South:

♠ 8

♥ K65

♦ K107

♣ QJ10964

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 171	♠ 10	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ J108732	Partner bids first.
HCP: 8	♣ 1052	

Board: 172	♠ AK7	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ Q1097	You bid first.
HCP: 20	♣ A109	

Board: 173	♠ K9	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ J7	Partner bids first.
HCP: 12	♣ A98643	

Board: 174	♠ A97	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ KQJ102	You bid first.
HCP: 21	♣ A4	

Board: 175	♠ —	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ J982	Partner bids first.
HCP: 9	♣ AKJ9852	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 171

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ 10

♥ AK5

♦ J108732

♣ 1052

South:

♠ AQ92

♥ QJ76

♦ KQ4

♣ AQ

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 172

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 7♣ S

North:

♠ AK7

♥ AQJ

♦ Q1097

♣ A109

South:

♠ J5

♥ 9

♦ A53

♣ KJ87632

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4NT ²	Pass	7♣
------	------------------	------	----

AP

1. Gerber

2. A=3 out of 4

Board: 173

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K9

♥ A85

♦ J7

♣ A98643

South:

♠ AQJ

♥ K62

♦ AK543

♣ K10

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4♠ ²
------	-----------------	------	-----------------

Pass	6NT	AP	
------	-----	----	--

1. Gerber

2. A=2 out of 4

Board: 174

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 7N N

North:

♠ A97

♥ AK2

♦ KQJ102

♣ A4

South:

♠ 1085

♥ 43

♦ A5

♣ KQJ1098

West	North	East	South
	2NT	Pass	4♣ ¹

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

Pass	7♦	Pass	7NT
------	----	------	-----

AP

1. Gerber

2. A=3 out of 4

Board: 175

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♣ N

North:

♠ —

♥ 32

♦ J982

♣ AKJ9852

South:

♠ AQ83

♥ AKQ6

♦ A3

♣ Q104

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4NT ²
------	-----------------	------	------------------

Pass	6♣	AP	
------	----	----	--

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 171	♠ AQ92	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: EW	♦ KQ4	You bid first.
HCP: 20	♣ AQ	

Board: 172	♠ J5	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ A53	Partner bids first.
HCP: 9	♣ KJ87632	

Board: 173	♠ AQJ	The opponents are silent.
Dealer: S	♥ K62	
Vul: Both	♦ AK543	You bid first.
HCP: 20	♣ K10	

Board: 174	♠ 1085	The opponents are silent.
Dealer: N	♥ 43	
Vul: EW	♦ A5	Partner bids first.
HCP: 10	♣ KQJ1098	

Board: 175	♠ AQ83	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ A3	You bid first.
HCP: 21	♣ Q104	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 171

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ 10

♥ AK5

♦ J108732

♣ 1052

South:

♠ AQ92

♥ QJ76

♦ KQ4

♣ AQ

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 172

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 7♣ S

North:

♠ AK7

♥ AQJ

♦ Q1097

♣ A109

South:

♠ J5

♥ 9

♦ A53

♣ KJ87632

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4NT ²	Pass	7♣
------	------------------	------	----

AP

1. Gerber

2. A=3 out of 4

Board: 173

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K9

♥ A85

♦ J7

♣ A98643

South:

♠ AQJ

♥ K62

♦ AK543

♣ K10

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4♠ ²
------	-----------------	------	-----------------

Pass	6NT	AP	
------	-----	----	--

1. Gerber

2. A=2 out of 4

Board: 174

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 7N N

North:

♠ A97

♥ AK2

♦ KQJ102

♣ A4

South:

♠ 1085

♥ 43

♦ A5

♣ KQJ1098

West	North	East	South
	2NT	Pass	4♣ ¹

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

Pass	7♦	Pass	7NT
------	----	------	-----

AP

1. Gerber

2. A=3 out of 4

Board: 175

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♣ N

North:

♠ —

♥ 32

♦ J982

♣ AKJ9852

South:

♠ AQ83

♥ AKQ6

♦ A3

♣ Q104

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4NT ²
------	-----------------	------	------------------

Pass	6♣	AP	
------	----	----	--

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 176	♠ KQ86	East Doubles 4♥ if possible.
Dealer: N	♥ QJ	East Doubles Pass if possible.
Vul: Both	♦ K2	
HCP: 20	♣ AKQ54	You bid first.

Board: 177	♠ K98	East Doubles Pass if possible.
Dealer: S	♥ QJ	
Vul: None	♦ 53	Partner bids first.
HCP: 12	♣ KQJ742	

Board: 178	♠ AQJ53	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ Q74	You bid first.
HCP: 20	♣ K5	

Board: 179	♠ 94	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ A108642	Partner bids first.
HCP: 10	♣ J5	

Board: 180	♠ AKJ10	The opponents are silent.
Dealer: N	♥ K1074	
Vul: None	♦ K2	You bid first.
HCP: 20	♣ AQ5	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 176
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 6♦X S

North:
 ♠ KQ86
 ♥ QJ
 ♦ K2
 ♣ AKQ54

South:
 ♠ A10
 ♥ —
 ♦ AJ109763
 ♣ J1082

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

1. Gerber
 2. A=1/4

Board: 177
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 21
 Contract: 7♦X S

North:
 ♠ K98
 ♥ QJ
 ♦ 53
 ♣ KQJ742

South:
 ♠ A62
 ♥ AK6
 ♦ KQJ64
 ♣ A8

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	Pass	7♦
Pass	Pass	X	AP

1. Gerber
 2. A=3 out of 4

Board: 178
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 13
 Contract: 4N N

North:
 ♠ AQJ53
 ♥ AKJ
 ♦ Q74
 ♣ K5

South:
 ♠ K76
 ♥ 87
 ♦ K
 ♣ AQJ7632

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

1. Gerber
 2. A=2 out of 4

Board: 179
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 20
 Contract: 6N S

North:
 ♠ 94
 ♥ KQ5
 ♦ A108642
 ♣ J5

South:
 ♠ AKQ2
 ♥ A1064
 ♦ QJ9
 ♣ A10

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

1. Gerber
 2. A=3 out of 4

Board: 180
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 14
 Contract: 7N N

North:
 ♠ AKJ10
 ♥ K1074
 ♦ K2
 ♣ AQ5

South:
 ♠ Q72
 ♥ A8
 ♦ A9
 ♣ KJ7432

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♣ ²	Pass	7NT
	AP		

1. Gerber
 2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 176	♠ A10	East Doubles 4♥ if possible.
Dealer: N	♥ —	East Doubles Pass if possible.
Vul: Both	♦ AJ109763	
HCP: 10	♣ J1082	Partner bids first.
Board: 177	♠ A62	East Doubles Pass if possible.
Dealer: S	♥ AK6	
Vul: None	♦ KQJ64	You bid first.
HCP: 21	♣ A8	
Board: 178	♠ K76	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ K	Partner bids first.
HCP: 13	♣ AQJ7632	
Board: 179	♠ AKQ2	The opponents are silent.
Dealer: S	♥ A1064	
Vul: EW	♦ QJ9	You bid first.
HCP: 20	♣ A10	
Board: 180	♠ Q72	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ A9	Partner bids first.
HCP: 14	♣ KJ7432	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 176
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 6♦X S

North:
 ♠ KQ86
 ♥ QJ
 ♦ K2
 ♣ AKQ54

South:
 ♠ A10
 ♥ —
 ♦ AJ109763
 ♣ J1082

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

1. Gerber
 2. A=1/4

Board: 177
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 21
 Contract: 7♦X S

North:
 ♠ K98
 ♥ QJ
 ♦ 53
 ♣ KQJ742

South:
 ♠ A62
 ♥ AK6
 ♦ KQJ64
 ♣ A8

West	North	East	South
			2NT
Pass	4♣ ¹	Pass	4NT ²
Pass	6NT	Pass	7♦
Pass	Pass	X	AP

1. Gerber
 2. A=3 out of 4

Board: 178
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 13
 Contract: 4N N

North:
 ♠ AQJ53
 ♥ AKJ
 ♦ Q74
 ♣ K5

South:
 ♠ K76
 ♥ 87
 ♦ K
 ♣ AQJ7632

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

1. Gerber
 2. A=2 out of 4

Board: 179
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 20
 Contract: 6N S

North:
 ♠ 94
 ♥ KQ5
 ♦ A108642
 ♣ J5

South:
 ♠ AKQ2
 ♥ A1064
 ♦ QJ9
 ♣ A10

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

1. Gerber
 2. A=3 out of 4

Board: 180
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 14
 Contract: 7N N

North:
 ♠ AKJ10
 ♥ K1074
 ♦ K2
 ♣ AQ5

South:
 ♠ Q72
 ♥ A8
 ♦ A9
 ♣ KJ7432

West	North	East	South
	2NT	Pass	4♣ ¹
Pass	4♣ ²	Pass	7NT
	AP		

1. Gerber
 2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 181	♠ 102	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ KQ92	Partner bids first.
HCP: 9	♣ KJ7632	

Board: 182	♠ AK863	The opponents are silent.
Dealer: N	♥ 104	
Vul: EW	♦ KJ	You bid first.
HCP: 20	♣ AKQ10	

Board: 183	♠ Q	The opponents are silent.
Dealer: S	♥ Q107	
Vul: Both	♦ AKJ643	Partner bids first.
HCP: 16	♣ KJ10	

Board: 184	♠ AK3	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ 853	You bid first.
HCP: 21	♣ AKJ2	

Board: 185	♠ KQJ	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: EW	♦ 3	Partner bids first.
HCP: 13	♣ A75432	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 181
Dealer: S
Vul: NS
North HCP: 9
South HCP: 21
Contract: 6♣ N

North:
♠ 102
♥ 5
♦ KQ92
♣ KJ7632

South:
♠ AKJ3
♥ AKJ6
♦ AJ6
♣ 109

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

Board: 182
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 4N N

North:
♠ AK863
♥ 104
♦ KJ
♣ AKQ10

South:
♠ Q2
♥ AKQ
♦ Q86432
♣ 82

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

Board: 183
Dealer: S
Vul: Both
North HCP: 16
South HCP: 21
Contract: 7N S

North:
♠ Q
♥ Q107
♦ AKJ643
♣ KJ10

South:
♠ AK3
♥ AKJ2
♦ 97
♣ AQ63

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

Board: 184
Dealer: N
Vul: NS
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AK3
♥ AQ9
♦ 853
♣ AKJ2

South:
♠ J65
♥ J103
♦ AK10972
♣ Q

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

Board: 185
Dealer: S
Vul: EW
North HCP: 13
South HCP: 20
Contract: 4N S

North:
♠ KQJ
♥ QJ4
♦ 3
♣ A75432

South:
♠ 1062
♥ AK
♦ AKJ42
♣ KQ9

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 181	♠ AKJ3	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: NS	♦ AJ6	You bid first.
HCP: 21	♣ 109	

Board: 182	♠ Q2	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ Q86432	Partner bids first.
HCP: 13	♣ 82	

Board: 183	♠ AK3	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: Both	♦ 97	You bid first.
HCP: 21	♣ AQ63	

Board: 184	♠ J65	The opponents are silent.
Dealer: N	♥ J103	
Vul: NS	♦ AK10972	Partner bids first.
HCP: 11	♣ Q	

Board: 185	♠ 1062	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ AKJ42	You bid first.
HCP: 20	♣ KQ9	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 181
Dealer: S
Vul: NS
North HCP: 9
South HCP: 21
Contract: 6♣ N

North:
♠ 102
♥ 5
♦ KQ92
♣ KJ7632

South:
♠ AKJ3
♥ AKJ6
♦ AJ6
♣ 109

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

Board: 182
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 4N N

North:
♠ AK863
♥ 104
♦ KJ
♣ AKQ10

South:
♠ Q2
♥ AKQ
♦ Q86432
♣ 82

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

Board: 183
Dealer: S
Vul: Both
North HCP: 16
South HCP: 21
Contract: 7N S

North:
♠ Q
♥ Q107
♦ AKJ643
♣ KJ10

South:
♠ AK3
♥ AKJ2
♦ 97
♣ AQ63

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

Board: 184
Dealer: N
Vul: NS
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AK3
♥ AQ9
♦ 853
♣ AKJ2

South:
♠ J65
♥ J103
♦ AK10972
♣ Q

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

Board: 185
Dealer: S
Vul: EW
North HCP: 13
South HCP: 20
Contract: 4N S

North:
♠ KQJ
♥ QJ4
♦ 3
♣ A75432

South:
♠ 1062
♥ AK
♦ AKJ42
♣ KQ9

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 186	♠ J7	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ AJ107	
Board: 187	♠ QJ4	East Doubles 4♣ if possible.
Dealer: S	♥ Q105	
Vul: None	♦ KJ10986	Partner bids first.
HCP: 11	♣ Q	
Board: 188	♠ AQ5	East Doubles Pass if possible.
Dealer: N	♥ AK84	
Vul: None	♦ 10732	You bid first.
HCP: 20	♣ AK	
Board: 189	♠ 10	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: EW	♦ 942	Partner bids first.
HCP: 9	♣ KQ10632	
Board: 190	♠ 64	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: NS	♦ KQ2	You bid first.
HCP: 20	♣ AK85	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 186
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ J7
♥ AK107
♦ AK9
♣ AJ107

South:
♠ A3
♥ J2
♦ Q42
♣ KQ8643

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

Board: 187
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ QJ4
♥ Q105
♦ KJ10986
♣ Q

South:
♠ A5
♥ AK842
♦ AQ2
♣ K108

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

Board: 188
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♦ X S

North:
♠ AQ5
♥ AK84
♦ 10732
♣ AK

South:
♠ J
♥ QJ7
♦ QJ9865
♣ QJ9

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

Board: 189
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ 10
♥ KJ6
♦ 942
♣ KQ10632

South:
♠ AK93
♥ A5
♦ AJ863
♣ A5

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

Board: 190
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ 64
♥ AKJ7
♦ KQ2
♣ AK85

South:
♠ KQ10
♥ 106
♦ AJ10973
♣ J6

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 186
Dealer: N
Vul: Both
HCP: 12

♠ A3
♥ J2
♦ Q42
♣ KQ8643

The opponents are silent.

Partner bids first.

Board: 187
Dealer: S
Vul: None
HCP: 20

♠ A5
♥ AK842
♦ AQ2
♣ K108

East Doubles 4♣ if possible.

You bid first.

Board: 188
Dealer: N
Vul: None
HCP: 10

♠ J
♥ QJ7
♦ QJ9865
♣ QJ9

East Doubles Pass if possible.

Partner bids first.

Board: 189
Dealer: S
Vul: EW
HCP: 20

♠ AK93
♥ A5
♦ AJ863
♣ A5

The opponents are silent.

You bid first.

Board: 190
Dealer: N
Vul: NS
HCP: 11

♠ KQ10
♥ 106
♦ AJ10973
♣ J6

The opponents are silent.

Partner bids first.

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 186
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ J7
♥ AK107
♦ AK9
♣ AJ107

South:
♠ A3
♥ J2
♦ Q42
♣ KQ8643

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

Board: 187
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ QJ4
♥ Q105
♦ KJ10986
♣ Q

South:
♠ A5
♥ AK842
♦ AQ2
♣ K108

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

Board: 188
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♦ X S

North:
♠ AQ5
♥ AK84
♦ 10732
♣ AK

South:
♠ J
♥ QJ7
♦ QJ9865
♣ QJ9

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

Board: 189
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ 10
♥ KJ6
♦ 942
♣ KQ10632

South:
♠ AK93
♥ A5
♦ AJ863
♣ A5

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

Board: 190
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ 64
♥ AKJ7
♦ KQ2
♣ AK85

South:
♠ KQ10
♥ 106
♦ AJ10973
♣ J6

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 191	♠ K	The opponents are silent.
Dealer: S	♥ 543	
Vul: Both	♦ AQ10952	Partner bids first.
HCP: 10	♣ J103	

Board: 192	♠ AQ10	The opponents are silent.
Dealer: N	♥ AK108	
Vul: Both	♦ A98	You bid first.
HCP: 20	♣ K96	

Board: 193	♠ K3	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ J97543	Partner bids first.
HCP: 11	♣ KQ8	

Board: 194	♠ 973	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AK753	You bid first.
HCP: 21	♣ AK3	

Board: 195	♠ 1085	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ AQJ8532	Partner bids first.
HCP: 7	♣ 2	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 191
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 4N S

North:
♠ K
♥ 543
♦ AQ10952
♣ J103

South:
♠ A7
♥ KQJ
♦ K8763
♣ AK2

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

Board: 192
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ AQ10
♥ AK108
♦ A98
♣ K96

South:
♠ 92
♥ J5
♦ KQJ643
♣ AQ2

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

Board: 193
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 4N S

North:
♠ K3
♥ Q6
♦ J97543
♣ KQ8

South:
♠ AQ105
♥ AK95
♦ AK
♣ J32

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

Board: 194
Dealer: N
Vul: None
North HCP: 21
South HCP: 10
Contract: 6♣ S

North:
♠ 973
♥ AK
♦ AK753
♣ AK3

South:
♠ KJ2
♥ Q9
♦ Q
♣ Q987654

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 195
Dealer: S
Vul: NS
North HCP: 7
South HCP: 21
Contract: 6♦ N

North:
♠ 1085
♥ 108
♦ AQJ8532
♣ 2

South:
♠ AKJ7
♥ KJ4
♦ K7
♣ AQ84

West	North	East	South
			2NT
Pass	6♦	AP	

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 191	♠ A7	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ K8763	You bid first.
HCP: 20	♣ AK2	

Board: 192	♠ 92	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ KQJ643	Partner bids first.
HCP: 13	♣ AQ2	

Board: 193	♠ AQ105	The opponents are silent.
Dealer: S	♥ AK95	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ J32	

Board: 194	♠ KJ2	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ Q	Partner bids first.
HCP: 10	♣ Q987654	

Board: 195	♠ AKJ7	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ K7	You bid first.
HCP: 21	♣ AQ84	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 191
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 4N S

North:
♠ K
♥ 543
♦ AQ10952
♣ J103

South:
♠ A7
♥ KQJ
♦ K8763
♣ AK2

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

Board: 192
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ AQ10
♥ AK108
♦ A98
♣ K96

South:
♠ 92
♥ J5
♦ KQJ643
♣ AQ2

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

Board: 193
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 4N S

North:
♠ K3
♥ Q6
♦ J97543
♣ KQ8

South:
♠ AQ105
♥ AK95
♦ AK
♣ J32

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

Board: 194
Dealer: N
Vul: None
North HCP: 21
South HCP: 10
Contract: 6♣ S

North:
♠ 973
♥ AK
♦ AK753
♣ AK3

South:
♠ KJ2
♥ Q9
♦ Q
♣ Q987654

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 195
Dealer: S
Vul: NS
North HCP: 7
South HCP: 21
Contract: 6♦ N

North:
♠ 1085
♥ 108
♦ AQJ8532
♣ 2

South:
♠ AKJ7
♥ KJ4
♦ K7
♣ AQ84

West	North	East	South
			2NT
Pass	6♦	AP	

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 196	♠ KQJ3	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ KQ1096	You bid first.
HCP: 21	♣ AK	

Board: 197	♠ 873	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ Q	Partner bids first.
HCP: 12	♣ KQJ863	

Board: 198	♠ AKQ3	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ KJ	You bid first.
HCP: 21	♣ A974	

Board: 199	♠ A87	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ AJ10742	Partner bids first.
HCP: 9	♣ 843	

Board: 200	♠ AK2	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: NS	♦ QJ	You bid first.
HCP: 20	♣ Q932	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 196
Dealer: N
Vul: None
North HCP: 21
South HCP: 14
Contract: 6♦ S

North:
♠ KQJ3
♥ K3
♦ KQ1096
♣ AK

South:
♠ A10
♥ A108
♦ A875432
♣ Q

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

Board: 197
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 873
♥ A98
♦ Q
♣ KQJ863

South:
♠ KQJ
♥ K104
♦ AK984
♣ A4

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

Board: 198
Dealer: N
Vul: EW
North HCP: 21
South HCP: 7
Contract: 6♦ S

North:
♠ AKQ3
♥ A104
♦ KJ
♣ A974

South:
♠ 5
♥ —
♦ AQ1086532
♣ J1032

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 199
Dealer: S
Vul: Both
North HCP: 9
South HCP: 21
Contract: 6♦ N

North:
♠ A87
♥ 4
♦ AJ10742
♣ 843

South:
♠ KJ109
♥ AJ5
♦ K95
♣ AKQ

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

Board: 200
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AK2
♥ AKJ4
♦ QJ
♣ Q932

South:
♠ 1084
♥ Q
♦ AK107654
♣ K7

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 196	♠ A10	The opponents are silent.
Dealer: N	♥ A108	
Vul: None	♦ A875432	Partner bids first.
HCP: 14	♣ Q	

Board: 197	♠ KQJ	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ AK984	You bid first.
HCP: 20	♣ A4	

Board: 198	♠ 5	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ AQ1086532	Partner bids first.
HCP: 7	♣ J1032	

Board: 199	♠ KJ109	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ K95	You bid first.
HCP: 21	♣ AKQ	

Board: 200	♠ 1084	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ AK107654	Partner bids first.
HCP: 12	♣ K7	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 196
Dealer: N
Vul: None
North HCP: 21
South HCP: 14
Contract: 6♦ S

North:
♠ KQJ3
♥ K3
♦ KQ1096
♣ AK

South:
♠ A10
♥ A108
♦ A875432
♣ Q

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

Board: 197
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 873
♥ A98
♦ Q
♣ KQJ863

South:
♠ KQJ
♥ K104
♦ AK984
♣ A4

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

Board: 198
Dealer: N
Vul: EW
North HCP: 21
South HCP: 7
Contract: 6♦ S

North:
♠ AKQ3
♥ A104
♦ KJ
♣ A974

South:
♠ 5
♥ —
♦ AQ1086532
♣ J1032

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 199
Dealer: S
Vul: Both
North HCP: 9
South HCP: 21
Contract: 6♦ N

North:
♠ A87
♥ 4
♦ AJ10742
♣ 843

South:
♠ KJ109
♥ AJ5
♦ K95
♣ AKQ

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

Board: 200
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AK2
♥ AKJ4
♦ QJ
♣ Q932

South:
♠ 1084
♥ Q
♦ AK107654
♣ K7

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 201	♠ 643	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ AQJ1075	Partner bids first.
HCP: 11	♣ Q4	
Board: 202	♠ AKQ9	West Doubles 7NT if possible.
Dealer: N	♥ A986	
Vul: None	♦ Q5	You bid first.
HCP: 20	♣ AJ2	
Board: 203	♠ 82	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ Q109765	Partner bids first.
HCP: 8	♣ A975	
Board: 204	♠ K105	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: NS	♦ KJ8	You bid first.
HCP: 20	♣ A96	
Board: 205	♠ 743	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ A7	Partner bids first.
HCP: 13	♣ KQJ1065	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 201
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 4N S

North:
♠ 643
♥ Q4
♦ AQJ1075
♣ Q4

South:
♠ AKQ10
♥ K8
♦ 82
♣ AKJ63

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

Board: 202
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 7NX N

North:
♠ AKQ9
♥ A986
♦ Q5
♣ AJ2

South:
♠ 7
♥ 1075
♦ AK107642
♣ Q3

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

Board: 203
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♦ N

North:
♠ 82
♥ Q
♦ Q109765
♣ A975

South:
♠ KQ97
♥ AK84
♦ A3
♣ KJ2

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 204
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ K105
♥ AKQ6
♦ KJ8
♣ A96

South:
♠ 9
♥ J5
♦ AQ97652
♣ Q85

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

Board: 205
Dealer: S
Vul: Both
North HCP: 13
South HCP: 21
Contract: 7N S

North:
♠ 743
♥ K8
♦ A7
♣ KQJ1065

South:
♠ AKJ6
♥ A3
♦ KQ932
♣ A3

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 201	♠ AKQ10	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ 82	You bid first.
HCP: 20	♣ AKJ63	

Board: 202	♠ 7	West Doubles 7NT if possible.
Dealer: N	♥ 1075	
Vul: None	♦ AK107642	Partner bids first.
HCP: 9	♣ Q3	

Board: 203	♠ KQ97	The opponents are silent.
Dealer: S	♥ AK84	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ KJ2	

Board: 204	♠ 9	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ AQ97652	Partner bids first.
HCP: 9	♣ Q85	

Board: 205	♠ AKJ6	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ KQ932	You bid first.
HCP: 21	♣ A3	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 201
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 4N S

North:
♠ 643
♥ Q4
♦ AQJ1075
♣ Q4

South:
♠ AKQ10
♥ K8
♦ 82
♣ AKJ63

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

Board: 202
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 7NX N

North:
♠ AKQ9
♥ A986
♦ Q5
♣ AJ2

South:
♠ 7
♥ 1075
♦ AK107642
♣ Q3

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

Board: 203
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♦ N

North:
♠ 82
♥ Q
♦ Q109765
♣ A975

South:
♠ KQ97
♥ AK84
♦ A3
♣ KJ2

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 204
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ K105
♥ AKQ6
♦ KJ8
♣ A96

South:
♠ 9
♥ J5
♦ AQ97652
♣ Q85

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

Board: 205
Dealer: S
Vul: Both
North HCP: 13
South HCP: 21
Contract: 7N S

North:
♠ 743
♥ K8
♦ A7
♣ KQJ1065

South:
♠ AKJ6
♥ A3
♦ KQ932
♣ A3

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 206	♠ A95	The opponents are silent.
Dealer: N	♥ Q107	
Vul: NS	♦ AQ6	You bid first.
HCP: 21	♣ AKQ2	

Board: 207	♠ K	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ 9875	Partner bids first.
HCP: 8	♣ J105432	

Board: 208	♠ AK8	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: NS	♦ K32	You bid first.
HCP: 20	♣ A75	

Board: 209	♠ —	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ K1096542	Partner bids first.
HCP: 6	♣ K873	

Board: 210	♠ KQ1092	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ AK7	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 206
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 11
 Contract: 6♦ S

North:
 ♠ A95
 ♥ Q107
 ♦ AQ6
 ♣ AKQ2

South:
 ♠ QJ8
 ♥ A86
 ♦ KJ9732
 ♣ 3

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

Board: 207
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ K
 ♥ A10
 ♦ 9875
 ♣ J105432

South:
 ♠ A62
 ♥ 973
 ♦ AKQ6
 ♣ AK9

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 208
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 10
 Contract: 6♦ S

North:
 ♠ AK8
 ♥ KQJ5
 ♦ K32
 ♣ A75

South:
 ♠ 42
 ♥ A9
 ♦ AQ9854
 ♣ 1063

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

Board: 209
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 21
 Contract: 6♦ N

North:
 ♠ —
 ♥ 104
 ♦ K1096542
 ♣ K873

South:
 ♠ AJ8
 ♥ AKJ
 ♦ AQJ
 ♣ J1092

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 210
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 10
 Contract: 4N N

North:
 ♠ KQ1092
 ♥ Q102
 ♦ AK
 ♣ AK7

South:
 ♠ —
 ♥ AK9
 ♦ Q109542
 ♣ J965

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 206	♠ QJ8	The opponents are silent.
Dealer: N	♥ A86	
Vul: NS	♦ KJ9732	Partner bids first.
HCP: 11	♣ 3	

Board: 207	♠ A62	The opponents are silent.
Dealer: S	♥ 973	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ AK9	

Board: 208	♠ 42	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AQ9854	Partner bids first.
HCP: 10	♣ 1063	

Board: 209	♠ AJ8	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ AQJ	You bid first.
HCP: 21	♣ J1092	

Board: 210	♠ —	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ Q109542	Partner bids first.
HCP: 10	♣ J965	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 206
Dealer: N
Vul: NS
North HCP: 21
South HCP: 11
Contract: 6♦ S

North:
♠ A95
♥ Q107
♦ AQ6
♣ AKQ2

South:
♠ QJ8
♥ A86
♦ KJ9732
♣ 3

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

Board: 207
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 6♣ N

North:
♠ K
♥ A10
♦ 9875
♣ J105432

South:
♠ A62
♥ 973
♦ AKQ6
♣ AK9

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 208
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♦ S

North:
♠ AK8
♥ KQJ5
♦ K32
♣ A75

South:
♠ 42
♥ A9
♦ AQ9854
♣ 1063

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

Board: 209
Dealer: S
Vul: EW
North HCP: 6
South HCP: 21
Contract: 6♦ N

North:
♠ —
♥ 104
♦ K1096542
♣ K873

South:
♠ AJ8
♥ AKJ
♦ AQJ
♣ J1092

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 210
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 4N N

North:
♠ KQ1092
♥ Q102
♦ AK
♣ AK7

South:
♠ —
♥ AK9
♦ Q109542
♣ J965

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 211	♠ A	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ AJ10876	Partner bids first.
HCP: 12	♣ 754	

Board: 212	♠ AJ54	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ AKQJ4	You bid first.
HCP: 20	♣ J7	

Board: 213	♠ 1093	The opponents are silent.
Dealer: S	♥ K109	
Vul: EW	♦ A108762	Partner bids first.
HCP: 10	♣ K	

Board: 214	♠ A3	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ J632	You bid first.
HCP: 20	♣ AK93	

Board: 215	♠ AJ7	The opponents are silent.
Dealer: S	♥ Q108	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ KJ108432	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 211
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ A
♥ K75
♦ AJ10876
♣ 754

South:
♠ K9
♥ AJ2
♦ KQ4
♣ AQJ96

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

Board: 212
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AJ54
♥ A10
♦ AKQJ4
♣ J7

South:
♠ Q
♥ Q43
♦ 875
♣ AK9843

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

Board: 213
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 1093
♥ K109
♦ A108762
♣ K

South:
♠ AK75
♥ AQ
♦ J53
♣ AQ83

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

Board: 214
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ A3
♥ AKJ
♦ J632
♣ AK93

South:
♠ K9
♥ 10
♦ AQ10975
♣ Q874

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

Board: 215
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6♣ N

North:
♠ AJ7
♥ Q108
♦ —
♣ KJ108432

South:
♠ 84
♥ AKJ6
♦ AQ10
♣ AQ76

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 211	♠ K9	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ KQ4	You bid first.
HCP: 20	♣ AQJ96	

Board: 212	♠ Q	The opponents are silent.
Dealer: N	♥ Q43	
Vul: Both	♦ 875	Partner bids first.
HCP: 11	♣ AK9843	

Board: 213	♠ AK75	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ J53	You bid first.
HCP: 20	♣ AQ83	

Board: 214	♠ K9	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ AQ10975	Partner bids first.
HCP: 11	♣ Q874	

Board: 215	♠ 84	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: None	♦ AQ10	You bid first.
HCP: 20	♣ AQ76	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 211
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ A
♥ K75
♦ AJ10876
♣ 754

South:
♠ K9
♥ AJ2
♦ KQ4
♣ AQJ96

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

Board: 212
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AJ54
♥ A10
♦ AKQJ4
♣ J7

South:
♠ Q
♥ Q43
♦ 875
♣ AK9843

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

Board: 213
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 1093
♥ K109
♦ A108762
♣ K

South:
♠ AK75
♥ AQ
♦ J53
♣ AQ83

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

Board: 214
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ A3
♥ AKJ
♦ J632
♣ AK93

South:
♠ K9
♥ 10
♦ AQ10975
♣ Q874

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

Board: 215
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6♣ N

North:
♠ AJ7
♥ Q108
♦ —
♣ KJ108432

South:
♠ 84
♥ AKJ6
♦ AQ10
♣ AQ76

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 216	♠ AKQ2	The opponents are silent.
Dealer: N	♥ A87	
Vul: NS	♦ AKJ6	You bid first.
HCP: 21	♣ 96	

Board: 217	♠ QJ7	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ QJ	Partner bids first.
HCP: 11	♣ KQ97652	

Board: 218	♠ AQ52	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ K32	You bid first.
HCP: 20	♣ A87	

Board: 219	♠ 82	The opponents are silent.
Dealer: S	♥ J93	
Vul: NS	♦ KQJ873	Partner bids first.
HCP: 11	♣ A10	

Board: 220	♠ AQ8	The opponents are silent.
Dealer: N	♥ AK93	
Vul: Both	♦ K74	You bid first.
HCP: 21	♣ AJ2	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 216

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 6♣ S

North:

♠ AKQ2

♥ A87

♦ AKJ6

♣ 96

South:

♠ 1087

♥ —

♦ Q92

♣ KQ85432

West North East South

2NT Pass 6♣

AP

Board: 217

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ QJ7

♥ 3

♦ QJ

♣ KQ97652

South:

♠ 63

♥ AKQ8

♦ AK752

♣ AJ

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♣ AP

1. Gerber

2. A=3 out of 4

Board: 218

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ52

♥ AK9

♦ K32

♣ A87

South:

♠ K8

♥ 108

♦ AQ10965

♣ K42

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 219

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 82

♥ J93

♦ KQJ873

♣ A10

South:

♠ AQ4

♥ AQ84

♦ A5

♣ KJ62

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6NT AP

1. Gerber

2. A=3 out of 4

Board: 220

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AQ8

♥ AK93

♦ K74

♣ AJ2

South:

♠ K7

♥ J75

♦ AJ10962

♣ K5

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 216	♠ 1087	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ Q92	Partner bids first.
HCP: 7	♣ KQ85432	

Board: 217	♠ 63	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: NS	♦ AK752	You bid first.
HCP: 21	♣ AJ	

Board: 218	♠ K8	The opponents are silent.
Dealer: N	♥ 108	
Vul: NS	♦ AQ10965	Partner bids first.
HCP: 12	♣ K42	

Board: 219	♠ AQ4	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ KJ62	

Board: 220	♠ K7	The opponents are silent.
Dealer: N	♥ J75	
Vul: Both	♦ AJ10962	Partner bids first.
HCP: 12	♣ K5	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 216

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 6♣ S

North:

♠ AKQ2

♥ A87

♦ AKJ6

♣ 96

South:

♠ 1087

♥ —

♦ Q92

♣ KQ85432

West North East South

2NT Pass 6♣

AP

Board: 217

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ QJ7

♥ 3

♦ QJ

♣ KQ97652

South:

♠ 63

♥ AKQ8

♦ AK752

♣ AJ

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♣ AP

1. Gerber

2. A=3 out of 4

Board: 218

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ52

♥ AK9

♦ K32

♣ A87

South:

♠ K8

♥ 108

♦ AQ10965

♣ K42

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 219

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 82

♥ J93

♦ KQJ873

♣ A10

South:

♠ AQ4

♥ AQ84

♦ A5

♣ KJ62

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6NT AP

1. Gerber

2. A=3 out of 4

Board: 220

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AQ8

♥ AK93

♦ K74

♣ AJ2

South:

♠ K7

♥ J75

♦ AJ10962

♣ K5

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 221	♠ KJ9	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ K107543	Partner bids first.
HCP: 12	♣ 4	
Board: 222	♠ QJ2	West Doubles 7NT if possible.
Dealer: N	♥ AK42	
Vul: EW	♦ AK8	You bid first.
HCP: 21	♣ A92	
Board: 223	♠ 3	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ KQJ9765	Partner bids first.
HCP: 15	♣ J9	
Board: 224	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK83	
Vul: NS	♦ K542	You bid first.
HCP: 21	♣ Q2	
Board: 225	♠ K	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ Q3	Partner bids first.
HCP: 13	♣ QJ109643	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 221
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ KJ9
♥ KQ6
♦ K107543
♣ 4

South:
♠ AQ5
♥ 1054
♦ AQ2
♣ AKJ6

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

Board: 222
Dealer: N
Vul: EW
North HCP: 21
South HCP: 9
Contract: 7NX N

North:
♠ QJ2
♥ AK42
♦ AK8
♣ A92

South:
♠ A5
♥ 763
♦ 7
♣ KQ107543

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

Board: 223
Dealer: S
Vul: None
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ 3
♥ AKJ
♦ KQJ9765
♣ J9

South:
♠ AK10
♥ Q107
♦ A4
♣ AK1053

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

Board: 224
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 6♣ S

North:
♠ AKQ
♥ AK83
♦ K542
♣ Q2

South:
♠ J2
♥ 10
♦ J63
♣ AK108743

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

Board: 225
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6♣ N

North:
♠ K
♥ AJ10
♦ Q3
♣ QJ109643

South:
♠ A872
♥ KQ
♦ KJ109
♣ AK5

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 221	♠ AQ5	The opponents are silent.
Dealer: S	♥ 1054	
Vul: None	♦ AQ2	You bid first.
HCP: 20	♣ AKJ6	

Board: 222	♠ A5	West Doubles 7NT if possible.
Dealer: N	♥ 763	
Vul: EW	♦ 7	Partner bids first.
HCP: 9	♣ KQ107543	

Board: 223	♠ AK10	The opponents are silent.
Dealer: S	♥ Q107	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ AK1053	

Board: 224	♠ J2	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ J63	Partner bids first.
HCP: 9	♣ AK108743	

Board: 225	♠ A872	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ KJ109	You bid first.
HCP: 20	♣ AK5	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 221
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ KJ9
♥ KQ6
♦ K107543
♣ 4

South:
♠ AQ5
♥ 1054
♦ AQ2
♣ AKJ6

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

Board: 222
Dealer: N
Vul: EW
North HCP: 21
South HCP: 9
Contract: 7NX N

North:
♠ QJ2
♥ AK42
♦ AK8
♣ A92

South:
♠ A5
♥ 763
♦ 7
♣ KQ107543

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

Board: 223
Dealer: S
Vul: None
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ 3
♥ AKJ
♦ KQJ9765
♣ J9

South:
♠ AK10
♥ Q107
♦ A4
♣ AK1053

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

Board: 224
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 6♣ S

North:
♠ AKQ
♥ AK83
♦ K542
♣ Q2

South:
♠ J2
♥ 10
♦ J63
♣ AK108743

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

Board: 225
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6♣ N

North:
♠ K
♥ AJ10
♦ Q3
♣ QJ109643

South:
♠ A872
♥ KQ
♦ KJ109
♣ AK5

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 226	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 96	
Vul: NS	♦ K7	You bid first.
HCP: 20	♣ AKJ64	

Board: 227	♠ A3	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ K4	Partner bids first.
HCP: 12	♣ J109863	

Board: 228	♠ KJ	The opponents are silent.
Dealer: N	♥ AQ832	
Vul: Both	♦ A54	You bid first.
HCP: 21	♣ AK4	

Board: 229	♠ J72	The opponents are silent.
Dealer: S	♥ 643	
Vul: None	♦ AKJ762	Partner bids first.
HCP: 10	♣ J	

Board: 230	♠ A75	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ K864	You bid first.
HCP: 20	♣ AQ10	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 226

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ AKQ2

♥ 96

♦ K7

♣ AKJ64

South:

♠ 1098

♥ K43

♦ AJ10542

♣ 8

West North East South

2NT Pass 6♦

AP

Board: 227

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A3

♥ A94

♦ K4

♣ J109863

South:

♠ Q6

♥ K2

♦ AQ752

♣ AKQ5

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6NT AP

1. Gerber

2. A=2 out of 4

Board: 228

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 7N N

North:

♠ KJ

♥ AQ832

♦ A54

♣ AK4

South:

♠ A76

♥ 6

♦ KQ10932

♣ QJ7

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 7NT

AP

1. Gerber

2. A=3 out of 4

Board: 229

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ J72

♥ 643

♦ AKJ762

♣ J

South:

♠ KQ8

♥ AK52

♦ Q8

♣ AQ108

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6♦ AP

1. Gerber

2. A=2 out of 4

Board: 230

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ A75

♥ AK8

♦ K864

♣ AQ10

South:

♠ 94

♥ 2

♦ AQ97

♣ K76432

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 226	♠ 1098	The opponents are silent.
Dealer: N	♥ K43	
Vul: NS	♦ AJ10542	Partner bids first.
HCP: 8	♣ 8	

Board: 227	♠ Q6	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ AQ752	You bid first.
HCP: 20	♣ AKQ5	

Board: 228	♠ A76	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ KQ10932	Partner bids first.
HCP: 12	♣ QJ7	

Board: 229	♠ KQ8	The opponents are silent.
Dealer: S	♥ AK52	
Vul: None	♦ Q8	You bid first.
HCP: 20	♣ AQ108	

Board: 230	♠ 94	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ AQ97	Partner bids first.
HCP: 9	♣ K76432	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 226

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ AKQ2

♥ 96

♦ K7

♣ AKJ64

South:

♠ 1098

♥ K43

♦ AJ10542

♣ 8

West North East South

2NT Pass 6♦

AP

Board: 227

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A3

♥ A94

♦ K4

♣ J109863

South:

♠ Q6

♥ K2

♦ AQ752

♣ AKQ5

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6NT AP

1. Gerber

2. A=2 out of 4

Board: 228

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 7N N

North:

♠ KJ

♥ AQ832

♦ A54

♣ AK4

South:

♠ A76

♥ 6

♦ KQ10932

♣ QJ7

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 7NT

AP

1. Gerber

2. A=3 out of 4

Board: 229

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ J72

♥ 643

♦ AKJ762

♣ J

South:

♠ KQ8

♥ AK52

♦ Q8

♣ AQ108

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6♦ AP

1. Gerber

2. A=2 out of 4

Board: 230

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ A75

♥ AK8

♦ K864

♣ AQ10

South:

♠ 94

♥ 2

♦ AQ97

♣ K76432

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 231	♠ KQ5	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KJ10953	Partner bids first.
HCP: 11	♣ Q1084	

Board: 232	♠ Q8	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ KJ952	

Board: 233	♠ K	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ 10943	Partner bids first.
HCP: 9	♣ KQ8732	

Board: 234	♠ QJ95	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ AK8	You bid first.
HCP: 21	♣ KJ5	

Board: 235	♠ K	The opponents are silent.
Dealer: S	♥ 1095	
Vul: NS	♦ J108752	Partner bids first.
HCP: 10	♣ AQ10	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 231
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ KQ5
♥ —
♦ KJ10953
♣ Q1084

South:
♠ AJ
♥ AQ7
♦ Q864
♣ AK32

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

Board: 232
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ Q8
♥ AKJ5
♦ AK
♣ KJ952

South:
♠ AK10
♥ Q9
♦ 976532
♣ Q6

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

Board: 233
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ K
♥ J10
♦ 10943
♣ KQ8732

South:
♠ AQ53
♥ AK75
♦ K7
♣ A64

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

Board: 234
Dealer: N
Vul: None
North HCP: 21
South HCP: 7
Contract: 6♣ S

North:
♠ QJ95
♥ AQJ
♦ AK8
♣ KJ5

South:
♠ 2
♥ 10
♦ QJ42
♣ A1098742

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 235
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ K
♥ 1095
♦ J108752
♣ AQ10

South:
♠ AJ9
♥ AJ6
♦ AK
♣ K8752

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 231	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ Q864	You bid first.
HCP: 20	♣ AK32	

Board: 232	♠ AK10	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ 976532	Partner bids first.
HCP: 11	♣ Q6	

Board: 233	♠ AQ53	The opponents are silent.
Dealer: S	♥ AK75	
Vul: NS	♦ K7	You bid first.
HCP: 20	♣ A64	

Board: 234	♠ 2	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ QJ42	Partner bids first.
HCP: 7	♣ A1098742	

Board: 235	♠ AJ9	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ K8752	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 231
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ KQ5
♥ —
♦ KJ10953
♣ Q1084

South:
♠ AJ
♥ AQ7
♦ Q864
♣ AK32

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

Board: 232
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ Q8
♥ AKJ5
♦ AK
♣ KJ952

South:
♠ AK10
♥ Q9
♦ 976532
♣ Q6

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

Board: 233
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ K
♥ J10
♦ 10943
♣ KQ8732

South:
♠ AQ53
♥ AK75
♦ K7
♣ A64

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

Board: 234
Dealer: N
Vul: None
North HCP: 21
South HCP: 7
Contract: 6♣ S

North:
♠ QJ95
♥ AQJ
♦ AK8
♣ KJ5

South:
♠ 2
♥ 10
♦ QJ42
♣ A1098742

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 235
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ K
♥ 1095
♦ J108752
♣ AQ10

South:
♠ AJ9
♥ AJ6
♦ AK
♣ K8752

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 236	♠ QJ532	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ AJ4	

Board: 237	♠ K	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: Both	♦ 752	Partner bids first.
HCP: 11	♣ QJ9764	

Board: 238	♠ Q7	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: NS	♦ AJ95	You bid first.
HCP: 20	♣ AK6	

Board: 239	♠ 5	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ 1097	Partner bids first.
HCP: 15	♣ AKQJ87	

Board: 240	♠ AK86	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ AK765	You bid first.
HCP: 20	♣ A8	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 236
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ QJ532
♥ AKQ
♦ K2
♣ AJ4

South:
♠ A8
♥ 964
♦ AJ10984
♣ Q5

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

Board: 237
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♣ N

North:
♠ K
♥ KQ10
♦ 752
♣ QJ9764

South:
♠ AQ986
♥ A5
♦ A94
♣ AK3

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

Board: 238
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ Q7
♥ KQJ10
♦ AJ95
♣ AK6

South:
♠ A106
♥ 94
♦ KQ10732
♣ Q7

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

Board: 239
Dealer: S
Vul: None
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ 5
♥ KQ4
♦ 1097
♣ AKQJ87

South:
♠ AKQ7
♥ A5
♦ AK85
♣ 1093

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

Board: 240
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AK86
♥ Q3
♦ AK765
♣ A8

South:
♠ Q5
♥ AK
♦ Q109432
♣ K106

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 236	♠ A8	The opponents are silent.
Dealer: N	♥ 964	
Vul: EW	♦ AJ10984	Partner bids first.
HCP: 11	♣ Q5	

Board: 237	♠ AQ986	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ A94	You bid first.
HCP: 21	♣ AK3	

Board: 238	♠ A106	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ KQ10732	Partner bids first.
HCP: 11	♣ Q7	

Board: 239	♠ AKQ7	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ AK85	You bid first.
HCP: 20	♣ 1093	

Board: 240	♠ Q5	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ Q109432	Partner bids first.
HCP: 14	♣ K106	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 236
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ QJ532
♥ AKQ
♦ K2
♣ AJ4

South:
♠ A8
♥ 964
♦ AJ10984
♣ Q5

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

Board: 237
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♣ N

North:
♠ K
♥ KQ10
♦ 752
♣ QJ9764

South:
♠ AQ986
♥ A5
♦ A94
♣ AK3

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

Board: 238
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ Q7
♥ KQJ10
♦ AJ95
♣ AK6

South:
♠ A106
♥ 94
♦ KQ10732
♣ Q7

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

Board: 239
Dealer: S
Vul: None
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ 5
♥ KQ4
♦ 1097
♣ AKQJ87

South:
♠ AKQ7
♥ A5
♦ AK85
♣ 1093

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

Board: 240
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AK86
♥ Q3
♦ AK765
♣ A8

South:
♠ Q5
♥ AK
♦ Q109432
♣ K106

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 241	♠ QJ6	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ KQJ863	Partner bids first.
HCP: 11	♣ 106	

Board: 242	♠ AK9	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ K103	You bid first.
HCP: 20	♣ K1075	

Board: 243	♠ J82	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ Q765	Partner bids first.
HCP: 9	♣ AQ8652	

Board: 244	♠ 732	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ AJ75	

Board: 245	♠ A106	The opponents are silent.
Dealer: S	♥ 84	
Vul: EW	♦ KQJ742	Partner bids first.
HCP: 11	♣ J10	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ A5				2NT
Vul: None	♥ Q5	♥ A10843	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 11	♦ KQJ863	♦ A5	Pass	7♦	AP	
South HCP: 20	♣ 106	♣ AKJ7				
Contract: 7♦ S						

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

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J52		2NT	Pass	4♣ ¹
Vul: EW	♥ AK3	♥ 65	Pass	4♠ ²	Pass	6♦
North HCP: 20	♦ K103	♦ AQJ965	AP			
South HCP: 12	♣ K1075	♣ A2				
Contract: 6♦ S						

1. Gerber
2. A=2 out of 4

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A9				2NT
Vul: EW	♥ —	♥ AQJ6	Pass	4♣ ¹	Pass	4NT ²
North HCP: 9	♦ Q765	♦ AJ10	Pass	6♣	AP	
South HCP: 20	♣ AQ8652	♣ KJ103				
Contract: 6♣ N						

1. Gerber
2. A=3 out of 4

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ AQ		2NT	Pass	4♣ ¹
Vul: Both	♥ AQ3	♥ 109	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AKQ	♦ 982	AP			
South HCP: 11	♣ AJ75	♣ KQ8642				
Contract: 6N N						

1. Gerber
2. A=3 out of 4

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ2				2NT
Vul: EW	♥ 84	♥ AK6	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ KQJ742	♦ A53	Pass	6NT	AP	
South HCP: 20	♣ J10	♣ A986				
Contract: 6N S						

1. Gerber
2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 241	♠ A5	The opponents are silent.
Dealer: S	♥ A10843	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ AKJ7	

Board: 242	♠ J52	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ AQJ965	Partner bids first.
HCP: 12	♣ A2	

Board: 243	♠ A9	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ KJ103	

Board: 244	♠ AQ	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ 982	Partner bids first.
HCP: 11	♣ KQ8642	

Board: 245	♠ KQ2	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ A53	You bid first.
HCP: 20	♣ A986	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ A5				2NT
Vul: None	♥ Q5	♥ A10843	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 11	♦ KQJ863	♦ A5	Pass	7♦	AP	
South HCP: 20	♣ 106	♣ AKJ7				
Contract: 7♦ S						

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

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J52		2NT	Pass	4♣ ¹
Vul: EW	♥ AK3	♥ 65	Pass	4♠ ²	Pass	6♦
North HCP: 20	♦ K103	♦ AQJ965	AP			
South HCP: 12	♣ K1075	♣ A2				
Contract: 6♦ S						

1. Gerber
2. A=2 out of 4

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A9				2NT
Vul: EW	♥ —	♥ AQJ6	Pass	4♣ ¹	Pass	4NT ²
North HCP: 9	♦ Q765	♦ AJ10	Pass	6♣	AP	
South HCP: 20	♣ AQ8652	♣ KJ103				
Contract: 6♣ N						

1. Gerber
2. A=3 out of 4

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ AQ		2NT	Pass	4♣ ¹
Vul: Both	♥ AQ3	♥ 109	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AKQ	♦ 982	AP			
South HCP: 11	♣ AJ75	♣ KQ8642				
Contract: 6N N						

1. Gerber
2. A=3 out of 4

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ2				2NT
Vul: EW	♥ 84	♥ AK6	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ KQJ742	♦ A53	Pass	6NT	AP	
South HCP: 20	♣ J10	♣ A986				
Contract: 6N S						

1. Gerber
2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 246	♠ KQ	East Doubles 4♠ if possible.
Dealer: N	♥ AKJ5	
Vul: Both	♦ Q75	You bid first.
HCP: 21	♣ AQ97	

Board: 247	♠ Q5	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ 62	Partner bids first.
HCP: 6	♣ KJ987542	

Board: 248	♠ QJ652	West Doubles 6♣ if possible.
Dealer: N	♥ AQJ	
Vul: NS	♦ AK9	You bid first.
HCP: 21	♣ A10	

Board: 249	♠ 97	The opponents are silent.
Dealer: S	♥ 93	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 11	♣ AJ8543	

Board: 250	♠ AK92	The opponents are silent.
Dealer: N	♥ A84	
Vul: Both	♦ AJ2	You bid first.
HCP: 20	♣ A53	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 246
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6♦ S

North:
 ♠ KQ
 ♥ AKJ5
 ♦ Q75
 ♣ AQ97

South:
 ♠ 74
 ♥ 1064
 ♦ AKJ9862
 ♣ K

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

Board: 247
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ Q5
 ♥ 9
 ♦ 62
 ♣ KJ987542

South:
 ♠ A10763
 ♥ KQ
 ♦ AQ103
 ♣ AQ

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 248
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 7
 Contract: 6♣X S

North:
 ♠ QJ652
 ♥ AQJ
 ♦ AK9
 ♣ A10

South:
 ♠ K
 ♥ 103
 ♦ 10632
 ♣ KJ9763

West	North	East	South
	2NT	Pass	6♣
X	AP		

Board: 249
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ 97
 ♥ 93
 ♦ KQJ
 ♣ AJ8543

South:
 ♠ AQJ2
 ♥ AJ106
 ♦ A3
 ♣ KQ7

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

Board: 250
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 6N N

North:
 ♠ AK92
 ♥ A84
 ♦ AJ2
 ♣ A53

South:
 ♠ 10
 ♥ Q76
 ♦ K83
 ♣ KQ10984

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit. The responder's hand is

Board: 246	♠ 74	East Doubles 4♠ if possible.
Dealer: N	♥ 1064	
Vul: Both	♦ AKJ9862	Partner bids first.
HCP: 11	♣ K	

Board: 247	♠ A10763	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ AQ103	You bid first.
HCP: 21	♣ AQ	

Board: 248	♠ K	West Doubles 6♣ if possible.
Dealer: N	♥ 103	
Vul: NS	♦ 10632	Partner bids first.
HCP: 7	♣ KJ9763	

Board: 249	♠ AQJ2	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: EW	♦ A3	You bid first.
HCP: 21	♣ KQ7	

Board: 250	♠ 10	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ K83	Partner bids first.
HCP: 10	♣ KQ10984	

20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 246
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6♦ S

North:
 ♠ KQ
 ♥ AKJ5
 ♦ Q75
 ♣ AQ97

South:
 ♠ 74
 ♥ 1064
 ♦ AKJ9862
 ♣ K

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

Board: 247
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ Q5
 ♥ 9
 ♦ 62
 ♣ KJ987542

South:
 ♠ A10763
 ♥ KQ
 ♦ AQ103
 ♣ AQ

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 248
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 7
 Contract: 6♣X S

North:
 ♠ QJ652
 ♥ AQJ
 ♦ AK9
 ♣ A10

South:
 ♠ K
 ♥ 103
 ♦ 10632
 ♣ KJ9763

West	North	East	South
	2NT	Pass	6♣
X	AP		

Board: 249
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ 97
 ♥ 93
 ♦ KQJ
 ♣ AJ8543

South:
 ♠ AQJ2
 ♥ AJ106
 ♦ A3
 ♣ KQ7

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

Board: 250
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 6N N

North:
 ♠ AK92
 ♥ A84
 ♦ AJ2
 ♣ A53

South:
 ♠ 10
 ♥ Q76
 ♦ K83
 ♣ KQ10984

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