

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 1 ♠ K10854
Dealer: S ♥ AK106
Vul: None ♦ Q10
HCP: 13 ♣ J10

The opponents are silent.

Partner bids first.

Board: 2 ♠ AK5
Dealer: N ♥ KQJ92
Vul: NS ♦ A2
HCP: 21 ♣ A85

The opponents are silent.

You bid first.

Board: 3 ♠ KJ952
Dealer: S ♥ 8
Vul: EW ♦ A7
HCP: 8 ♣ 109754

East Doubles 3♥ if possible.

Partner bids first.

Board: 4 ♠ AK8
Dealer: N ♥ J43
Vul: Both ♦ AJ10
HCP: 20 ♣ AK109

The opponents are silent.

You bid first.

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 1
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ K10854
♥ AK106
♦ Q10
♣ J10

South:
♠ A92
♥ J5
♦ AKJ97
♣ AK6

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

1. Stayman
2. SMOLEN
3. Blackwood 0314, for ♠
4. A=0/5 or 3/5
5. no ♠ queen

Board: 2
Dealer: N
Vul: NS
North HCP: 21
South HCP: 5
Contract: 4♥ S

North:
♠ AK5
♥ KQJ92
♦ A2
♣ A85

South:
♠ QJ7
♥ 1076543
♦ 875
♣ Q

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

1. Extended acceptance after NT

Board: 3
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 5♠ S

North:
♠ KJ952
♥ 8
♦ A7
♣ 109754

South:
♠ A1087
♥ KQ7
♦ K54
♣ AKJ

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

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=0

Board: 4
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ AK8
♥ J43
♦ AJ10
♣ AK109

South:
♠ J105
♥ 652
♦ KQ432
♣ J4

West	North	East	South
			2NT
		Pass	3NT
	AP		

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 1	♠ A92	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ AKJ97	You bid first.
HCP: 20	♣ AK6	
Board: 2	♠ QJ7	The opponents are silent.
Dealer: N	♥ 1076543	
Vul: NS	♦ 875	Partner bids first.
HCP: 5	♣ Q	
Board: 3	♠ A1087	East Doubles 3♥ if possible.
Dealer: S	♥ KQ7	
Vul: EW	♦ K54	You bid first.
HCP: 20	♣ AKJ	
Board: 4	♠ J105	The opponents are silent.
Dealer: N	♥ 652	
Vul: Both	♦ KQ432	Partner bids first.
HCP: 7	♣ J4	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 1
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ K10854
♥ AK106
♦ Q10
♣ J10

South:
♠ A92
♥ J5
♦ AKJ97
♣ AK6

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

- Stayman
- SMOLEN
- Blackwood 0314, for ♠
- A=0/5 or 3/5
- no ♠ queen

Board: 2
Dealer: N
Vul: NS
North HCP: 21
South HCP: 5
Contract: 4♥ S

North:
♠ AK5
♥ KQJ92
♦ A2
♣ A85

South:
♠ QJ7
♥ 1076543
♦ 875
♣ Q

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

- Extended acceptance after NT

Board: 3
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 5♠ S

North:
♠ KJ952
♥ 8
♦ A7
♣ 109754

South:
♠ A1087
♥ KQ7
♦ K54
♣ AKJ

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

- Cue bid, a ♥ stopper
- Cue bid, a ♣ stopper
- Blackwood 0314, for ♠
- A=2/5 or 5/5, Q(S)=0

Board: 4
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ AK8
♥ J43
♦ AJ10
♣ AK109

South:
♠ J105
♥ 652
♦ KQ432
♣ J4

West	North	East	South
			2NT
		Pass	3NT
	AP		

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 5	♠ J8764	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ J875	Partner bids first.
HCP: 2	♣ 107	

Board: 6	♠ AKJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KQ93	You bid first.
HCP: 21	♣ Q853	

Board: 7	♠ Q8	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ 105	Partner bids first.
HCP: 10	♣ AQJ653	

Board: 8	♠ A4	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: None	♦ AQ3	You bid first.
HCP: 20	♣ A1084	

Board: 9	♠ 107	The opponents are silent.
Dealer: S	♥ AK98743	
Vul: EW	♦ Q96	Partner bids first.
HCP: 9	♣ 5	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J8764	♠ AK9				2NT
Vul: NS	♥ 76	♥ K843	Pass	3♥	Pass	3♠
North HCP: 2	♦ J875	♦ AK9	AP			
South HCP: 20	♣ 107	♣ K96				
Contract: 3♠ S						

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AKJ5				2NT
Vul: Both	♥ J93	♥ AK62	Pass	3NT	AP	
North HCP: 10	♦ 105	♦ K6				
South HCP: 21	♣ AQJ653	♣ K74				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109752		2NT	Pass	4♥ ¹
Vul: None	♥ KQJ8	♥ 94	Pass	4♠	AP	
North HCP: 20	♦ AQ3	♦ 86	1. Texas			
South HCP: 3	♣ A1084	♣ J95				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK2				2NT
Vul: EW	♥ AK98743	♥ Q10	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ Q96	♦ AK7	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ 5	♣ A10843	Pass	5♦	Pass	5♠ ⁴
Contract: 6♥ S			Pass	6♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 5	♠ AK9	The opponents are silent.
Dealer: S	♥ K843	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ K96	

Board: 6	♠ 853	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AJ764	Partner bids first.
HCP: 12	♣ AK10	

Board: 7	♠ AKJ5	The opponents are silent.
Dealer: S	♥ AK62	
Vul: Both	♦ K6	You bid first.
HCP: 21	♣ K74	

Board: 8	♠ Q109752	The opponents are silent.
Dealer: N	♥ 94	
Vul: None	♦ 86	Partner bids first.
HCP: 3	♣ J95	

Board: 9	♠ AK2	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ A10843	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J8764	♠ AK9				2NT
Vul: NS	♥ 76	♥ K843	Pass	3♥	Pass	3♠
North HCP: 2	♦ J875	♦ AK9	AP			
South HCP: 20	♣ 107	♣ K96				
Contract: 3♠ S						

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AKJ5				2NT
Vul: Both	♥ J93	♥ AK62	Pass	3NT	AP	
North HCP: 10	♦ 105	♦ K6				
South HCP: 21	♣ AQJ653	♣ K74				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109752		2NT	Pass	4♥ ¹
Vul: None	♥ KQJ8	♥ 94	Pass	4♠	AP	
North HCP: 20	♦ AQ3	♦ 86	1. Texas			
South HCP: 3	♣ A1084	♣ J95				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK2				2NT
Vul: EW	♥ AK98743	♥ Q10	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ Q96	♦ AK7	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ 5	♣ A10843	Pass	5♦	Pass	5♠ ⁴
Contract: 6♥ S			Pass	6♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 10	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ KQ92	You bid first.
HCP: 21	♣ J7	

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

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

Board: 13	♠ 32	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ KQ10942	Partner bids first.
HCP: 8	♣ QJ3	

Board: 14	♠ A2	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AQ82	You bid first.
HCP: 20	♣ AQJ109	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 10
Dealer: N
Vul: Both
North HCP: 21
South HCP: 4
Contract: 5♦ S

North:
♠ AKQ4
♥ AQ6
♦ KQ92
♣ J7

South:
♠ 10983
♥ —
♦ A107643
♣ 1054

West	North	East	South
	2NT	Pass	3♠ ¹
Pass	4♣ ²	Pass	5♦
AP			
1. Minor Suit Transfers after 2NT			
2. automat			

Board: 11
Dealer: S
Vul: None
North HCP: 6
South HCP: 21
Contract: 3N S

North:
♠ K85
♥ 87
♦ QJ1095
♣ 754

South:
♠ A93
♥ KQ9
♦ A72
♣ AKJ6

West	North	East	South
			2NT
Pass	3NT	AP	

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

North:
♠ AKQ7
♥ AJ65
♦ Q4
♣ AJ3

South:
♠ 93
♥ KQ4
♦ KJ62
♣ K965

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

Board: 13
Dealer: S
Vul: Both
North HCP: 8
South HCP: 21
Contract: 3N S

North:
♠ 32
♥ 87
♦ KQ10942
♣ QJ3

South:
♠ KQJ8
♥ KJ
♦ A75
♣ AK54

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 14
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 4♥ N

North:
♠ A2
♥ K6
♦ AQ82
♣ AQJ109

South:
♠ J10943
♥ A109743
♦ —
♣ K7

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 10	♠ 10983	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ A107643	Partner bids first.
HCP: 4	♣ 1054	

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

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

Board: 13	♠ KQJ8	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ A75	You bid first.
HCP: 21	♣ AK54	

Board: 14	♠ J10943	The opponents are silent.
Dealer: N	♥ A109743	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ K7	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 10
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 4
 Contract: 5♦ S

North:
 ♠ AKQ4
 ♥ AQ6
 ♦ KQ92
 ♣ J7

South:
 ♠ 10983
 ♥ —
 ♦ A107643
 ♣ 1054

West	North	East	South
	2NT	Pass	3♠ ¹
Pass	4♣ ²	Pass	5♦
AP			
1. Minor Suit Transfers after 2NT			
2. automat			

Board: 11
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 21
 Contract: 3N S

North:
 ♠ K85
 ♥ 87
 ♦ QJ1095
 ♣ 754

South:
 ♠ A93
 ♥ KQ9
 ♦ A72
 ♣ AKJ6

West	North	East	South
			2NT
Pass	3NT	AP	

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

North:
 ♠ AKQ7
 ♥ AJ65
 ♦ Q4
 ♣ AJ3

South:
 ♠ 93
 ♥ KQ4
 ♦ KJ62
 ♣ K965

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

Board: 13
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 21
 Contract: 3N S

North:
 ♠ 32
 ♥ 87
 ♦ KQ10942
 ♣ QJ3

South:
 ♠ KQJ8
 ♥ KJ
 ♦ A75
 ♣ AK54

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 14
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ A2
 ♥ K6
 ♦ AQ82
 ♣ AQJ109

South:
 ♠ J10943
 ♥ A109743
 ♦ —
 ♣ K7

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

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 15	♠ 1093	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ Q1075	Partner bids first.
HCP: 7	♣ J54	

Board: 16	♠ A72	The opponents are silent.
Dealer: N	♥ AK94	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ K84	

Board: 17	♠ KQ974	The opponents are silent.
Dealer: S	♥ Q542	
Vul: NS	♦ 53	Partner bids first.
HCP: 10	♣ K8	

Board: 18	♠ Q1083	The opponents are silent.
Dealer: N	♥ AK54	
Vul: EW	♦ AQ4	You bid first.
HCP: 21	♣ AQ	

Board: 19	♠ K2	The opponents are silent.
Dealer: S	♥ KJ6532	
Vul: Both	♦ AKQ	Partner bids first.
HCP: 18	♣ Q10	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ642				2NT
Vul: EW	♥ A82	♥ KJ4				
North HCP: 7	♦ Q1075	♦ AK2	Pass	3NT	AP	
South HCP: 21	♣ J54	♣ A10				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 1086		2NT	Pass	3NT
Vul: None	♥ AK94	♥ 2				
North HCP: 20	♦ AQ9	♦ J642	AP			
South HCP: 6	♣ K84	♣ AJ1063				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ KQ974	♠ A8				2NT
Vul: NS	♥ Q542	♥ AJ9	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ 53	♦ AK642	Pass	3♥ ²	Pass	3NT
South HCP: 20	♣ K8	♣ A53	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q1083	♠ 962				
Vul: EW	♥ AK54	♥ 976		2NT	AP	
North HCP: 21	♦ AQ4	♦ 105				
South HCP: 3	♣ AQ	♣ K8654				
Contract: 2N N						

Board: 19
Dealer: S
Vul: Both
North HCP: 18
South HCP: 21
Contract: 7♥ S

North:
♠ K2
♥ KJ6532
♦ AKQ
♣ Q10

South:
♠ AQJ65
♥ AQ
♦ 74
♣ AKJ5

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	6♣ ⁴
Pass	7♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♣ king

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 15	♠ AQ642	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ AK2	You bid first.
HCP: 21	♣ A10	

Board: 16	♠ 1086	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ J642	Partner bids first.
HCP: 6	♣ AJ1063	

Board: 17	♠ A8	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ AK642	You bid first.
HCP: 20	♣ A53	

Board: 18	♠ 962	The opponents are silent.
Dealer: N	♥ 976	
Vul: EW	♦ 105	Partner bids first.
HCP: 3	♣ K8654	

Board: 19	♠ AQJ65	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ 74	You bid first.
HCP: 21	♣ AKJ5	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ642				2NT
Vul: EW	♥ A82	♥ KJ4				
North HCP: 7	♦ Q1075	♦ AK2	Pass	3NT	AP	
South HCP: 21	♣ J54	♣ A10				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 1086				
Vul: None	♥ AK94	♥ 2		2NT	Pass	3NT
North HCP: 20	♦ AQ9	♦ J642	AP			
South HCP: 6	♣ K84	♣ AJ1063				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ KQ974	♠ A8				2NT
Vul: NS	♥ Q542	♥ AJ9	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ 53	♦ AK642	Pass	3♥ ²	Pass	3NT
South HCP: 20	♣ K8	♣ A53	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q1083	♠ 962				
Vul: EW	♥ AK54	♥ 976				
North HCP: 21	♦ AQ4	♦ 105		2NT	AP	
South HCP: 3	♣ AQ	♣ K8654				
Contract: 2N N						

Board: 19
Dealer: S
Vul: Both
North HCP: 18
South HCP: 21
Contract: 7♥ S

North:
♠ K2
♥ KJ6532
♦ AKQ
♣ Q10

South:
♠ AQJ65
♥ AQ
♦ 74
♣ AKJ5

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	6♣ ⁴
Pass	7♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♣ king

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 20	♠ AQJ	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ AK972	You bid first.
HCP: 20	♣ AQ4	

Board: 21	♠ J83	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ Q10876	Partner bids first.
HCP: 3	♣ 9876	

Board: 22	♠ AKQ	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ A872	You bid first.
HCP: 21	♣ AJ83	

Board: 23	♠ 6	The opponents are silent.
Dealer: S	♥ A10873	
Vul: None	♦ A873	Partner bids first.
HCP: 13	♣ AJ8	

Board: 24	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ AJ832	You bid first.
HCP: 20	♣ AQJ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

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

North:
♠ AQJ
♥ 87
♦ AK972
♣ AQ4

South:
♠ —
♥ AKJ543
♦ 86
♣ J9853

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣ ³	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 21
Dealer: S
Vul: EW
North HCP: 3
South HCP: 20
Contract: 2N S

North:
♠ J83
♥ 5
♦ Q10876
♣ 9876

South:
♠ AK102
♥ Q932
♦ AJ5
♣ AQ

West	North	East	South
			2NT
AP			

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

North:
♠ AKQ
♥ QJ
♦ A872
♣ AJ83

South:
♠ J9
♥ K104
♦ KJ43
♣ K654

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

Board: 23
Dealer: S
Vul: None
North HCP: 13
South HCP: 21
Contract: 7♥ S

North:
♠ 6
♥ A10873
♦ A873
♣ AJ8

South:
♠ AQJ52
♥ KQJ
♦ KQJ
♣ Q9

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4♦	Pass	4♥
Pass	4NT ¹	Pass	5♠ ²
Pass	7♥	AP	
1. Blackwood 0314, for ♥			
2. A=2/5 or 5/5, Q(H)=1			

Board: 24

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ AQ6

♥ Q2

♦ AJ832

♣ AQJ

South:

♠ 10753

♥ K98543

♦ 7

♣ 98

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 20	♠ —	The opponents are silent.
Dealer: N	♥ AKJ543	
Vul: NS	♦ 86	Partner bids first.
HCP: 9	♣ J9853	

Board: 21	♠ AK102	The opponents are silent.
Dealer: S	♥ Q932	
Vul: EW	♦ AJ5	You bid first.
HCP: 20	♣ AQ	

Board: 22	♠ J9	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ KJ43	Partner bids first.
HCP: 11	♣ K654	

Board: 23	♠ AQJ52	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ KQJ	You bid first.
HCP: 21	♣ Q9	

Board: 24	♠ 10753	The opponents are silent.
Dealer: N	♥ K98543	
Vul: EW	♦ 7	Partner bids first.
HCP: 3	♣ 98	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 20			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ ¹
Vul: NS	♠ AQJ	♠ —	Pass	4♥	Pass	4NT ²
North HCP: 20	♥ 87	♥ AKJ543	Pass	5♣ ³	Pass	6♥
South HCP: 9	♦ AK972	♦ 86	AP			
Contract: 6♥ N	♣ AQ4	♣ J9853	1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 21			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ J83	♠ AK102				
North HCP: 3	♥ 5	♥ Q932				
South HCP: 20	♦ Q10876	♦ AJ5	AP			
Contract: 2N S	♣ 9876	♣ AQ				

Board: 22			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♣ ¹
Vul: Both	♠ AKQ	♠ J9	Pass	4NT ²	AP	
North HCP: 21	♥ QJ	♥ K104	1. Gerber			
South HCP: 11	♦ A872	♦ KJ43	2. A=3 out of 4			
Contract: 4N N	♣ AJ83	♣ K654				

Board: 23			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 6	♠ AQJ52	Pass	3♦	Pass	3♥
North HCP: 13	♥ A10873	♥ KQJ	Pass	4♦	Pass	4♥
South HCP: 21	♦ A873	♦ KQJ	Pass	4NT ¹	Pass	5♠ ²
Contract: 7♥ S	♣ AJ8	♣ Q9	Pass	7♥	AP	
			1. Blackwood 0314, for ♥			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 24

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ AQ6

♥ Q2

♦ AJ832

♣ AQJ

South:

♠ 10753

♥ K98543

♦ 7

♣ 98

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

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 25	♠ Q87	The opponents are silent.
Dealer: S	♥ AQJ1054	
Vul: Both	♦ J10	Partner bids first.
HCP: 10	♣ 87	

Board: 26	♠ K6	The opponents are silent.
Dealer: N	♥ AK62	
Vul: None	♦ AQ105	You bid first.
HCP: 20	♣ A107	

Board: 27	♠ AJ8432	The opponents are silent.
Dealer: S	♥ Q98	
Vul: NS	♦ 643	Partner bids first.
HCP: 9	♣ Q	

Board: 28	♠ K82	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: Both	♦ AJ98	You bid first.
HCP: 20	♣ AQ	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 25
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 20
 Contract: 6N S

North:
 ♠ Q87
 ♥ AQJ1054
 ♦ J10
 ♣ 87

South:
 ♠ AK1092
 ♥ K92
 ♦ KQ
 ♣ KQ6

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

1. Texas
 2. Blackwood 0314, for ♥
 3. A=2/5 or 5/5, Q(H)=0

Board: 26
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ K6
 ♥ AK62
 ♦ AQ105
 ♣ A107

South:
 ♠ 1053
 ♥ 10973
 ♦ J76
 ♣ KQ5

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

1. Stayman

Board: 27
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 21
 Contract: 6♠ S

North:
 ♠ AJ8432
 ♥ Q98
 ♦ 643
 ♣ Q

South:
 ♠ K65
 ♥ AK4
 ♦ K7
 ♣ AKJ84

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

1. Texas
 2. Blackwood 0314, for ♠
 3. A=0/5 or 3/5

Board: 28
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ K82
 ♥ AQ94
 ♦ AJ98
 ♣ AQ

South:
 ♠ 103
 ♥ K10852
 ♦ Q74
 ♣ K65

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

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

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 25	♠ AK1092	The opponents are silent.
Dealer: S	♥ K92	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ KQ6	

Board: 26	♠ 1053	The opponents are silent.
Dealer: N	♥ 10973	
Vul: None	♦ J76	Partner bids first.
HCP: 6	♣ KQ5	

Board: 27	♠ K65	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ K7	You bid first.
HCP: 21	♣ AKJ84	

Board: 28	♠ 103	The opponents are silent.
Dealer: N	♥ K10852	
Vul: Both	♦ Q74	Partner bids first.
HCP: 8	♣ K65	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 25

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ Q87

♥ AQJ1054

♦ J10

♣ 87

South:

♠ AK1092

♥ K92

♦ KQ

♣ KQ6

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♥ ³
------	------------------	------	-----------------

Pass	6NT	AP	
------	-----	----	--

1. Texas

2. Blackwood 0314, for ♥

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

Board: 26

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ K6

♥ AK62

♦ AQ105

♣ A107

South:

♠ 1053

♥ 10973

♦ J76

♣ KQ5

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

Board: 27

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 6♠ S

North:

♠ AJ8432

♥ Q98

♦ 643

♣ Q

South:

♠ K65

♥ AK4

♦ K7

♣ AKJ84

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 28

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ K82

♥ AQ94

♦ AJ98

♣ AQ

South:

♠ 103

♥ K10852

♦ Q74

♣ K65

West	North	East	South
	2NT	Pass	3♦

Pass	3NT ¹	Pass	4♣ ²
------	------------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 29	♠ K84	The opponents are silent.
Dealer: S	♥ A965	
Vul: None	♦ K7	Partner bids first.
HCP: 10	♣ 10986	

Board: 30	♠ Q8	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ AQJ85	

Board: 31	♠ AK2	The opponents are silent.
Dealer: S	♥ J92	
Vul: EW	♦ J532	Partner bids first.
HCP: 12	♣ K87	

Board: 32	♠ AJ3	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ AK875	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 29			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♠ K84	♠ A6	Pass	3♠ ²	Pass	4NT ³
South HCP: 21	♥ A965	♥ KQ1042	Pass	5♦ ⁴	Pass	6♥
Contract: 6♥ S	♦ K7	♦ A96	AP			
	♣ 10986	♣ AKJ	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 30			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ Q8	♠ J93		2NT	Pass	3NT
North HCP: 20	♥ KJ5	♥ Q10	AP			
South HCP: 6	♦ AK9	♦ QJ1072				
Contract: 3N N	♣ AQJ85	♣ 1063				

Board: 31			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ AK2	♠ QJ107	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♥ J92	♥ KQ7	Pass	6NT	AP	
South HCP: 21	♦ J532	♦ AK8	1. Gerber			
Contract: 6N S	♣ K87	♣ AQ10	2. A=2 out of 4			

Board: 32			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AJ3	♠ KQ642		2NT	Pass	3♥
North HCP: 20	♥ A82	♥ KQ6	Pass	3♠	Pass	3NT
South HCP: 10	♦ A10	♦ 953	Pass	4♠	AP	
Contract: 4♠ N	♣ AK875	♣ 104				

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 29	♠ A6	The opponents are silent.
Dealer: S	♥ KQ1042	
Vul: None	♦ A96	You bid first.
HCP: 21	♣ AKJ	

Board: 30	♠ J93	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ QJ1072	Partner bids first.
HCP: 6	♣ 1063	

Board: 31	♠ QJ107	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ AK8	You bid first.
HCP: 21	♣ AQ10	

Board: 32	♠ KQ642	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ 953	Partner bids first.
HCP: 10	♣ 104	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 29			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♠ K84	♠ A6	Pass	3♠ ²	Pass	4NT ³
South HCP: 21	♥ A965	♥ KQ1042	Pass	5♦ ⁴	Pass	6♥
Contract: 6♥ S	♦ K7	♦ A96	AP			
	♣ 10986	♣ AKJ	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			

Board: 30			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ Q8	♠ J93		2NT	Pass	3NT
North HCP: 20	♥ KJ5	♥ Q10	AP			
South HCP: 6	♦ AK9	♦ QJ1072				
Contract: 3N N	♣ AQJ85	♣ 1063				

Board: 31			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ AK2	♠ QJ107	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♥ J92	♥ KQ7	Pass	6NT	AP	
South HCP: 21	♦ J532	♦ AK8	1. Gerber			
Contract: 6N S	♣ K87	♣ AQ10	2. A=2 out of 4			

Board: 32			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AJ3	♠ KQ642		2NT	Pass	3♥
North HCP: 20	♥ A82	♥ KQ6	Pass	3♠	Pass	3NT
South HCP: 10	♦ A10	♦ 953	Pass	4♠	AP	
Contract: 4♠ N	♣ AK875	♣ 104				

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 33	♠ 52	The opponents are silent.
Dealer: S	♥ AJ108743	
Vul: EW	♦ 82	Partner bids first.
HCP: 7	♣ Q5	

Board: 34	♠ AQ64	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ J107	You bid first.
HCP: 20	♣ AQ5	

Board: 35	♠ 75	The opponents are silent.
Dealer: S	♥ Q102	
Vul: NS	♦ 8762	Partner bids first.
HCP: 6	♣ A1096	

Board: 36	♠ 63	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ KQ86	You bid first.
HCP: 20	♣ AQ87	

Board: 37	♠ Q9632	The opponents are silent.
Dealer: S	♥ Q73	
Vul: None	♦ AK9	Partner bids first.
HCP: 11	♣ 63	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 33
Dealer: S
Vul: EW
North HCP: 7
South HCP: 21
Contract: 5♥ S

North:
♠ 52
♥ AJ108743
♦ 82
♣ Q5

South:
♠ AQJ104
♥ Q6
♦ AKJ
♣ A103

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 34
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 4♥ N

North:
♠ AQ64
♥ AQJ
♦ J107
♣ AQ5

South:
♠ K97
♥ 97652
♦ Q
♣ 9643

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

Board: 35
Dealer: S
Vul: NS
North HCP: 6
South HCP: 21
Contract: 3N S

North:
♠ 75
♥ Q102
♦ 8762
♣ A1096

South:
♠ AJ3
♥ AJ4
♦ AQ105
♣ KQ7

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 36
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ 63
♥ AKQ
♦ KQ86
♣ AQ87

South:
♠ Q4
♥ 8743
♦ J73
♣ KJ96

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

Board: 37
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ Q9632
♥ Q73
♦ AK9
♣ 63

South:
♠ AK
♥ AK1054
♦ 106
♣ AK105

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT ¹	Pass	6NT
AP			
1. Quantitative 4NT			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 33	♠ AQJ104	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ A103	

Board: 34	♠ K97	The opponents are silent.
Dealer: N	♥ 97652	
Vul: Both	♦ Q	Partner bids first.
HCP: 5	♣ 9643	

Board: 35	♠ AJ3	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ AQ105	You bid first.
HCP: 21	♣ KQ7	

Board: 36	♠ Q4	The opponents are silent.
Dealer: N	♥ 8743	
Vul: Both	♦ J73	Partner bids first.
HCP: 7	♣ KJ96	

Board: 37	♠ AK	The opponents are silent.
Dealer: S	♥ AK1054	
Vul: None	♦ 106	You bid first.
HCP: 21	♣ AK105	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 33
Dealer: S
Vul: EW
North HCP: 7
South HCP: 21
Contract: 5♥ S

North:
♠ 52
♥ AJ108743
♦ 82
♣ Q5

South:
♠ AQJ104
♥ Q6
♦ AKJ
♣ A103

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 34
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 4♥ N

North:
♠ AQ64
♥ AQJ
♦ J107
♣ AQ5

South:
♠ K97
♥ 97652
♦ Q
♣ 9643

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

Board: 35
Dealer: S
Vul: NS
North HCP: 6
South HCP: 21
Contract: 3N S

North:
♠ 75
♥ Q102
♦ 8762
♣ A1096

South:
♠ AJ3
♥ AJ4
♦ AQ105
♣ KQ7

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 36
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ 63
♥ AKQ
♦ KQ86
♣ AQ87

South:
♠ Q4
♥ 8743
♦ J73
♣ KJ96

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

Board: 37
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ Q9632
♥ Q73
♦ AK9
♣ 63

South:
♠ AK
♥ AK1054
♦ 106
♣ AK105

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT ¹	Pass	6NT
AP			
1. Quantitative 4NT			

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 38	♠ KQ	The opponents are silent.
Dealer: N	♥ A943	
Vul: EW	♦ A75	You bid first.
HCP: 20	♣ AK83	

Board: 39	♠ Q52	The opponents are silent.
Dealer: S	♥ Q53	
Vul: Both	♦ J5	Partner bids first.
HCP: 10	♣ AJ876	

Board: 40	♠ AQ	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ 7542	You bid first.
HCP: 20	♣ AQ2	

Board: 41	♠ A84	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ 752	Partner bids first.
HCP: 7	♣ K108753	

Board: 42	♠ AK983	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ Q98	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A1053		2NT	Pass	3♣ ¹
Vul: EW	♥ A943	♥ 75	Pass	3♥	Pass	3NT
North HCP: 20	♦ A75	♦ Q9	AP			
South HCP: 7	♣ AK83	♣ J10954				
Contract: 3N N						1. Stayman

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AK943				2NT
Vul: Both	♥ Q53	♥ AK				
North HCP: 10	♦ J5	♦ K972	Pass	3NT	AP	
South HCP: 20	♣ AJ876	♣ K3				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K83		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ4	♥ Q865	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ 7542	♦ —	Pass	4♥	AP	
South HCP: 9	♣ AQ2	♣ KJ6543				
Contract: 4♥ N						1. Stayman 2. artificial

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ6				2NT
Vul: NS	♥ 10	♥ AK98				
North HCP: 7	♦ 752	♦ K98	Pass	3NT	AP	
South HCP: 20	♣ K108753	♣ AJ6				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AK983	♠ Q107		2NT	Pass	4♣ ¹
Vul: Both	♥ AK9	♥ Q5	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ A2	♦ Q8753	AP			
South HCP: 13	♣ Q98	♣ AK6				
Contract: 6N N						1. Gerber 2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 38	♠ A1053	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ Q9	Partner bids first.
HCP: 7	♣ J10954	

Board: 39	♠ AK943	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ K972	You bid first.
HCP: 20	♣ K3	

Board: 40	♠ K83	The opponents are silent.
Dealer: N	♥ Q865	
Vul: None	♦ —	Partner bids first.
HCP: 9	♣ KJ6543	

Board: 41	♠ KQ6	The opponents are silent.
Dealer: S	♥ AK98	
Vul: NS	♦ K98	You bid first.
HCP: 20	♣ AJ6	

Board: 42	♠ Q107	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ Q8753	Partner bids first.
HCP: 13	♣ AK6	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A1053		2NT	Pass	3♣ ¹
Vul: EW	♥ A943	♥ 75	Pass	3♥	Pass	3NT
North HCP: 20	♦ A75	♦ Q9	AP			
South HCP: 7	♣ AK83	♣ J10954				
Contract: 3N N				1. Stayman		

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AK943				2NT
Vul: Both	♥ Q53	♥ AK				
North HCP: 10	♦ J5	♦ K972	Pass	3NT	AP	
South HCP: 20	♣ AJ876	♣ K3				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K83		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ4	♥ Q865	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ 7542	♦ —	Pass	4♥	AP	
South HCP: 9	♣ AQ2	♣ KJ6543				
Contract: 4♥ N				1. Stayman		
				2. artificial		

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ6				2NT
Vul: NS	♥ 10	♥ AK98				
North HCP: 7	♦ 752	♦ K98	Pass	3NT	AP	
South HCP: 20	♣ K108753	♣ AJ6				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AK983	♠ Q107		2NT	Pass	4♣ ¹
Vul: Both	♥ AK9	♥ Q5	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ A2	♦ Q8753	AP			
South HCP: 13	♣ Q98	♣ AK6				
Contract: 6N N				1. Gerber		
				2. A=3 out of 4		

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 43	♠ J10985	The opponents are silent.
Dealer: S	♥ Q987	
Vul: None	♦ 53	Partner bids first.
HCP: 3	♣ 95	

Board: 44	♠ AJ7	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ K83	

Board: 45	♠ QJ97643	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ Q	Partner bids first.
HCP: 10	♣ QJ	

Board: 46	♠ AKQ2	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ K3	You bid first.
HCP: 20	♣ K1096	

Board: 47	♠ 10	The opponents are silent.
Dealer: S	♥ J9853	
Vul: NS	♦ A10854	Partner bids first.
HCP: 9	♣ A8	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ J10985	♠ AQ3				2NT
Vul: None	♥ Q987	♥ AK543	Pass	3♥	Pass	3♠
North HCP: 3	♦ 53	♦ A6	AP			
South HCP: 20	♣ 95	♣ K107				
Contract: 3♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 1094				
Vul: NS	♥ AKJ5	♥ 832		2NT	Pass	3NT
North HCP: 20	♦ A72	♦ KJ964	AP			
South HCP: 5	♣ K83	♣ J6				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: EW	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 874		2NT	Pass	4♣ ¹
Vul: None	♥ KQ5	♥ 74	Pass	4♥ ²	Pass	6NT
North HCP: 20	♦ K3	♦ AQ1092	AP			
South HCP: 12	♣ K1096	♣ AQ5	1. Gerber			
Contract: 6N N			2. A=1/4			

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ86				2NT
Vul: NS	♥ J9853	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 9	♦ A10854	♦ KQ	Pass	4♥	AP	
South HCP: 20	♣ A8	♣ KJ95				
Contract: 4♥ S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 43	♠ AQ3	The opponents are silent.
Dealer: S	♥ AK543	
Vul: None	♦ A6	You bid first.
HCP: 20	♣ K107	

Board: 44	♠ 1094	The opponents are silent.
Dealer: N	♥ 832	
Vul: NS	♦ KJ964	Partner bids first.
HCP: 5	♣ J6	

Board: 45	♠ A10	The opponents are silent.
Dealer: S	♥ A54	
Vul: EW	♦ AJ8	You bid first.
HCP: 20	♣ AK1075	

Board: 46	♠ 874	The opponents are silent.
Dealer: N	♥ 74	
Vul: None	♦ AQ1092	Partner bids first.
HCP: 12	♣ AQ5	

Board: 47	♠ KQ86	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ KJ95	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ J10985	♠ AQ3				2NT
Vul: None	♥ Q987	♥ AK543	Pass	3♥	Pass	3♠
North HCP: 3	♦ 53	♦ A6	AP			
South HCP: 20	♣ 95	♣ K107				
Contract: 3♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 1094				
Vul: NS	♥ AKJ5	♥ 832		2NT	Pass	3NT
North HCP: 20	♦ A72	♦ KJ964	AP			
South HCP: 5	♣ K83	♣ J6				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: EW	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 874		2NT	Pass	4♣ ¹
Vul: None	♥ KQ5	♥ 74	Pass	4♥ ²	Pass	6NT
North HCP: 20	♦ K3	♦ AQ1092	AP			
South HCP: 12	♣ K1096	♣ AQ5	1. Gerber			
Contract: 6N N			2. A=1/4			

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ86				2NT
Vul: NS	♥ J9853	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 9	♦ A10854	♦ KQ	Pass	4♥	AP	
South HCP: 20	♣ A8	♣ KJ95				
Contract: 4♥ S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 48	♠ 42	The opponents are silent.
Dealer: N	♥ A52	
Vul: EW	♦ AQJ6	You bid first.
HCP: 20	♣ AKQ7	

Board: 49	♠ 10	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ 9742	Partner bids first.
HCP: 10	♣ AQ964	

Board: 50	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ 54	You bid first.
HCP: 20	♣ KQ75	

Board: 51	♠ 653	The opponents are silent.
Dealer: S	♥ J97	
Vul: EW	♦ Q7654	Partner bids first.
HCP: 3	♣ 103	

Board: 52	♠ A10	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ AQ95	You bid first.
HCP: 20	♣ QJ103	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AQJ76		2NT	Pass	3♣ ¹
Vul: EW	♥ A52	♥ 10974	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AQJ6	♦ K	Pass	3NT	AP	
South HCP: 10	♣ AKQ7	♣ 543	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK7				2NT
Vul: Both	♥ A52	♥ K8	Pass	3NT	AP	
North HCP: 10	♦ 9742	♦ KQJ10				
South HCP: 20	♣ AQ964	♣ KJ87				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 105		2NT	Pass	3NT
Vul: NS	♥ AQ2	♥ J108	AP			
North HCP: 20	♦ 54	♦ QJ10982				
South HCP: 4	♣ KQ75	♣ 108				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ K10				2NT
Vul: EW	♥ J97	♥ AQ32	AP			
North HCP: 3	♦ Q7654	♦ AK103				
South HCP: 20	♣ 103	♣ A64				
Contract: 2N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ ¹
Vul: Both	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 48	♠ AQJ76	The opponents are silent.
Dealer: N	♥ 10974	
Vul: EW	♦ K	Partner bids first.
HCP: 10	♣ 543	

Board: 49	♠ AK7	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ KQJ10	You bid first.
HCP: 20	♣ KJ87	

Board: 50	♠ 105	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ QJ10982	Partner bids first.
HCP: 4	♣ 108	

Board: 51	♠ K10	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: EW	♦ AK103	You bid first.
HCP: 20	♣ A64	

Board: 52	♠ QJ95	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ 107	Partner bids first.
HCP: 9	♣ A764	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AQJ76		2NT	Pass	3♣ ¹
Vul: EW	♥ A52	♥ 10974	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AQJ6	♦ K	Pass	3NT	AP	
South HCP: 10	♣ AKQ7	♣ 543				
Contract: 3N N			1. Stayman			
			2. SMOLEN			

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK7				2NT
Vul: Both	♥ A52	♥ K8				
North HCP: 10	♦ 9742	♦ KQJ10	Pass	3NT	AP	
South HCP: 20	♣ AQ964	♣ KJ87				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 105		2NT	Pass	3NT
Vul: NS	♥ AQ2	♥ J108				
North HCP: 20	♦ 54	♦ QJ10982	AP			
South HCP: 4	♣ KQ75	♣ 108				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ K10				2NT
Vul: EW	♥ J97	♥ AQ32				
North HCP: 3	♦ Q7654	♦ AK103	AP			
South HCP: 20	♣ 103	♣ A64				
Contract: 2N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ ¹
Vul: Both	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 53	♠ QJ3	The opponents are silent.
Dealer: S	♥ 76432	
Vul: None	♦ 986	Partner bids first.
HCP: 4	♣ J9	

Board: 54	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: EW	♦ Q8	You bid first.
HCP: 21	♣ KJ10	

Board: 55	♠ 983	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ J9765	Partner bids first.
HCP: 6	♣ 104	

Board: 56	♠ K2	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ AQJ2	You bid first.
HCP: 20	♣ AQ93	

Board: 57	♠ K10	The opponents are silent.
Dealer: S	♥ 10764	
Vul: NS	♦ 9765	Partner bids first.
HCP: 3	♣ 1094	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K874				2NT
Vul: None	♥ 76432	♥ A109	Pass	3♦	Pass	3♥
North HCP: 4	♦ 986	♦ KJ	AP			
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 3♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J4				
Vul: EW	♥ AQ54	♥ 1086		2NT	Pass	3NT
North HCP: 21	♦ Q8	♦ KJ107432	AP			
South HCP: 5	♣ KJ10	♣ 7				
Contract: 3N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KQ1052				
Vul: Both	♥ AJ5	♥ 87				2NT
North HCP: 6	♦ J9765	♦ AKQ2	Pass	3NT	AP	
South HCP: 20	♣ 104	♣ AQ				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQJ10		2NT	Pass	4♦ ¹
Vul: None	♥ A73	♥ KJ9852	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AQJ2	♦ 1063	Pass	5♣ ³	Pass	6♥
South HCP: 11	♣ AQ93	♣ —	AP			
Contract: 6♥ N						

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A52				
Vul: NS	♥ 10764	♥ AK32				2NT
North HCP: 3	♦ 9765	♦ J104	AP			
South HCP: 20	♣ 1094	♣ AKJ				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 53	♠ K874	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ KJ	You bid first.
HCP: 20	♣ AKQ5	

Board: 54	♠ J4	The opponents are silent.
Dealer: N	♥ 1086	
Vul: EW	♦ KJ107432	Partner bids first.
HCP: 5	♣ 7	

Board: 55	♠ KQ1052	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ AKQ2	You bid first.
HCP: 20	♣ AQ	

Board: 56	♠ AQJ10	The opponents are silent.
Dealer: N	♥ KJ9852	
Vul: None	♦ 1063	Partner bids first.
HCP: 11	♣ —	

Board: 57	♠ A52	The opponents are silent.
Dealer: S	♥ AK32	
Vul: NS	♦ J104	You bid first.
HCP: 20	♣ AKJ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K874				2NT
Vul: None	♥ 76432	♥ A109	Pass	3♦	Pass	3♥
North HCP: 4	♦ 986	♦ KJ	AP			
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 3♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J4				
Vul: EW	♥ AQ54	♥ 1086		2NT	Pass	3NT
North HCP: 21	♦ Q8	♦ KJ107432	AP			
South HCP: 5	♣ KJ10	♣ 7				
Contract: 3N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KQ1052				2NT
Vul: Both	♥ AJ5	♥ 87	Pass	3NT	AP	
North HCP: 6	♦ J9765	♦ AKQ2				
South HCP: 20	♣ 104	♣ AQ				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQJ10		2NT	Pass	4♦ ¹
Vul: None	♥ A73	♥ KJ9852	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AQJ2	♦ 1063	Pass	5♣ ³	Pass	6♥
South HCP: 11	♣ AQ93	♣ —	AP			
Contract: 6♥ N						

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A52				2NT
Vul: NS	♥ 10764	♥ AK32				
North HCP: 3	♦ 9765	♦ J104	AP			
South HCP: 20	♣ 1094	♣ AKJ				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 58	♠ 1097	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ AKQ42	You bid first.
HCP: 21	♣ AJ	

Board: 59	♠ Q106	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ J9876	Partner bids first.
HCP: 6	♣ 1085	

Board: 60	♠ KJ65	East Bids 4♣ if possible.
Dealer: N	♥ AKJ4	
Vul: EW	♦ K32	You bid first.
HCP: 20	♣ KQ	

Board: 61	♠ —	The opponents are silent.
Dealer: S	♥ AK1087532	
Vul: None	♦ 82	Partner bids first.
HCP: 7	♣ 873	

Board: 62	♠ K82	The opponents are silent.
Dealer: N	♥ AK864	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ K7	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 58
Dealer: N
Vul: Both
North HCP: 21
South HCP: 6
Contract: 3N N

North:
♠ 1097
♥ AK7
♦ AKQ42
♣ AJ

South:
♠ A65
♥ 106
♦ 98753
♣ Q85

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 59
Dealer: S
Vul: NS
North HCP: 6
South HCP: 21
Contract: 3N S

North:
♠ Q106
♥ K7
♦ J9876
♣ 1085

South:
♠ A9
♥ QJ82
♦ AQ5
♣ AKJ3

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 60
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ KJ65
♥ AKJ4
♦ K32
♣ KQ

South:
♠ AQ83
♥ Q
♦ QJ9876
♣ 62

West	North	East	South
	2NT	4♣	6♦
AP			

Board: 61
Dealer: S
Vul: None
North HCP: 7
South HCP: 21
Contract: 6♥ S

North:
♠ —
♥ AK1087532
♦ 82
♣ 873

South:
♠ KQ43
♥ Q4
♦ AKQ53
♣ KQ

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

1. Texas
2. Blackwood 0314, for ♥
3. A=1/5 or 4/5

Board: 62
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 4♥ N

North:
♠ K82
♥ AK864
♦ AK7
♣ K7

South:
♠ Q1053
♥ 7532
♦ 3
♣ AQ85

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 58	♠ A65	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ 98753	Partner bids first.
HCP: 6	♣ Q85	

Board: 59	♠ A9	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: NS	♦ AQ5	You bid first.
HCP: 21	♣ AKJ3	

Board: 60	♠ AQ83	East Bids 4♣ if possible.
Dealer: N	♥ Q	
Vul: EW	♦ QJ9876	Partner bids first.
HCP: 11	♣ 62	

Board: 61	♠ KQ43	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AKQ53	You bid first.
HCP: 21	♣ KQ	

Board: 62	♠ Q1053	The opponents are silent.
Dealer: N	♥ 7532	
Vul: NS	♦ 3	Partner bids first.
HCP: 8	♣ AQ85	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ A65		2NT	Pass	3NT
Vul: Both	♥ AK7	♥ 106				
North HCP: 21	♦ AKQ42	♦ 98753	AP			
South HCP: 6	♣ AJ	♣ Q85				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ A9				2NT
Vul: NS	♥ K7	♥ QJ82				
North HCP: 6	♦ J9876	♦ AQ5	Pass	3NT	AP	
South HCP: 21	♣ 1085	♣ AKJ3				
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ AQ83		2NT	4♣	6♦
Vul: EW	♥ AKJ4	♥ Q				
North HCP: 20	♦ K32	♦ QJ9876	AP			
South HCP: 11	♣ KQ	♣ 62				
Contract: 6♦ S						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ43	Pass	4♦ ¹	Pass	4♥
Vul: None	♥ AK1087532	♥ Q4	Pass	4NT ²	Pass	5♦ ³
North HCP: 7	♦ 82	♦ AKQ53	Pass	6♥	AP	
South HCP: 21	♣ 873	♣ KQ				
Contract: 6♥ S						

1. Texas
2. Blackwood 0314, for ♥
3. A=1/5 or 4/5

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ Q1053		2NT	Pass	3♣ ¹
Vul: NS	♥ AK864	♥ 7532	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK7	♦ 3	AP			
South HCP: 8	♣ K7	♣ AQ85				
Contract: 4♥ N						

1. Stayman

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 63	♠ J109	East Doubles 3♦ if possible.
Dealer: S	♥ 108542	
Vul: Both	♦ 87	Partner bids first.
HCP: 1	♣ 1086	

Board: 64	♠ KQJ	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ AK52	You bid first.
HCP: 21	♣ 73	

Board: 65	♠ 82	The opponents are silent.
Dealer: S	♥ 54	
Vul: EW	♦ AKJ765	Partner bids first.
HCP: 8	♣ 1065	

Board: 66	♠ K63	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: Both	♦ A1086	You bid first.
HCP: 20	♣ AK	

Board: 67	♠ 10	The opponents are silent.
Dealer: S	♥ KQJ42	
Vul: None	♦ J107	Partner bids first.
HCP: 10	♣ K983	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ Q542				2NT
Vul: Both	♥ 108542	♥ AK	Pass	3♦	X	XX ¹
North HCP: 1	♦ 87	♦ KQJ3	Pass	3♥	AP	
South HCP: 21	♣ 1086	♣ AQ5				
Contract: 3♥ N			1. artificial			

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 83		2NT	Pass	4♦ ¹
Vul: NS	♥ AKJ5	♥ Q109743	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AK52	♦ 4	Pass	5♣ ³	Pass	6♥
South HCP: 9	♣ 73	♣ AK105	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AK5				2NT
Vul: EW	♥ 54	♥ A10632				
North HCP: 8	♦ AKJ765	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 1065	♣ AK9				
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ A		2NT	Pass	4♣ ¹
Vul: Both	♥ AQ53	♥ 2	Pass	4NT ²	Pass	6♣
North HCP: 20	♦ A1086	♦ K432	AP			
South HCP: 10	♣ AK	♣ QJ108652	1. Gerber			
Contract: 6♣ S			2. A=3 out of 4			

Board: 67

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 10

♥ KQJ42

♦ J107

♣ K983

South:

♠ AJ974

♥ A85

♦ AK5

♣ A5

West	North	East	South
------	-------	------	-------

2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	3NT	Pass	4♥
------	-----	------	----

Pass	4NT ¹	Pass	5♦ ²
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Pass	6♥	AP	
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1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 63	♠ Q542	East Doubles 3♦ if possible.
Dealer: S	♥ AK	
Vul: Both	♦ KQJ3	
HCP: 21	♣ AQ5	You bid first.

Board: 64	♠ 83	The opponents are silent.
Dealer: N	♥ Q109743	
Vul: NS	♦ 4	Partner bids first.
HCP: 9	♣ AK105	

Board: 65	♠ AK5	The opponents are silent.
Dealer: S	♥ A10632	
Vul: EW	♦ Q2	You bid first.
HCP: 20	♣ AK9	

Board: 66	♠ A	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ K432	Partner bids first.
HCP: 10	♣ QJ108652	

Board: 67	♠ AJ974	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ A5	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ Q542				2NT
Vul: Both	♥ 108542	♥ AK	Pass	3♦	X	XX ¹
North HCP: 1	♦ 87	♦ KQJ3	Pass	3♥	AP	
South HCP: 21	♣ 1086	♣ AQ5				
Contract: 3♥ N			1. artificial			

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 83		2NT	Pass	4♦ ¹
Vul: NS	♥ AKJ5	♥ Q109743	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AK52	♦ 4	Pass	5♣ ³	Pass	6♥
South HCP: 9	♣ 73	♣ AK105	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AK5				2NT
Vul: EW	♥ 54	♥ A10632				
North HCP: 8	♦ AKJ765	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 1065	♣ AK9				
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ A		2NT	Pass	4♣ ¹
Vul: Both	♥ AQ53	♥ 2	Pass	4NT ²	Pass	6♣
North HCP: 20	♦ A1086	♦ K432	AP			
South HCP: 10	♣ AK	♣ QJ108652	1. Gerber			
Contract: 6♣ S			2. A=3 out of 4			

Board: 67

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 10

♥ KQJ42

♦ J107

♣ K983

South:

♠ AJ974

♥ A85

♦ AK5

♣ A5

West	North	East	South
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2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	3NT	Pass	4♥
------	-----	------	----

Pass	4NT ¹	Pass	5♦ ²
------	------------------	------	-----------------

Pass	6♥	AP	
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1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 68	♠ AJ4	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: NS	♦ K5	You bid first.
HCP: 20	♣ AKJ8	

Board: 69	♠ 954	The opponents are silent.
Dealer: S	♥ 7652	
Vul: Both	♦ 653	Partner bids first.
HCP: 0	♣ 654	

Board: 70	♠ A6	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ Q854	You bid first.
HCP: 20	♣ AQ7	

Board: 71	♠ K1052	The opponents are silent.
Dealer: S	♥ K764	
Vul: NS	♦ K98	Partner bids first.
HCP: 9	♣ 96	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 68
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6♠ N

North:
♠ AJ4
♥ KJ62
♦ K5
♣ AKJ8

South:
♠ KQ962
♥ A
♦ Q743
♣ Q95

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

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

Board: 69
Dealer: S
Vul: Both
North HCP: 0
South HCP: 20
Contract: 2N S

North:
♠ 954
♥ 7652
♦ 653
♣ 654

South:
♠ AKQ
♥ 94
♦ A107
♣ AQJ93

West	North	East	South
			2NT
AP			

Board: 70
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ A6
♥ AKJ3
♦ Q854
♣ AQ7

South:
♠ Q10
♥ 94
♦ J7
♣ KJ109865

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 71
Dealer: S
Vul: NS
North HCP: 9
South HCP: 21
Contract: 5♠ S

North:
♠ K1052
♥ K764
♦ K98
♣ 96

South:
♠ AQ987
♥ A8
♦ Q76
♣ AKQ

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

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 68	♠ KQ962	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ Q743	Partner bids first.
HCP: 13	♣ Q95	

Board: 69	♠ AKQ	The opponents are silent.
Dealer: S	♥ 94	
Vul: Both	♦ A107	You bid first.
HCP: 20	♣ AQJ93	

Board: 70	♠ Q10	The opponents are silent.
Dealer: N	♥ 94	
Vul: None	♦ J7	Partner bids first.
HCP: 7	♣ KJ109865	

Board: 71	♠ AQ987	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ Q76	You bid first.
HCP: 21	♣ AKQ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 68
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6♠ N

North:
♠ AJ4
♥ KJ62
♦ K5
♣ AKJ8

South:
♠ KQ962
♥ A
♦ Q743
♣ Q95

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

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

Board: 69
Dealer: S
Vul: Both
North HCP: 0
South HCP: 20
Contract: 2N S

North:
♠ 954
♥ 7652
♦ 653
♣ 654

South:
♠ AKQ
♥ 94
♦ A107
♣ AQJ93

West	North	East	South
			2NT
AP			

Board: 70
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ A6
♥ AKJ3
♦ Q854
♣ AQ7

South:
♠ Q10
♥ 94
♦ J7
♣ KJ109865

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 71
Dealer: S
Vul: NS
North HCP: 9
South HCP: 21
Contract: 5♠ S

North:
♠ K1052
♥ K764
♦ K98
♣ 96

South:
♠ AQ987
♥ A8
♦ Q76
♣ AKQ

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

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

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 72	♠ A762	The opponents are silent.
Dealer: N	♥ AK63	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ Q8	

Board: 73	♠ 9	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ AJ8763	Partner bids first.
HCP: 7	♣ 1075	

Board: 74	♠ AK106	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: NS	♦ A106	You bid first.
HCP: 21	♣ A3	

Board: 75	♠ 63	The opponents are silent.
Dealer: S	♥ Q109853	
Vul: EW	♦ A10	Partner bids first.
HCP: 7	♣ J109	

Board: 76	♠ KJ8	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ KJ4	You bid first.
HCP: 20	♣ AKJ73	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ 4		2NT	Pass	3NT
Vul: EW	♥ AK63	♥ Q92				
North HCP: 20	♦ AK10	♦ 87542	AP			
South HCP: 6	♣ Q8	♣ KJ109				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KJ10				2NT
Vul: None	♥ Q92	♥ AK				
North HCP: 7	♦ AJ8763	♦ Q42	Pass	3NT	AP	
South HCP: 20	♣ 1075	♣ AQJ86				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ 98		2NT	Pass	3NT
Vul: NS	♥ AQ63	♥ K105				
North HCP: 21	♦ A106	♦ KJ952	AP			
South HCP: 9	♣ A3	♣ Q97				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKQ7				2NT
Vul: EW	♥ Q109853	♥ K6	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ A10	♦ KJ942	AP			
South HCP: 21	♣ J109	♣ KQ	1. Texas			
Contract: 4♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 52		2NT	AP	
Vul: Both	♥ A5	♥ 9642				
North HCP: 20	♦ KJ4	♦ Q86				
South HCP: 4	♣ AKJ73	♣ Q1054				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 72	♠ 4	The opponents are silent.
Dealer: N	♥ Q92	
Vul: EW	♦ 87542	Partner bids first.
HCP: 6	♣ KJ109	

Board: 73	♠ KJ10	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ Q42	You bid first.
HCP: 20	♣ AQJ86	

Board: 74	♠ 98	The opponents are silent.
Dealer: N	♥ K105	
Vul: NS	♦ KJ952	Partner bids first.
HCP: 9	♣ Q97	

Board: 75	♠ AKQ7	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ KJ942	You bid first.
HCP: 21	♣ KQ	

Board: 76	♠ 52	The opponents are silent.
Dealer: N	♥ 9642	
Vul: Both	♦ Q86	Partner bids first.
HCP: 4	♣ Q1054	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ 4		2NT	Pass	3NT
Vul: EW	♥ AK63	♥ Q92				
North HCP: 20	♦ AK10	♦ 87542	AP			
South HCP: 6	♣ Q8	♣ KJ109				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KJ10				2NT
Vul: None	♥ Q92	♥ AK				
North HCP: 7	♦ AJ8763	♦ Q42	Pass	3NT	AP	
South HCP: 20	♣ 1075	♣ AQJ86				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ 98		2NT	Pass	3NT
Vul: NS	♥ AQ63	♥ K105				
North HCP: 21	♦ A106	♦ KJ952	AP			
South HCP: 9	♣ A3	♣ Q97				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKQ7				2NT
Vul: EW	♥ Q109853	♥ K6	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ A10	♦ KJ942	AP			
South HCP: 21	♣ J109	♣ KQ	1. Texas			
Contract: 4♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 52		2NT	AP	
Vul: Both	♥ A5	♥ 9642				
North HCP: 20	♦ KJ4	♦ Q86				
South HCP: 4	♣ AKJ73	♣ Q1054				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 77	♠ J10752	East Doubles 3♥ if possible.
Dealer: S	♥ 104	
Vul: NS	♦ 1083	Partner bids first.
HCP: 1	♣ 954	

Board: 78	♠ KQ64	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ KQJ4	You bid first.
HCP: 20	♣ A8	

Board: 79	♠ A843	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ KQ854	Partner bids first.
HCP: 9	♣ 86	

Board: 80	♠ A6	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: EW	♦ AQ2	You bid first.
HCP: 21	♣ KQ93	

Board: 81	♠ Q76	The opponents are silent.
Dealer: S	♥ A86543	
Vul: Both	♦ 2	Partner bids first.
HCP: 8	♣ Q86	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J10752	♠ K9				2NT
Vul: NS	♥ 104	♥ KJ76	Pass	3♥	X	XX ¹
North HCP: 1	♦ 1083	♦ AK76	Pass	3♠	AP	
South HCP: 21	♣ 954	♣ AK3				
Contract: 3♠ N			1. artificial			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ64	♠ 9		2NT	Pass	4♦ ¹
Vul: Both	♥ AJ3	♥ K98742	Pass	4♥	AP	
North HCP: 20	♦ KQJ4	♦ 102				
South HCP: 4	♣ A8	♣ J963	1. Texas			
Contract: 4♥ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A843	♠ K105				2NT
Vul: None	♥ 96	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KQ854	♦ J6	Pass	3NT	AP	
South HCP: 20	♣ 86	♣ AKQ109	1. Stayman			
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 52		2NT	Pass	6♦
Vul: EW	♥ KQJ10	♥ A96	AP			
North HCP: 21	♦ AQ2	♦ KJ97653				
South HCP: 8	♣ KQ93	♣ 7				
Contract: 6♦ S						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A932				2NT
Vul: Both	♥ A86543	♥ QJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 2	♦ AQ104	AP			
South HCP: 20	♣ Q86	♣ AK	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 77	♠ K9	East Doubles 3♥ if possible.
Dealer: S	♥ KJ76	
Vul: NS	♦ AK76	You bid first.
HCP: 21	♣ AK3	

Board: 78	♠ 9	The opponents are silent.
Dealer: N	♥ K98742	
Vul: Both	♦ 102	Partner bids first.
HCP: 4	♣ J963	

Board: 79	♠ K105	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ J6	You bid first.
HCP: 20	♣ AKQ109	

Board: 80	♠ 52	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ KJ97653	Partner bids first.
HCP: 8	♣ 7	

Board: 81	♠ A932	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ AQ104	You bid first.
HCP: 20	♣ AK	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J10752	♠ K9				2NT
Vul: NS	♥ 104	♥ KJ76	Pass	3♥	X	XX ¹
North HCP: 1	♦ 1083	♦ AK76	Pass	3♠	AP	
South HCP: 21	♣ 954	♣ AK3				
Contract: 3♠ N			1. artificial			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ64	♠ 9		2NT	Pass	4♦ ¹
Vul: Both	♥ AJ3	♥ K98742	Pass	4♥	AP	
North HCP: 20	♦ KQJ4	♦ 102				
South HCP: 4	♣ A8	♣ J963	1. Texas			
Contract: 4♥ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A843	♠ K105				2NT
Vul: None	♥ 96	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KQ854	♦ J6	Pass	3NT	AP	
South HCP: 20	♣ 86	♣ AKQ109	1. Stayman			
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 52		2NT	Pass	6♦
Vul: EW	♥ KQJ10	♥ A96	AP			
North HCP: 21	♦ AQ2	♦ KJ97653				
South HCP: 8	♣ KQ93	♣ 7				
Contract: 6♦ S						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A932				2NT
Vul: Both	♥ A86543	♥ QJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 2	♦ AQ104	AP			
South HCP: 20	♣ Q86	♣ AK	1. Texas			
Contract: 4♥ S						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 82	♠ AJ6	The opponents are silent.
Dealer: N	♥ AK982	
Vul: None	♦ K5	You bid first.
HCP: 20	♣ AJ4	

Board: 83	♠ J972	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ AKJ1052	Partner bids first.
HCP: 9	♣ 3	

Board: 84	♠ A5	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: Both	♦ AQJ94	You bid first.
HCP: 20	♣ A6	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 82
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 3N N

North:
 ♠ AJ6
 ♥ AK982
 ♦ K5
 ♣ AJ4

South:
 ♠ 5
 ♥ Q64
 ♦ QJ876
 ♣ KQ109

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 83
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 21
 Contract: 6♦ S

North:
 ♠ J972
 ♥ 62
 ♦ AKJ1052
 ♣ 3

South:
 ♠ AKQ
 ♥ AQJ
 ♦ Q74
 ♣ K1075

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

1. Stayman

Board: 84
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 13
 Contract: 7♥ S

North:
 ♠ A5
 ♥ KQ43
 ♦ AQJ94
 ♣ A6

South:
 ♠ K
 ♥ AJ972
 ♦ 103
 ♣ KQ1073

West	North	East	South
	2NT	Pass	3♦
Pass	3♠ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♦ ⁵	Pass	5♠
Pass	5NT ⁶	Pass	7♥
AP			

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5
6. ♥ queen no ♣ king no ♦ king

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 82	♠ 5	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ QJ876	Partner bids first.
HCP: 10	♣ KQ109	

Board: 83	♠ AKQ	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ Q74	You bid first.
HCP: 21	♣ K1075	

Board: 84	♠ K	The opponents are silent.
Dealer: N	♥ AJ972	
Vul: Both	♦ 103	Partner bids first.
HCP: 13	♣ KQ1073	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 82
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 3N N

North:
♠ AJ6
♥ AK982
♦ K5
♣ AJ4

South:
♠ 5
♥ Q64
♦ QJ876
♣ KQ109

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 83
Dealer: S
Vul: NS
North HCP: 9
South HCP: 21
Contract: 6♦ S

North:
♠ J972
♥ 62
♦ AKJ1052
♣ 3

South:
♠ AKQ
♥ AQJ
♦ Q74
♣ K1075

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

1. Stayman

Board: 84
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 7♥ S

North:
♠ A5
♥ KQ43
♦ AQJ94
♣ A6

South:
♠ K
♥ AJ972
♦ 103
♣ KQ1073

West	North	East	South
	2NT	Pass	3♦
Pass	3♠ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♦ ⁵	Pass	5♠
Pass	5NT ⁶	Pass	7♥
AP			

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5
6. ♥ queen no ♣ king no ♦ king

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 85	♠ K952	The opponents are silent.
Dealer: S	♥ A1054	
Vul: None	♦ 10874	Partner bids first.
HCP: 10	♣ K	

Board: 86	♠ A8	West Doubles 3♠ if possible.
Dealer: N	♥ K873	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ AJ86	

Board: 87	♠ 765	The opponents are silent.
Dealer: S	♥ A107532	
Vul: None	♦ 74	Partner bids first.
HCP: 7	♣ QJ	

Board: 88	♠ AQ1076	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A106	You bid first.
HCP: 21	♣ A86	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 85
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♥ S

North:
♠ K952
♥ A1054
♦ 10874
♣ K

South:
♠ AQ
♥ K863
♦ AJ5
♣ AQ96

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♥
Pass	4NT ³	Pass	5♦ ⁴
Pass	5♠	Pass	6♥ ⁵
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			
5. no ♥ queen			

Board: 86
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ A8
♥ K873
♦ AKJ
♣ AJ86

South:
♠ 6
♥ AQ64
♦ 107543
♣ K54

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

Board: 87
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 4♥ S

North:
♠ 765
♥ A107532
♦ 74
♣ QJ

South:
♠ AJ3
♥ KQ6
♦ K52
♣ AK109

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

Board: 88
Dealer: N
Vul: NS
North HCP: 21
South HCP: 7
Contract: 3N N

North:
♠ AQ1076
♥ AK
♦ A106
♣ A86

South:
♠ 85
♥ Q7543
♦ Q8
♣ QJ105

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 85	♠ AQ	The opponents are silent.
Dealer: S	♥ K863	
Vul: None	♦ AJ5	You bid first.
HCP: 20	♣ AQ96	

Board: 86	♠ 6	West Doubles 3♠ if possible.
Dealer: N	♥ AQ64	
Vul: EW	♦ 107543	Partner bids first.
HCP: 9	♣ K54	

Board: 87	♠ AJ3	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ K52	You bid first.
HCP: 20	♣ AK109	

Board: 88	♠ 85	The opponents are silent.
Dealer: N	♥ Q7543	
Vul: NS	♦ Q8	Partner bids first.
HCP: 7	♣ QJ105	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 85
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♥ S

North:
♠ K952
♥ A1054
♦ 10874
♣ K

South:
♠ AQ
♥ K863
♦ AJ5
♣ AQ96

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♥
Pass	4NT ³	Pass	5♦ ⁴
Pass	5♠	Pass	6♥ ⁵
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			
5. no ♥ queen			

Board: 86
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ A8
♥ K873
♦ AKJ
♣ AJ86

South:
♠ 6
♥ AQ64
♦ 107543
♣ K54

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

Board: 87
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 4♥ S

North:
♠ 765
♥ A107532
♦ 74
♣ QJ

South:
♠ AJ3
♥ KQ6
♦ K52
♣ AK109

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

Board: 88
Dealer: N
Vul: NS
North HCP: 21
South HCP: 7
Contract: 3N N

North:
♠ AQ1076
♥ AK
♦ A106
♣ A86

South:
♠ 85
♥ Q7543
♦ Q8
♣ QJ105

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

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 89	♠ K3	The opponents are silent.
Dealer: S	♥ 1084	
Vul: EW	♦ K10965	Partner bids first.
HCP: 8	♣ Q96	

Board: 90	♠ AK2	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ KJ875	You bid first.
HCP: 21	♣ AQJ	

Board: 91	♠ J97	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ 62	Partner bids first.
HCP: 11	♣ AQ765	

Board: 92	♠ AQ108	The opponents are silent.
Dealer: N	♥ K32	
Vul: EW	♦ AKQ10	You bid first.
HCP: 21	♣ K5	

Board: 93	♠ J109876	The opponents are silent.
Dealer: S	♥ J108	
Vul: Both	♦ K2	Partner bids first.
HCP: 5	♣ 103	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 89

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K3

♥ 1084

♦ K10965

♣ Q96

South:

♠ QJ98

♥ AJ2

♦ AQ87

♣ AK

West	North	East	South
			2NT

Pass	3NT	AP	
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Board: 90

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AK2

♥ K10

♦ KJ875

♣ AQJ

South:

♠ 10953

♥ AQ954

♦ 102

♣ 85

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	3♠ ²
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

Board: 91

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ J97

♥ A65

♦ 62

♣ AQ765

South:

♠ AKQ

♥ Q84

♦ AQ974

♣ K4

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4♠ ²
------	-----------------	------	-----------------

Pass	6NT	AP	
------	-----	----	--

1. Gerber

2. A=2 out of 4

Board: 92

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AQ108

♥ K32

♦ AKQ10

♣ K5

South:

♠ K63

♥ 105

♦ 82

♣ AQ9732

West	North	East	South
	2NT	Pass	3NT

AP

Board: 93

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ J109876

♥ J108

♦ K2

♣ 103

South:

♠ AK4

♥ KQ97

♦ AJ54

♣ K5

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 89	♠ QJ98	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ AQ87	You bid first.
HCP: 21	♣ AK	

Board: 90	♠ 10953	The opponents are silent.
Dealer: N	♥ AQ954	
Vul: Both	♦ 102	Partner bids first.
HCP: 6	♣ 85	

Board: 91	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q84	
Vul: NS	♦ AQ974	You bid first.
HCP: 20	♣ K4	

Board: 92	♠ K63	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ 82	Partner bids first.
HCP: 9	♣ AQ9732	

Board: 93	♠ AK4	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: Both	♦ AJ54	You bid first.
HCP: 20	♣ K5	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 89

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K3

♥ 1084

♦ K10965

♣ Q96

South:

♠ QJ98

♥ AJ2

♦ AQ87

♣ AK

West	North	East	South
			2NT

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

Board: 90

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AK2

♥ K10

♦ KJ875

♣ AQJ

South:

♠ 10953

♥ AQ954

♦ 102

♣ 85

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	3♠ ²
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

Board: 91

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ J97

♥ A65

♦ 62

♣ AQ765

South:

♠ AKQ

♥ Q84

♦ AQ974

♣ K4

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4♠ ²
------	-----------------	------	-----------------

Pass	6NT	AP	
------	-----	----	--

1. Gerber

2. A=2 out of 4

Board: 92

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AQ108

♥ K32

♦ AKQ10

♣ K5

South:

♠ K63

♥ 105

♦ 82

♣ AQ9732

West	North	East	South
	2NT	Pass	3NT

AP

Board: 93

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ J109876

♥ J108

♦ K2

♣ 103

South:

♠ AK4

♥ KQ97

♦ AJ54

♣ K5

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 94	♠ AJ3	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AJ5	You bid first.
HCP: 21	♣ KQ975	

Board: 95	♠ J105	The opponents are silent.
Dealer: S	♥ KQ109862	
Vul: EW	♦ 32	Partner bids first.
HCP: 6	♣ 8	

Board: 96	♠ KQ876	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ AQ3	You bid first.
HCP: 21	♣ KJ	

Board: 97	♠ KQ10	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ 10876	Partner bids first.
HCP: 9	♣ A10986	

Board: 98	♠ AQ6	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ AQJ62	You bid first.
HCP: 20	♣ AQJ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q86542		2NT	Pass	4♥ ¹
Vul: None	♥ AQ	♥ J985				
North HCP: 21	♦ AJ5	♦ 6	Pass	4♠	AP	
South HCP: 7	♣ KQ975	♣ A6	1. Texas			
Contract: 4♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK9				2NT
Vul: EW	♥ KQ109862	♥ 75	Pass	3♦	Pass	3♥
North HCP: 6	♦ 32	♦ AKQ8	Pass	6♥	AP	
South HCP: 20	♣ 8	♣ KJ54				
Contract: 6♥ S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KQ876	♠ 10		2NT	Pass	4♦ ¹
Vul: Both	♥ AQ7	♥ K109543				
North HCP: 21	♦ AQ3	♦ J1084	Pass	4♥	AP	
South HCP: 4	♣ KJ	♣ 104	1. Texas			
Contract: 4♥ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ A98				2NT
Vul: None	♥ 6	♥ K73				
North HCP: 9	♦ 10876	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ A10986	♣ KQ74				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ83		2NT	Pass	3♣ ¹
Vul: NS	♥ 109	♥ QJ542	Pass	3♦	Pass	3♠ ²
North HCP: 20	♦ AQJ62	♦ 8	Pass	3NT	AP	
South HCP: 10	♣ AQJ	♣ K108	1. Stayman			
Contract: 3N N			2. SMOLEN			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 94	♠ Q86542	The opponents are silent.
Dealer: N	♥ J985	
Vul: None	♦ 6	Partner bids first.
HCP: 7	♣ A6	

Board: 95	♠ AK9	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ AKQ8	You bid first.
HCP: 20	♣ KJ54	

Board: 96	♠ 10	The opponents are silent.
Dealer: N	♥ K109543	
Vul: Both	♦ J1084	Partner bids first.
HCP: 4	♣ 104	

Board: 97	♠ A98	The opponents are silent.
Dealer: S	♥ K73	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ KQ74	

Board: 98	♠ KJ83	The opponents are silent.
Dealer: N	♥ QJ542	
Vul: NS	♦ 8	Partner bids first.
HCP: 10	♣ K108	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q86542		2NT	Pass	4♥ ¹
Vul: None	♥ AQ	♥ J985				
North HCP: 21	♦ AJ5	♦ 6	Pass	4♠	AP	
South HCP: 7	♣ KQ975	♣ A6	1. Texas			
Contract: 4♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK9				2NT
Vul: EW	♥ KQ109862	♥ 75	Pass	3♦	Pass	3♥
North HCP: 6	♦ 32	♦ AKQ8	Pass	6♥	AP	
South HCP: 20	♣ 8	♣ KJ54				
Contract: 6♥ S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KQ876	♠ 10		2NT	Pass	4♦ ¹
Vul: Both	♥ AQ7	♥ K109543				
North HCP: 21	♦ AQ3	♦ J1084	Pass	4♥	AP	
South HCP: 4	♣ KJ	♣ 104	1. Texas			
Contract: 4♥ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ A98				2NT
Vul: None	♥ 6	♥ K73				
North HCP: 9	♦ 10876	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ A10986	♣ KQ74				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ83		2NT	Pass	3♣ ¹
Vul: NS	♥ 109	♥ QJ542	Pass	3♦	Pass	3♠ ²
North HCP: 20	♦ AQJ62	♦ 8	Pass	3NT	AP	
South HCP: 10	♣ AQJ	♣ K108	1. Stayman			
Contract: 3N N			2. SMOLEN			

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 99	♠ A4	The opponents are silent.
Dealer: S	♥ K983	
Vul: Both	♦ QJ875	Partner bids first.
HCP: 10	♣ 98	

Board: 100	♠ AK	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ AQ3	You bid first.
HCP: 20	♣ QJ754	

Board: 101	♠ K107643	The opponents are silent.
Dealer: S	♥ J63	
Vul: NS	♦ J102	Partner bids first.
HCP: 5	♣ 5	

Board: 102	♠ A1084	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: EW	♦ K8	You bid first.
HCP: 21	♣ AQJ	

Board: 103	♠ 72	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ KJ1053	Partner bids first.
HCP: 11	♣ KJ65	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 99			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ A4	♠ Q8	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♥ K983	♥ AQ75	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♦ QJ875	♦ AK6	Pass	5♥ ⁴	AP	
Contract: 5♥ S	♣ 98	♣ KQ74				

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

Board: 100			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AK	♠ 108		2NT	Pass	3NT
North HCP: 20	♥ A103	♥ J98	AP			
South HCP: 7	♦ AQ3	♦ K10852				
Contract: 3N N	♣ QJ754	♣ K109				

Board: 101			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ K107643	♠ AJ8	Pass	3♥	Pass	3♠
North HCP: 5	♥ J63	♥ KQ5	Pass	4♠	AP	
South HCP: 21	♦ J102	♦ AQ8				
Contract: 4♠ S	♣ 5	♣ KQ107				

Board: 102			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ A1084	♠ K76	Pass	3♥	Pass	4♥
North HCP: 21	♥ AQJ9	♥ 8762	AP			
South HCP: 5	♦ K8	♦ Q74				
Contract: 4♥ N	♣ AQJ	♣ 965				

1. Stayman

Board: 103			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 72	♠ AK98	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 11	♥ K10	♥ A942	Pass	6NT	AP	
South HCP: 21	♦ KJ1053	♦ A8				
Contract: 6N S	♣ KJ65	♣ AQ7				

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 99	♠ Q8	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ KQ74	

Board: 100	♠ 108	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ K10852	Partner bids first.
HCP: 7	♣ K109	

Board: 101	♠ AJ8	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ KQ107	

Board: 102	♠ K76	The opponents are silent.
Dealer: N	♥ 8762	
Vul: EW	♦ Q74	Partner bids first.
HCP: 5	♣ 965	

Board: 103	♠ AK98	The opponents are silent.
Dealer: S	♥ A942	
Vul: None	♦ A8	You bid first.
HCP: 21	♣ AQ7	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 99			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ A4	♠ Q8	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♥ K983	♥ AQ75	Pass	3♠ ²	Pass	4NT ³
South HCP: 20	♦ QJ875	♦ AK6	Pass	5♥ ⁴	AP	
Contract: 5♥ S	♣ 98	♣ KQ74				

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

Board: 100			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AK	♠ 108		2NT	Pass	3NT
North HCP: 20	♥ A103	♥ J98	AP			
South HCP: 7	♦ AQ3	♦ K10852				
Contract: 3N N	♣ QJ754	♣ K109				

Board: 101			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ K107643	♠ AJ8	Pass	3♥	Pass	3♠
North HCP: 5	♥ J63	♥ KQ5	Pass	4♠	AP	
South HCP: 21	♦ J102	♦ AQ8				
Contract: 4♠ S	♣ 5	♣ KQ107				

Board: 102			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ A1084	♠ K76	Pass	3♥	Pass	4♥
North HCP: 21	♥ AQJ9	♥ 8762	AP			
South HCP: 5	♦ K8	♦ Q74				
Contract: 4♥ N	♣ AQJ	♣ 965				

1. Stayman

Board: 103			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 72	♠ AK98	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 11	♥ K10	♥ A942	Pass	6NT	AP	
South HCP: 21	♦ KJ1053	♦ A8				
Contract: 6N S	♣ KJ65	♣ AQ7				

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

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 104	♠ Q109	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ A7	You bid first.
HCP: 20	♣ AKQ73	

Board: 105	♠ Q1096	The opponents are silent.
Dealer: S	♥ 9742	
Vul: EW	♦ 3	Partner bids first.
HCP: 8	♣ KQJ10	

Board: 106	♠ 87	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ AKQ7	

Board: 107	♠ AJ10763	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ Q84	Partner bids first.
HCP: 7	♣ 64	

Board: 108	♠ K52	The opponents are silent.
Dealer: N	♥ AK86	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ KQ43	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ K832		2NT	Pass	3♣ ¹
Vul: NS	♥ AJ10	♥ K2	Pass	3♦	Pass	4♦
North HCP: 20	♦ A7	♦ QJ10852	Pass	5♣	Pass	5♦
South HCP: 9	♣ AKQ73	♣ 5	AP			
Contract: 5♦ N			1. Stayman			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ AK52				2NT
Vul: EW	♥ 9742	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ 3	♦ A108	Pass	6♠	AP	
South HCP: 20	♣ KQJ10	♣ A875	1. Stayman			
Contract: 6♠ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ AJ5		2NT	Pass	3NT
Vul: NS	♥ KQ83	♥ J52	AP			
North HCP: 20	♦ AQ5	♦ KJ1084				
South HCP: 10	♣ AKQ7	♣ 109				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ AJ10763	♠ KQ				2NT
Vul: None	♥ 103	♥ A64	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q84	♦ AJ102	Pass	4♠	AP	
South HCP: 20	♣ 64	♣ AQ87				
Contract: 4♠ S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 1093		2NT	Pass	3♦
Vul: EW	♥ AK86	♥ QJ974	Pass	3NT ¹	Pass	4♣ ²
North HCP: 20	♦ AJ	♦ K1075	Pass	4♥	Pass	6♥
South HCP: 6	♣ KQ43	♣ 9	AP			
Contract: 6♥ N			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 104	♠ K832	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ QJ10852	Partner bids first.
HCP: 9	♣ 5	

Board: 105	♠ AK52	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ A108	You bid first.
HCP: 20	♣ A875	

Board: 106	♠ AJ5	The opponents are silent.
Dealer: N	♥ J52	
Vul: NS	♦ KJ1084	Partner bids first.
HCP: 10	♣ 109	

Board: 107	♠ KQ	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ AJ102	You bid first.
HCP: 20	♣ AQ87	

Board: 108	♠ 1093	The opponents are silent.
Dealer: N	♥ QJ974	
Vul: EW	♦ K1075	Partner bids first.
HCP: 6	♣ 9	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ K832		2NT	Pass	3♣ ¹
Vul: NS	♥ AJ10	♥ K2	Pass	3♦	Pass	4♦
North HCP: 20	♦ A7	♦ QJ10852	Pass	5♣	Pass	5♦
South HCP: 9	♣ AKQ73	♣ 5	AP			
Contract: 5♦ N			1. Stayman			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ AK52				2NT
Vul: EW	♥ 9742	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ 3	♦ A108	Pass	6♠	AP	
South HCP: 20	♣ KQJ10	♣ A875	1. Stayman			
Contract: 6♠ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ AJ5		2NT	Pass	3NT
Vul: NS	♥ KQ83	♥ J52	AP			
North HCP: 20	♦ AQ5	♦ KJ1084				
South HCP: 10	♣ AKQ7	♣ 109				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ AJ10763	♠ KQ				2NT
Vul: None	♥ 103	♥ A64	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q84	♦ AJ102	Pass	4♠	AP	
South HCP: 20	♣ 64	♣ AQ87				
Contract: 4♠ S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 1093		2NT	Pass	3♦
Vul: EW	♥ AK86	♥ QJ974	Pass	3NT ¹	Pass	4♣ ²
North HCP: 20	♦ AJ	♦ K1075	Pass	4♥	Pass	6♥
South HCP: 6	♣ KQ43	♣ 9	AP			
Contract: 6♥ N			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 109	♠ 10542	The opponents are silent.
Dealer: S	♥ 63	
Vul: Both	♦ J93	Partner bids first.
HCP: 3	♣ Q754	

Board: 110	♠ A3	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ AQJ5	You bid first.
HCP: 21	♣ AQ107	

Board: 111	♠ 985	The opponents are silent.
Dealer: S	♥ J9763	
Vul: Both	♦ 765	Partner bids first.
HCP: 3	♣ Q10	

Board: 112	♠ Q976	The opponents are silent.
Dealer: N	♥ A983	
Vul: None	♦ AKJ	You bid first.
HCP: 21	♣ AK	

Board: 113	♠ J974	The opponents are silent.
Dealer: S	♥ J1052	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ AQ654	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ AK98				2NT
Vul: Both	♥ 63	♥ AQ85				
North HCP: 3	♦ J93	♦ Q4	AP			
South HCP: 20	♣ Q754	♣ AJ9				
Contract: 2N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 96		2NT	Pass	3NT
Vul: None	♥ KJ8	♥ A97				
North HCP: 21	♦ AQJ5	♦ 109762	AP			
South HCP: 8	♣ AQ107	♣ KJ5				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ K1074				2NT
Vul: Both	♥ J9763	♥ A4	Pass	3♦	Pass	3♥
North HCP: 3	♦ 765	♦ KQ	AP			
South HCP: 20	♣ Q10	♣ AKJ63				
Contract: 3♥ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ Q976	♠ K85		2NT	Pass	3NT
Vul: None	♥ A983	♥ KQ2				
North HCP: 21	♦ AKJ	♦ 10652	AP			
South HCP: 8	♣ AK	♣ 1093				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ J974	♠ Q65				2NT
Vul: NS	♥ J1052	♥ AK8	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ —	♦ AKQ94	Pass	3NT	AP	
South HCP: 21	♣ AQ654	♣ K8	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 109	♠ AK98	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: Both	♦ Q4	You bid first.
HCP: 20	♣ AJ9	

Board: 110	♠ 96	The opponents are silent.
Dealer: N	♥ A97	
Vul: None	♦ 109762	Partner bids first.
HCP: 8	♣ KJ5	

Board: 111	♠ K1074	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ AKJ63	

Board: 112	♠ K85	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: None	♦ 10652	Partner bids first.
HCP: 8	♣ 1093	

Board: 113	♠ Q65	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ AKQ94	You bid first.
HCP: 21	♣ K8	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ AK98				2NT
Vul: Both	♥ 63	♥ AQ85				
North HCP: 3	♦ J93	♦ Q4	AP			
South HCP: 20	♣ Q754	♣ AJ9				
Contract: 2N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 96		2NT	Pass	3NT
Vul: None	♥ KJ8	♥ A97				
North HCP: 21	♦ AQJ5	♦ 109762	AP			
South HCP: 8	♣ AQ107	♣ KJ5				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ K1074				2NT
Vul: Both	♥ J9763	♥ A4	Pass	3♦	Pass	3♥
North HCP: 3	♦ 765	♦ KQ	AP			
South HCP: 20	♣ Q10	♣ AKJ63				
Contract: 3♥ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ Q976	♠ K85		2NT	Pass	3NT
Vul: None	♥ A983	♥ KQ2				
North HCP: 21	♦ AKJ	♦ 10652	AP			
South HCP: 8	♣ AK	♣ 1093				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ J974	♠ Q65				2NT
Vul: NS	♥ J1052	♥ AK8	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ —	♦ AKQ94	Pass	3NT	AP	
South HCP: 21	♣ AQ654	♣ K8	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 114	♠ J87	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ AJ43	You bid first.
HCP: 20	♣ AK94	

Board: 115	♠ A1094	The opponents are silent.
Dealer: S	♥ K1073	
Vul: None	♦ A8	Partner bids first.
HCP: 12	♣ J98	

Board: 116	♠ AJ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ KJ5	You bid first.
HCP: 21	♣ KQ1073	

Board: 117	♠ KJ98543	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ 1063	Partner bids first.
HCP: 7	♣ 10	

Board: 118	♠ 107	East Bids 3♠ if possible.
Dealer: N	♥ AK96	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AQ987	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ K104		2NT	Pass	3♣ ¹
Vul: EW	♥ AK	♥ J1094	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ43	♦ 85	AP			
South HCP: 6	♣ AK94	♣ Q1076				
Contract: 3N N			1. Stayman			

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ A1094	♠ KQ5				2NT
Vul: None	♥ K1073	♥ AJ5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ A8	♦ KJ10	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J98	♣ AK65	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K10872		2NT	Pass	3♣ ¹
Vul: NS	♥ AK7	♥ J642	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ KJ5	♦ AQ8	Pass	3NT	Pass	6NT
South HCP: 11	♣ KQ1073	♣ J	AP			
Contract: 6N N			1. Stayman			
			2. SMOLEN			

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KJ98543	♠ AQ				2NT
Vul: EW	♥ K8	♥ A654	Pass	3♥	Pass	3♠
North HCP: 7	♦ 1063	♦ KQ87	Pass	6♠	AP	
South HCP: 20	♣ 10	♣ AJ7				
Contract: 6♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ K62				
Vul: Both	♥ AK96	♥ 1072		2NT	3♠	X
North HCP: 20	♦ AK	♦ 9754	AP			
South HCP: 4	♣ AQ987	♣ J63				
Contract: 3♠X E						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 114	♠ K104	The opponents are silent.
Dealer: N	♥ J1094	
Vul: EW	♦ 85	Partner bids first.
HCP: 6	♣ Q1076	

Board: 115	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ KJ10	You bid first.
HCP: 21	♣ AK65	

Board: 116	♠ K10872	The opponents are silent.
Dealer: N	♥ J642	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 11	♣ J	

Board: 117	♠ AQ	The opponents are silent.
Dealer: S	♥ A654	
Vul: EW	♦ KQ87	You bid first.
HCP: 20	♣ AJ7	

Board: 118	♠ K62	East Bids 3♠ if possible.
Dealer: N	♥ 1072	
Vul: Both	♦ 9754	Partner bids first.
HCP: 4	♣ J63	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ K104		2NT	Pass	3♣ ¹
Vul: EW	♥ AK	♥ J1094	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ43	♦ 85	AP			
South HCP: 6	♣ AK94	♣ Q1076	1. Stayman			
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ A1094	♠ KQ5				2NT
Vul: None	♥ K1073	♥ AJ5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ A8	♦ KJ10	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J98	♣ AK65	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K10872		2NT	Pass	3♣ ¹
Vul: NS	♥ AK7	♥ J642	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ KJ5	♦ AQ8	Pass	3NT	Pass	6NT
South HCP: 11	♣ KQ1073	♣ J	AP			
Contract: 6N N			1. Stayman			
			2. SMOLEN			

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KJ98543	♠ AQ				2NT
Vul: EW	♥ K8	♥ A654	Pass	3♥	Pass	3♠
North HCP: 7	♦ 1063	♦ KQ87	Pass	6♠	AP	
South HCP: 20	♣ 10	♣ AJ7				
Contract: 6♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ K62				
Vul: Both	♥ AK96	♥ 1072		2NT	3♠	X
North HCP: 20	♦ AK	♦ 9754	AP			
South HCP: 4	♣ AQ987	♣ J63				
Contract: 3♠X E						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 119	♠ QJ5	The opponents are silent.
Dealer: S	♥ 8764	
Vul: NS	♦ —	Partner bids first.
HCP: 9	♣ AQ8763	

Board: 120	♠ QJ6	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ AK975	You bid first.
HCP: 21	♣ K5	

Board: 121	♠ Q107642	The opponents are silent.
Dealer: S	♥ AK102	
Vul: None	♦ 7	Partner bids first.
HCP: 9	♣ 97	

Board: 122	♠ A3	The opponents are silent.
Dealer: N	♥ AQ652	
Vul: Both	♦ K74	You bid first.
HCP: 21	♣ AKJ	

Board: 123	♠ 103	The opponents are silent.
Dealer: S	♥ QJ1098742	
Vul: None	♦ A	Partner bids first.
HCP: 7	♣ 108	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 119

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ QJ5

♥ 8764

♦ —

♣ AQ8763

South:

♠ AK94

♥ AK

♦ KQJ5

♣ J52

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

Board: 120

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ QJ6

♥ AKJ

♦ AK975

♣ K5

South:

♠ A108

♥ Q8

♦ J842

♣ Q974

West North East South

2NT Pass 3NT

AP

Board: 121

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ Q107642

♥ AK102

♦ 7

♣ 97

South:

♠ KJ3

♥ Q9

♦ AK532

♣ AK4

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 122

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ A3

♥ AQ652

♦ K74

♣ AKJ

South:

♠ QJ5

♥ 107

♦ AJ5

♣ Q10854

West North East South

2NT Pass 3NT

AP

Board: 123

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 6♥ S

North:

♠ 103

♥ QJ1098742

♦ A

♣ 108

South:

♠ AQ876

♥ AK6

♦ QJ2

♣ A3

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♦³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 119	♠ AK94	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ KQJ5	You bid first.
HCP: 21	♣ J52	

Board: 120	♠ A108	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ J842	Partner bids first.
HCP: 9	♣ Q974	

Board: 121	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ AK532	You bid first.
HCP: 20	♣ AK4	

Board: 122	♠ QJ5	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ AJ5	Partner bids first.
HCP: 10	♣ Q10854	

Board: 123	♠ AQ876	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ QJ2	You bid first.
HCP: 20	♣ A3	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 119

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ QJ5

♥ 8764

♦ —

♣ AQ8763

South:

♠ AK94

♥ AK

♦ KQJ5

♣ J52

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

Board: 120

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ QJ6

♥ AKJ

♦ AK975

♣ K5

South:

♠ A108

♥ Q8

♦ J842

♣ Q974

West North East South

2NT Pass 3NT

AP

Board: 121

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ Q107642

♥ AK102

♦ 7

♣ 97

South:

♠ KJ3

♥ Q9

♦ AK532

♣ AK4

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 122

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ A3

♥ AQ652

♦ K74

♣ AKJ

South:

♠ QJ5

♥ 107

♦ AJ5

♣ Q10854

West North East South

2NT Pass 3NT

AP

Board: 123

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 6♥ S

North:

♠ 103

♥ QJ1098742

♦ A

♣ 108

South:

♠ AQ876

♥ AK6

♦ QJ2

♣ A3

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♦³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 124	♠ AQJ7	The opponents are silent.
Dealer: N	♥ Q106	
Vul: NS	♦ KJ8	You bid first.
HCP: 20	♣ AK5	

Board: 125	♠ 1032	The opponents are silent.
Dealer: S	♥ KJ876	
Vul: Both	♦ J	Partner bids first.
HCP: 9	♣ KJ103	

Board: 126	♠ AQ94	The opponents are silent.
Dealer: N	♥ K42	
Vul: NS	♦ A96	You bid first.
HCP: 20	♣ AK6	

Board: 127	♠ K83	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ J8652	Partner bids first.
HCP: 10	♣ 65	

Board: 128	♠ AJ1082	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ AQJ3	You bid first.
HCP: 20	♣ A8	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 98		2NT	Pass	3♣ ¹
Vul: NS	♥ Q106	♥ AJ42	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ8	♦ 96	AP			
South HCP: 6	♣ AK5	♣ J10983				
Contract: 3N N			1. Stayman			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKJ5				2NT
Vul: Both	♥ KJ876	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 9	♦ J	♦ Q97	Pass	4♥	AP	
South HCP: 20	♣ KJ103	♣ A84				
Contract: 4♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ J876				
Vul: NS	♥ K42	♥ 876		2NT	AP	
North HCP: 20	♦ A96	♦ 854				
South HCP: 2	♣ AK6	♣ J83				
Contract: 2N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A107				2NT
Vul: EW	♥ AQ5	♥ K93	Pass	3NT	AP	
North HCP: 10	♦ J8652	♦ AK4				
South HCP: 21	♣ 65	♣ AK107				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ1082	♠ Q53		2NT	Pass	3NT
Vul: None	♥ A7	♥ 1092	AP			
North HCP: 20	♦ AQJ3	♦ K2				
South HCP: 10	♣ A8	♣ KQ643				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 124	♠ 98	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: NS	♦ 96	Partner bids first.
HCP: 6	♣ J10983	

Board: 125	♠ AKJ5	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ Q97	You bid first.
HCP: 20	♣ A84	

Board: 126	♠ J876	The opponents are silent.
Dealer: N	♥ 876	
Vul: NS	♦ 854	Partner bids first.
HCP: 2	♣ J83	

Board: 127	♠ A107	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AK107	

Board: 128	♠ Q53	The opponents are silent.
Dealer: N	♥ 1092	
Vul: None	♦ K2	Partner bids first.
HCP: 10	♣ KQ643	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 98		2NT	Pass	3♣ ¹
Vul: NS	♥ Q106	♥ AJ42	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ8	♦ 96	AP			
South HCP: 6	♣ AK5	♣ J10983				
Contract: 3N N			1. Stayman			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKJ5				2NT
Vul: Both	♥ KJ876	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 9	♦ J	♦ Q97	Pass	4♥	AP	
South HCP: 20	♣ KJ103	♣ A84				
Contract: 4♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ J876		2NT	AP	
Vul: NS	♥ K42	♥ 876				
North HCP: 20	♦ A96	♦ 854				
South HCP: 2	♣ AK6	♣ J83				
Contract: 2N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A107				2NT
Vul: EW	♥ AQ5	♥ K93	Pass	3NT	AP	
North HCP: 10	♦ J8652	♦ AK4				
South HCP: 21	♣ 65	♣ AK107				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ1082	♠ Q53		2NT	Pass	3NT
Vul: None	♥ A7	♥ 1092	AP			
North HCP: 20	♦ AQJ3	♦ K2				
South HCP: 10	♣ A8	♣ KQ643				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 129	♠ A2	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ AQ109762	Partner bids first.
HCP: 10	♣ 854	

Board: 130	♠ QJ1083	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ AJ5	You bid first.
HCP: 21	♣ AKQ	

Board: 131	♠ 852	The opponents are silent.
Dealer: S	♥ A97543	
Vul: Both	♦ Q10	Partner bids first.
HCP: 6	♣ 93	

Board: 132	♠ 85	The opponents are silent.
Dealer: N	♥ AQ953	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AK94	

Board: 133	♠ AJ10	The opponents are silent.
Dealer: S	♥ J98	
Vul: EW	♦ A10854	Partner bids first.
HCP: 13	♣ K3	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 129
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			

Board: 130
Dealer: N
Vul: EW
North HCP: 21
South HCP: 6
Contract: 3N N

North:
♠ QJ1083
♥ A7
♦ AJ5
♣ AKQ

South:
♠ A4
♥ 1065
♦ Q1032
♣ 10765

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 131
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 4♥ S

North:
♠ 852
♥ A97543
♦ Q10
♣ 93

South:
♠ AK64
♥ KJ10
♦ A72
♣ AJ10

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

Board: 132
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♥ S

North:
♠ 85
♥ AQ953
♦ AK
♣ AK94

South:
♠ KQ2
♥ K10764
♦ 9
♣ Q653

West	North	East	South
	2NT	Pass	3♦
Pass	3♠ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♣ ⁵	Pass	6♥
AP			
1. Extended acceptance after NT			
2. Cue bid, surplus			
3. Cue bid, a ♣ stopper			
4. Blackwood 0314, for ♥			
5. A=0/5 or 3/5			

Board: 133

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ AJ10

♥ J98

♦ A10854

♣ K3

South:

♠ K84

♥ AK53

♦ KQ6

♣ AQ9

West	North	East	South
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			2NT
--	--	--	-----

Pass	4♣ ¹	Pass	4♠ ²
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Pass	6NT	AP	
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1. Gerber

2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 129	♠ Q84	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ K85	You bid first.
HCP: 20	♣ AKJ7	

Board: 130	♠ A4	The opponents are silent.
Dealer: N	♥ 1065	
Vul: EW	♦ Q1032	Partner bids first.
HCP: 6	♣ 10765	

Board: 131	♠ AK64	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ A72	You bid first.
HCP: 20	♣ AJ10	

Board: 132	♠ KQ2	The opponents are silent.
Dealer: N	♥ K10764	
Vul: NS	♦ 9	Partner bids first.
HCP: 10	♣ Q653	

Board: 133	♠ K84	The opponents are silent.
Dealer: S	♥ AK53	
Vul: EW	♦ KQ6	You bid first.
HCP: 21	♣ AQ9	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 129
 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			

Board: 130
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 6
 Contract: 3N N

North:
 ♠ QJ1083
 ♥ A7
 ♦ AJ5
 ♣ AKQ

South:
 ♠ A4
 ♥ 1065
 ♦ Q1032
 ♣ 10765

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 131
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ 852
 ♥ A97543
 ♦ Q10
 ♣ 93

South:
 ♠ AK64
 ♥ KJ10
 ♦ A72
 ♣ AJ10

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

Board: 132
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 10
 Contract: 6♥ S

North:
 ♠ 85
 ♥ AQ953
 ♦ AK
 ♣ AK94

South:
 ♠ KQ2
 ♥ K10764
 ♦ 9
 ♣ Q653

West	North	East	South
	2NT	Pass	3♦
Pass	3♠ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♣ ⁵	Pass	6♥
AP			
1. Extended acceptance after NT			
2. Cue bid, surplus			
3. Cue bid, a ♣ stopper			
4. Blackwood 0314, for ♥			
5. A=0/5 or 3/5			

Board: 133

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ AJ10

♥ J98

♦ A10854

♣ K3

South:

♠ K84

♥ AK53

♦ KQ6

♣ AQ9

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6NT AP

1. Gerber

2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 134	♠ A32	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AKQ92	You bid first.
HCP: 20	♣ J74	
Board: 135	♠ K109865	The opponents are silent.
Dealer: S	♥ 1052	
Vul: None	♦ 2	Partner bids first.
HCP: 6	♣ QJ5	
Board: 136	♠ AK52	The opponents are silent.
Dealer: N	♥ K103	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ KJ10	
Board: 137	♠ J103	The opponents are silent.
Dealer: S	♥ A102	
Vul: Both	♦ KQJ98	Partner bids first.
HCP: 11	♣ 64	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 134

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ A32

♥ AQ

♦ AKQ92

♣ J74

South:

♠ 106

♥ J1086543

♦ 7

♣ Q95

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 135

Dealer: S

Vul: None

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

South:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♦² Pass 4♥³

Pass 4NT⁴ Pass 5♠⁵

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=2/5 or 5/5, Q(S)=1

Board: 136

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ AK52

♥ K103

♦ AQ9

♣ KJ10

South:

♠ 109763

♥ AQ4

♦ KJ10

♣ 75

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 137

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ J103

♥ A102

♦ KQJ98

♣ 64

South:

♠ AK942

♥ K75

♦ A53

♣ AQ

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 any response. Levelled so that the various

Board: 134	♠ 106	The opponents are silent.
Dealer: N	♥ J1086543	
Vul: Both	♦ 7	Partner bids first.
HCP: 3	♣ Q95	

Board: 135	♠ QJ72	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ Q5	You bid first.
HCP: 21	♣ AK7	

Board: 136	♠ 109763	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ KJ10	Partner bids first.
HCP: 10	♣ 75	

Board: 137	♠ AK942	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ A53	You bid first.
HCP: 20	♣ AQ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 134

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ A32

♥ AQ

♦ AKQ92

♣ J74

South:

♠ 106

♥ J1086543

♦ 7

♣ Q95

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 135

Dealer: S

Vul: None

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

South:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♦² Pass 4♥³

Pass 4NT⁴ Pass 5♠⁵

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=2/5 or 5/5, Q(S)=1

Board: 136

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ AK52

♥ K103

♦ AQ9

♣ KJ10

South:

♠ 109763

♥ AQ4

♦ KJ10

♣ 75

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 137

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ J103

♥ A102

♦ KQJ98

♣ 64

South:

♠ AK942

♥ K75

♦ A53

♣ AQ

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 any response. Levelled so that the various

Board: 138	♠ AK86	The opponents are silent.
Dealer: N	♥ A1063	
Vul: NS	♦ AK3	You bid first.
HCP: 21	♣ K4	

Board: 139	♠ KJ103	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ J763	Partner bids first.
HCP: 5	♣ 1065	

Board: 140	♠ 106	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ AK97	You bid first.
HCP: 20	♣ KJ4	

Board: 141	♠ 6	East Doubles 3♣ if possible.
Dealer: S	♥ Q1096	
Vul: NS	♦ AJ87642	Partner bids first.
HCP: 7	♣ 3	

Board: 142	♠ AJ104	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: EW	♦ K4	You bid first.
HCP: 21	♣ KQ8	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 138			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: NS	♠ AK86	♠ Q975	Pass	3♥	Pass	3NT
North HCP: 21	♥ A1063	♥ 7	Pass	4NT ²	Pass	5♣ ³
South HCP: 5	♦ AK3	♦ QJ5	Pass	6♣	AP	
Contract: 6♠ N	♣ K4	♣ 109865	1. Stayman			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 139			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ KJ103	♠ AQ5	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♥ 106	♥ Q94	Pass	3NT	AP	
South HCP: 20	♦ J763	♦ Q108	1. Stayman			
Contract: 3N S	♣ 1065	♣ AKQJ				

Board: 140			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ 106	♠ 987542		2NT	Pass	3♥
North HCP: 20	♥ AKQ8	♥ J10	Pass	3♠	AP	
South HCP: 3	♦ AK97	♦ Q654				
Contract: 3♠ N	♣ KJ4	♣ 3				

Board: 141			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 6	♠ AK983	Pass	3♣ ¹	X	3♠
North HCP: 7	♥ Q1096	♥ AK	Pass	3NT	AP	
South HCP: 21	♦ AJ87642	♦ KQ5	1. Stayman			
Contract: 3N S	♣ 3	♣ Q108				

Board: 142			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AJ104	♠ Q92		2NT	Pass	6♦
North HCP: 21	♥ AKJ7	♥ 5	AP			
South HCP: 7	♦ K4	♦ AJ8632				
Contract: 6♦ S	♣ KQ8	♣ 1065				

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 138	♠ Q975	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 5	♣ 109865	
Board: 139	♠ AQ5	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ Q108	You bid first.
HCP: 20	♣ AKQJ	
Board: 140	♠ 987542	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ Q654	Partner bids first.
HCP: 3	♣ 3	
Board: 141	♠ AK983	East Doubles 3♣ if possible.
Dealer: S	♥ AK	
Vul: NS	♦ KQ5	You bid first.
HCP: 21	♣ Q108	
Board: 142	♠ Q92	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ AJ8632	Partner bids first.
HCP: 7	♣ 1065	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 138			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: NS	♠ AK86	♠ Q975	Pass	3♥	Pass	3NT
North HCP: 21	♥ A1063	♥ 7	Pass	4NT ²	Pass	5♣ ³
South HCP: 5	♦ AK3	♦ QJ5	Pass	6♣	AP	
Contract: 6♠ N	♣ K4	♣ 109865	1. Stayman			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 139			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ KJ103	♠ AQ5	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♥ 106	♥ Q94	Pass	3NT	AP	
South HCP: 20	♦ J763	♦ Q108	1. Stayman			
Contract: 3N S	♣ 1065	♣ AKQJ				

Board: 140			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ 106	♠ 987542		2NT	Pass	3♥
North HCP: 20	♥ AKQ8	♥ J10	Pass	3♠	AP	
South HCP: 3	♦ AK97	♦ Q654				
Contract: 3♠ N	♣ KJ4	♣ 3				

Board: 141			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 6	♠ AK983	Pass	3♣ ¹	X	3♠
North HCP: 7	♥ Q1096	♥ AK	Pass	3NT	AP	
South HCP: 21	♦ AJ87642	♦ KQ5	1. Stayman			
Contract: 3N S	♣ 3	♣ Q108				

Board: 142			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AJ104	♠ Q92		2NT	Pass	6♦
North HCP: 21	♥ AKJ7	♥ 5	AP			
South HCP: 7	♦ K4	♦ AJ8632				
Contract: 6♦ S	♣ KQ8	♣ 1065				

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 143	♠ KQ7	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ 762	Partner bids first.
HCP: 9	♣ KJ9875	

Board: 144	♠ KQ43	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ AJ9	

Board: 145	♠ 108432	The opponents are silent.
Dealer: S	♥ J8	
Vul: EW	♦ AJ8	Partner bids first.
HCP: 7	♣ J85	

Board: 146	♠ 732	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AK873	You bid first.
HCP: 20	♣ AK10	

Board: 147	♠ QJ6	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ KQJ2	Partner bids first.
HCP: 10	♣ J987	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ A106				2NT
Vul: None	♥ 5	♥ AQJ8	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 9	♦ 762	♦ A5	Pass	6♣	AP	
South HCP: 21	♣ KJ9875	♣ AQ106				
Contract: 6♣ N			1. Gerber			
			2. A=0/4 or 4/4			

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ 72				
Vul: NS	♥ KQ109	♥ 8654				
North HCP: 21	♦ AQ	♦ K73		2NT	AP	
South HCP: 3	♣ AJ9	♣ 10654				
Contract: 2N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 108432	♠ AK5				2NT
Vul: EW	♥ J8	♥ K1032	Pass	3♥	Pass	3♠
North HCP: 7	♦ AJ8	♦ K9	Pass	3NT	Pass	4♠
South HCP: 20	♣ J85	♣ AK76	AP			
Contract: 4♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ 6				
Vul: Both	♥ AQ	♥ J8				
North HCP: 20	♦ AK873	♦ Q942		2NT	Pass	3NT
South HCP: 5	♣ AK10	♣ Q98764	AP			
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ AK5				2NT
Vul: NS	♥ 32	♥ KQ7				
North HCP: 10	♦ KQJ2	♦ 109	Pass	3NT	AP	
South HCP: 21	♣ J987	♣ AKQ65				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 143	♠ A106	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: None	♦ A5	You bid first.
HCP: 21	♣ AQ106	

Board: 144	♠ 72	The opponents are silent.
Dealer: N	♥ 8654	
Vul: NS	♦ K73	Partner bids first.
HCP: 3	♣ 10654	

Board: 145	♠ AK5	The opponents are silent.
Dealer: S	♥ K1032	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ AK76	

Board: 146	♠ 6	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ Q942	Partner bids first.
HCP: 5	♣ Q98764	

Board: 147	♠ AK5	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ 109	You bid first.
HCP: 21	♣ AKQ65	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ A106				2NT
Vul: None	♥ 5	♥ AQJ8	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 9	♦ 762	♦ A5	Pass	6♣	AP	
South HCP: 21	♣ KJ9875	♣ AQ106				
Contract: 6♣ N			1. Gerber			
			2. A=0/4 or 4/4			

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ 72				
Vul: NS	♥ KQ109	♥ 8654				
North HCP: 21	♦ AQ	♦ K73		2NT	AP	
South HCP: 3	♣ AJ9	♣ 10654				
Contract: 2N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 108432	♠ AK5				2NT
Vul: EW	♥ J8	♥ K1032	Pass	3♥	Pass	3♠
North HCP: 7	♦ AJ8	♦ K9	Pass	3NT	Pass	4♠
South HCP: 20	♣ J85	♣ AK76	AP			
Contract: 4♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ 6				
Vul: Both	♥ AQ	♥ J8				
North HCP: 20	♦ AK873	♦ Q942		2NT	Pass	3NT
South HCP: 5	♣ AK10	♣ Q98764	AP			
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ AK5				2NT
Vul: NS	♥ 32	♥ KQ7				
North HCP: 10	♦ KQJ2	♦ 109	Pass	3NT	AP	
South HCP: 21	♣ J987	♣ AKQ65				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 148	♠ J3	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ AKJ9	You bid first.
HCP: 20	♣ KJ10	

Board: 149	♠ QJ10954	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ 106	Partner bids first.
HCP: 7	♣ 1095	

Board: 150	♠ AK52	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: None	♦ J106	You bid first.
HCP: 20	♣ K7	

Board: 151	♠ Q872	The opponents are silent.
Dealer: S	♥ A108	
Vul: EW	♦ J874	Partner bids first.
HCP: 7	♣ 109	

Board: 152	♠ A4	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: Both	♦ AJ975	You bid first.
HCP: 21	♣ A6	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 148
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 14
 Contract: 6N N

North:
 ♠ J3
 ♥ AK108
 ♦ AKJ9
 ♣ KJ10

South:
 ♠ K62
 ♥ QJ
 ♦ Q1032
 ♣ AQ98

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

Board: 149
 Dealer: S
 Vul: Both
 North HCP: 7
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ QJ10954
 ♥ A8
 ♦ 106
 ♣ 1095

South:
 ♠ K8
 ♥ KJ5
 ♦ AQ973
 ♣ AK6

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

Board: 150
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 12
 Contract: 6♣ S

North:
 ♠ AK52
 ♥ AKQ2
 ♦ J106
 ♣ K7

South:
 ♠ 6
 ♥ J98
 ♦ A2
 ♣ AQJ10532

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

Board: 151
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 21
 Contract: 4♠ S

North:
 ♠ Q872
 ♥ A108
 ♦ J874
 ♣ 109

South:
 ♠ AKJ5
 ♥ QJ7
 ♦ K10
 ♣ AK65

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

Board: 152
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 9
 Contract: 4♠ N

North:
 ♠ A4
 ♥ AKJ2
 ♦ AJ975
 ♣ A6

South:
 ♠ KJ1093
 ♥ Q106
 ♦ 1083
 ♣ QJ

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 148	♠ K62	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ Q1032	Partner bids first.
HCP: 14	♣ AQ98	

Board: 149	♠ K8	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ AQ973	You bid first.
HCP: 20	♣ AK6	

Board: 150	♠ 6	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ A2	Partner bids first.
HCP: 12	♣ AQJ10532	

Board: 151	♠ AKJ5	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ K10	You bid first.
HCP: 21	♣ AK65	

Board: 152	♠ KJ1093	The opponents are silent.
Dealer: N	♥ Q106	
Vul: Both	♦ 1083	Partner bids first.
HCP: 9	♣ QJ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 148
Dealer: N
Vul: EW
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ J3
♥ AK108
♦ AKJ9
♣ KJ10

South:
♠ K62
♥ QJ
♦ Q1032
♣ AQ98

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

Board: 149
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 4♠ S

North:
♠ QJ10954
♥ A8
♦ 106
♣ 1095

South:
♠ K8
♥ KJ5
♦ AQ973
♣ AK6

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

Board: 150
Dealer: N
Vul: None
North HCP: 20
South HCP: 12
Contract: 6♣ S

North:
♠ AK52
♥ AKQ2
♦ J106
♣ K7

South:
♠ 6
♥ J98
♦ A2
♣ AQJ10532

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

Board: 151
Dealer: S
Vul: EW
North HCP: 7
South HCP: 21
Contract: 4♠ S

North:
♠ Q872
♥ A108
♦ J874
♣ 109

South:
♠ AKJ5
♥ QJ7
♦ K10
♣ AK65

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

Board: 152
Dealer: N
Vul: Both
North HCP: 21
South HCP: 9
Contract: 4♠ N

North:
♠ A4
♥ AKJ2
♦ AJ975
♣ A6

South:
♠ KJ1093
♥ Q106
♦ 1083
♣ QJ

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

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 153 ♠ 865
Dealer: S ♥ QJ5
Vul: None ♦ K7
HCP: 10 ♣ A7652

The opponents are silent.

Partner bids first.

Board: 154 ♠ KQJ7
Dealer: N ♥ AKJ8
Vul: NS ♦ Q2
HCP: 21 ♣ AJ3

East Doubles Pass if possible.

You bid first.

Board: 155 ♠ A108
Dealer: S ♥ J75
Vul: Both ♦ Q1096
HCP: 8 ♣ J93

The opponents are silent.

Partner bids first.

Board: 156 ♠ A4
Dealer: N ♥ AQ53
Vul: EW ♦ AK75
HCP: 21 ♣ A93

East Bids 3♣ if possible.

You bid first.

Board: 157 ♠ A932
Dealer: S ♥ 1094
Vul: None ♦ —
HCP: 9 ♣ KQ9842

The opponents are silent.

Partner bids first.

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 153

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ 865

♥ QJ5

♦ K7

♣ A7652

South:

♠ AK3

♥ A8

♦ A1084

♣ KQ84

West North East South

2NT

Pass 3NT AP

Board: 154

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 7♠X N

North:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

South:

♠ A106432

♥ 54

♦ A10

♣ K76

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♠ Pass 4NT³

Pass 5♣⁴ Pass 7♠

Pass Pass X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 155

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A108

♥ J75

♦ Q1096

♣ J93

South:

♠ QJ5

♥ AQ84

♦ AK85

♣ A4

West North East South

2NT

Pass 3NT AP

Board: 156

Dealer: N

Vul: EW

North HCP: 21

South HCP: 2

Contract: 3♣ E

North:

♠ A4

♥ AQ53

♦ AK75

♣ A93

South:

♠ J8762

♥ 97

♦ J1083

♣ 105

West North East South

2NT 3♣ AP

Board: 157

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ A932

♥ 1094

♦ —

♣ KQ9842

South:

♠ Q85

♥ AQ

♦ AQJ10

♣ AJ106

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6♣ AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 153	♠ AK3	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ A1084	You bid first.
HCP: 20	♣ KQ84	
Board: 154	♠ A106432	East Doubles Pass if possible.
Dealer: N	♥ 54	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ K76	
Board: 155	♠ QJ5	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: Both	♦ AK85	You bid first.
HCP: 20	♣ A4	
Board: 156	♠ J8762	East Bids 3♣ if possible.
Dealer: N	♥ 97	
Vul: EW	♦ J1083	Partner bids first.
HCP: 2	♣ 105	
Board: 157	♠ Q85	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AQJ10	You bid first.
HCP: 20	♣ AJ106	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 153

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ 865

♥ QJ5

♦ K7

♣ A7652

South:

♠ AK3

♥ A8

♦ A1084

♣ KQ84

West North East South

2NT

Pass 3NT AP

Board: 154

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 7♠X N

North:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

South:

♠ A106432

♥ 54

♦ A10

♣ K76

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♠ Pass 4NT³

Pass 5♣⁴ Pass 7♠

Pass Pass X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 155

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A108

♥ J75

♦ Q1096

♣ J93

South:

♠ QJ5

♥ AQ84

♦ AK85

♣ A4

West North East South

2NT

Pass 3NT AP

Board: 156

Dealer: N

Vul: EW

North HCP: 21

South HCP: 2

Contract: 3♣ E

North:

♠ A4

♥ AQ53

♦ AK75

♣ A93

South:

♠ J8762

♥ 97

♦ J1083

♣ 105

West North East South

2NT 3♣ AP

Board: 157

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ A932

♥ 1094

♦ —

♣ KQ9842

South:

♠ Q85

♥ AQ

♦ AQJ10

♣ AJ106

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6♣ AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 158	♠ A1072	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ Q97	

Board: 159	♠ 8432	The opponents are silent.
Dealer: S	♥ QJ53	
Vul: EW	♦ KQ94	Partner bids first.
HCP: 8	♣ 6	

Board: 160	♠ K105	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ A75	You bid first.
HCP: 20	♣ AK95	

Board: 161	♠ 9542	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ KJ9854	Partner bids first.
HCP: 10	♣ A	

Board: 162	♠ A64	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: EW	♦ K4	You bid first.
HCP: 20	♣ AKQ10	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ KQ9		2NT	Pass	3NT
Vul: NS	♥ AKQ2	♥ 4				
North HCP: 20	♦ KQ	♦ J653	AP			
South HCP: 10	♣ Q97	♣ A10654				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 8432	♠ AJ5				2NT
Vul: EW	♥ QJ53	♥ K94	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ KQ94	♦ A86	Pass	3NT	AP	
South HCP: 21	♣ 6	♣ AKQ8	1. Stayman			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ AQ2		2NT	Pass	4♦ ¹
Vul: Both	♥ AQ10	♥ KJ9753	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ A75	♦ 2	Pass	5♣ ³	Pass	5♦
South HCP: 10	♣ AK95	♣ 1043	Pass	5♠ ⁴	Pass	7♥
Contract: 7♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 9542	♠ A3				2NT
Vul: NS	♥ Q10	♥ AK765	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ KJ9854	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ A	♣ KJ52	1. Stayman			
Contract: 6♦ N						

Board: 162

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A64

♥ KJ105

♦ K4

♣ AKQ10

South:

♠ KJ2

♥ A6

♦ Q9532

♣ J98

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

1. Gerber

2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 158	♠ KQ9	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ J653	Partner bids first.
HCP: 10	♣ A10654	

Board: 159	♠ AJ5	The opponents are silent.
Dealer: S	♥ K94	
Vul: EW	♦ A86	You bid first.
HCP: 21	♣ AKQ8	

Board: 160	♠ AQ2	The opponents are silent.
Dealer: N	♥ KJ9753	
Vul: Both	♦ 2	Partner bids first.
HCP: 10	♣ 1043	

Board: 161	♠ A3	The opponents are silent.
Dealer: S	♥ AK765	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ KJ52	

Board: 162	♠ KJ2	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ Q9532	Partner bids first.
HCP: 11	♣ J98	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ KQ9		2NT	Pass	3NT
Vul: NS	♥ AKQ2	♥ 4				
North HCP: 20	♦ KQ	♦ J653	AP			
South HCP: 10	♣ Q97	♣ A10654				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 8432	♠ AJ5				2NT
Vul: EW	♥ QJ53	♥ K94	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ KQ94	♦ A86	Pass	3NT	AP	
South HCP: 21	♣ 6	♣ AKQ8	1. Stayman			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ AQ2		2NT	Pass	4♦ ¹
Vul: Both	♥ AQ10	♥ KJ9753	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ A75	♦ 2	Pass	5♣ ³	Pass	5♦
South HCP: 10	♣ AK95	♣ 1043	Pass	5♠ ⁴	Pass	7♥
Contract: 7♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 9542	♠ A3				2NT
Vul: NS	♥ Q10	♥ AK765	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ KJ9854	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ A	♣ KJ52	1. Stayman			
Contract: 6♦ N						

Board: 162

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A64

♥ KJ105

♦ K4

♣ AKQ10

South:

♠ KJ2

♥ A6

♦ Q9532

♣ J98

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

1. Gerber

2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 163	♠ 8743	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ 1065	Partner bids first.
HCP: 4	♣ J86	

Board: 164	♠ AJ64	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ KQ5	You bid first.
HCP: 20	♣ AK4	

Board: 165	♠ A83	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ J972	Partner bids first.
HCP: 8	♣ J108	

Board: 166	♠ AKJ4	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ KQ65	You bid first.
HCP: 20	♣ 1073	

Board: 167	♠ J105	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ K862	Partner bids first.
HCP: 5	♣ J874	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ A10				2NT
Vul: Both	♥ QJ2	♥ AK984				
North HCP: 4	♦ 1065	♦ AK8	AP			
South HCP: 20	♣ J86	♣ Q105				
Contract: 2N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ Q87				
Vul: None	♥ K32	♥ 9875		2NT	AP	
North HCP: 20	♦ KQ5	♦ J3				
South HCP: 3	♣ AK4	♣ 9765				
Contract: 2N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ K642				2NT
Vul: EW	♥ Q84	♥ AKJ3				
North HCP: 8	♦ J972	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ J108	♣ Q96				
Contract: 3N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q65		2NT	Pass	3♣ ¹
Vul: Both	♥ AK	♥ Q1052	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ65	♦ J84	AP			
South HCP: 8	♣ 1073	♣ K64				
Contract: 3N N			1. Stayman			

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK				2NT
Vul: None	♥ 108	♥ AK32				
North HCP: 5	♦ K862	♦ A1095	Pass	3NT	AP	
South HCP: 21	♣ J874	♣ K105				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 163	♠ A10	The opponents are silent.
Dealer: S	♥ AK984	
Vul: Both	♦ AK8	You bid first.
HCP: 20	♣ Q105	

Board: 164	♠ Q87	The opponents are silent.
Dealer: N	♥ 9875	
Vul: None	♦ J3	Partner bids first.
HCP: 3	♣ 9765	

Board: 165	♠ K642	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ Q96	

Board: 166	♠ Q65	The opponents are silent.
Dealer: N	♥ Q1052	
Vul: Both	♦ J84	Partner bids first.
HCP: 8	♣ K64	

Board: 167	♠ AK	The opponents are silent.
Dealer: S	♥ AK32	
Vul: None	♦ A1095	You bid first.
HCP: 21	♣ K105	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ A10				2NT
Vul: Both	♥ QJ2	♥ AK984				
North HCP: 4	♦ 1065	♦ AK8	AP			
South HCP: 20	♣ J86	♣ Q105				
Contract: 2N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ Q87				
Vul: None	♥ K32	♥ 9875		2NT	AP	
North HCP: 20	♦ KQ5	♦ J3				
South HCP: 3	♣ AK4	♣ 9765				
Contract: 2N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ K642				2NT
Vul: EW	♥ Q84	♥ AKJ3				
North HCP: 8	♦ J972	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ J108	♣ Q96				
Contract: 3N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q65		2NT	Pass	3♣ ¹
Vul: Both	♥ AK	♥ Q1052	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ65	♦ J84	AP			
South HCP: 8	♣ 1073	♣ K64				
Contract: 3N N			1. Stayman			

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK				2NT
Vul: None	♥ 108	♥ AK32				
North HCP: 5	♦ K862	♦ A1095	Pass	3NT	AP	
South HCP: 21	♣ J874	♣ K105				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 168	♠ AK108	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ AQ54	You bid first.
HCP: 20	♣ A76	

Board: 169	♠ 104	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ J96	Partner bids first.
HCP: 11	♣ AQ9876	

Board: 170	♠ A1092	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ AQ954	You bid first.
HCP: 20	♣ AK	

Board: 171	♠ 932	The opponents are silent.
Dealer: S	♥ J9874	
Vul: NS	♦ 53	Partner bids first.
HCP: 2	♣ J109	

Board: 172	♠ K10	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: EW	♦ KQ	You bid first.
HCP: 21	♣ KQ1085	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 168
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ AK108
♥ K8
♦ AQ54
♣ A76

South:
♠ 73
♥ AQ4
♦ J8
♣ KQJ852

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

Board: 169
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 6♣ N

North:
♠ 104
♥ A5
♦ J96
♣ AQ9876

South:
♠ A72
♥ KQ642
♦ AK
♣ KJ5

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

Board: 170
Dealer: N
Vul: None
North HCP: 20
South HCP: 3
Contract: 2N N

North:
♠ A1092
♥ K3
♦ AQ954
♣ AK

South:
♠ Q73
♥ 865
♦ J10
♣ 109864

West	North	East	South
	2NT	AP	

Board: 171
Dealer: S
Vul: NS
North HCP: 2
South HCP: 21
Contract: 3♥ S

North:
♠ 932
♥ J9874
♦ 53
♣ J109

South:
♠ Q104
♥ AK5
♦ AJ4
♣ AK74

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

Board: 172
Dealer: N
Vul: EW
North HCP: 21
South HCP: 1
Contract: 2N N

North:
♠ K10
♥ AKJ10
♦ KQ
♣ KQ1085

South:
♠ 8432
♥ 53
♦ J9853
♣ 43

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 168	♠ 73	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ J8	Partner bids first.
HCP: 13	♣ KQJ852	

Board: 169	♠ A72	The opponents are silent.
Dealer: S	♥ KQ642	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ KJ5	

Board: 170	♠ Q73	The opponents are silent.
Dealer: N	♥ 865	
Vul: None	♦ J10	Partner bids first.
HCP: 3	♣ 109864	

Board: 171	♠ Q104	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ AJ4	You bid first.
HCP: 21	♣ AK74	

Board: 172	♠ 8432	The opponents are silent.
Dealer: N	♥ 53	
Vul: EW	♦ J9853	Partner bids first.
HCP: 1	♣ 43	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ 73		2NT	Pass	4♣ ¹
Vul: NS	♥ K8	♥ AQ4	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ AQ54	♦ J8	AP			
South HCP: 13	♣ A76	♣ KQJ852	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ A72				2NT
Vul: Both	♥ A5	♥ KQ642	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ J96	♦ AK	Pass	6♣	AP	
South HCP: 20	♣ AQ9876	♣ KJ5	1. Gerber			
Contract: 6♣ N			2. A=2 out of 4			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A1092	♠ Q73				
Vul: None	♥ K3	♥ 865		2NT	AP	
North HCP: 20	♦ AQ954	♦ J10				
South HCP: 3	♣ AK	♣ 109864				
Contract: 2N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ Q104				2NT
Vul: NS	♥ J9874	♥ AK5	Pass	3♦	Pass	3♥
North HCP: 2	♦ 53	♦ AJ4	AP			
South HCP: 21	♣ J109	♣ AK74				
Contract: 3♥ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 8432				
Vul: EW	♥ AKJ10	♥ 53		2NT	AP	
North HCP: 21	♦ KQ	♦ J9853				
South HCP: 1	♣ KQ1085	♣ 43				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 173	♠ AQJ	The opponents are silent.
Dealer: S	♥ Q97643	
Vul: None	♦ J4	Partner bids first.
HCP: 10	♣ 84	

Board: 174	♠ AK102	The opponents are silent.
Dealer: N	♥ AK97	
Vul: NS	♦ Q109	You bid first.
HCP: 20	♣ A4	

Board: 175	♠ 85	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ KQJ10964	Partner bids first.
HCP: 8	♣ 76	

Board: 176	♠ K6	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: Both	♦ J10	You bid first.
HCP: 21	♣ AKQ43	

Board: 177	♠ J	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: NS	♦ AKQ1075	Partner bids first.
HCP: 14	♣ 109	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K98				2NT
Vul: None	♥ Q97643	♥ AK	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ J4	♦ AK108	AP			
South HCP: 21	♣ 84	♣ A973	1. Texas			
Contract: 4♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ QJ64		2NT	Pass	3♣ ¹
Vul: NS	♥ AK97	♥ 6	Pass	3♥	Pass	6♣
North HCP: 20	♦ Q109	♦ A4	AP			
South HCP: 11	♣ A4	♣ KJ10875	1. Stayman			
Contract: 6♣ S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ QJ6				2NT
Vul: EW	♥ Q9	♥ KJ4	Pass	3NT	AP	
North HCP: 8	♦ KQJ10964	♦ A7				
South HCP: 20	♣ 76	♣ AKQ95				
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J54		2NT	Pass	3NT
Vul: Both	♥ AKJ5	♥ 72	AP			
North HCP: 21	♦ J10	♦ KQ62				
South HCP: 7	♣ AKQ43	♣ J875				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ7				2NT
Vul: NS	♥ KJ94	♥ A86	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ AKQ1075	♦ J63	Pass	4♦	Pass	5♦
South HCP: 20	♣ 109	♣ AKQ7	Pass	6♦	AP	
Contract: 6♦ S			1. Stayman			

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 173	♠ K98	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AK108	You bid first.
HCP: 21	♣ A973	

Board: 174	♠ QJ64	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ A4	Partner bids first.
HCP: 11	♣ KJ10875	

Board: 175	♠ QJ6	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ AKQ95	

Board: 176	♠ J54	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ KQ62	Partner bids first.
HCP: 7	♣ J875	

Board: 177	♠ AQ7	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ J63	You bid first.
HCP: 20	♣ AKQ7	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K98				2NT
Vul: None	♥ Q97643	♥ AK	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ J4	♦ AK108	AP			
South HCP: 21	♣ 84	♣ A973	1. Texas			
Contract: 4♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ QJ64		2NT	Pass	3♣ ¹
Vul: NS	♥ AK97	♥ 6	Pass	3♥	Pass	6♣
North HCP: 20	♦ Q109	♦ A4	AP			
South HCP: 11	♣ A4	♣ KJ10875	1. Stayman			
Contract: 6♣ S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ QJ6				2NT
Vul: EW	♥ Q9	♥ KJ4	Pass	3NT	AP	
North HCP: 8	♦ KQJ10964	♦ A7				
South HCP: 20	♣ 76	♣ AKQ95				
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J54		2NT	Pass	3NT
Vul: Both	♥ AKJ5	♥ 72	AP			
North HCP: 21	♦ J10	♦ KQ62				
South HCP: 7	♣ AKQ43	♣ J875				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ7				2NT
Vul: NS	♥ KJ94	♥ A86	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ AKQ1075	♦ J63	Pass	4♦	Pass	5♦
South HCP: 20	♣ 109	♣ AKQ7	Pass	6♦	AP	
Contract: 6♦ S			1. Stayman			

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 178	♠ A3	The opponents are silent.
Dealer: N	♥ KJ92	
Vul: EW	♦ AK742	You bid first.
HCP: 20	♣ AJ	

Board: 179	♠ J43	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ K43	Partner bids first.
HCP: 11	♣ J1084	

Board: 180	♠ K43	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ AKJ104	You bid first.
HCP: 21	♣ AKJ	

Board: 181	♠ 1084	The opponents are silent.
Dealer: S	♥ 972	
Vul: EW	♦ KQ2	Partner bids first.
HCP: 5	♣ 10853	

Board: 182	♠ Q76	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AQ108	You bid first.
HCP: 20	♣ AK7	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J105		2NT	Pass	3NT
Vul: EW	♥ KJ92	♥ A106				
North HCP: 20	♦ AK742	♦ 1086	AP			
South HCP: 7	♣ AJ	♣ Q543				
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AKQ6				2NT
Vul: Both	♥ AQ9	♥ K4	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ K43	♦ 62	Pass	4NT	AP	
South HCP: 21	♣ J1084	♣ AKQ97	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ 98752		2NT	Pass	3♥
Vul: None	♥ Q8	♥ J1073				
North HCP: 21	♦ AKJ104	♦ —	Pass	3♠	AP	
South HCP: 3	♣ AKJ	♣ Q643				
Contract: 3♠ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KQJ62				2NT
Vul: EW	♥ 972	♥ QJ6				
North HCP: 5	♦ KQ2	♦ A108	Pass	3NT	AP	
South HCP: 20	♣ 10853	♣ AK				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AJ52		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ3	♥ 9	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ108	♦ K54	AP			
South HCP: 9	♣ AK7	♣ J10985	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 178	♠ J105	The opponents are silent.
Dealer: N	♥ A106	
Vul: EW	♦ 1086	Partner bids first.
HCP: 7	♣ Q543	

Board: 179	♠ AKQ6	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ 62	You bid first.
HCP: 21	♣ AKQ97	

Board: 180	♠ 98752	The opponents are silent.
Dealer: N	♥ J1073	
Vul: None	♦ —	Partner bids first.
HCP: 3	♣ Q643	

Board: 181	♠ KQJ62	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ A108	You bid first.
HCP: 20	♣ AK	

Board: 182	♠ AJ52	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ K54	Partner bids first.
HCP: 9	♣ J10985	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 178

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ A3

♥ KJ92

♦ AK742

♣ AJ

South:

♠ J105

♥ A106

♦ 1086

♣ Q543

West North East South

2NT Pass 3NT

AP

Board: 179

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 4N S

North:

♠ J43

♥ AQ9

♦ K43

♣ J1084

South:

♠ AKQ6

♥ K4

♦ 62

♣ AKQ97

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 180

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 3♠ N

North:

♠ K43

♥ Q8

♦ AKJ104

♣ AKJ

South:

♠ 98752

♥ J1073

♦ —

♣ Q643

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 181

Dealer: S

Vul: EW

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 1084

♥ 972

♦ KQ2

♣ 10853

South:

♠ KQJ62

♥ QJ6

♦ A108

♣ AK

West North East South

2NT

Pass 3NT AP

Board: 182

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ Q76

♥ KQ3

♦ AQ108

♣ AK7

South:

♠ AJ52

♥ 9

♦ K54

♣ J10985

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 183	♠ Q98	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ AKQJ86	Partner bids first.
HCP: 15	♣ 85	

Board: 184	♠ AK9	The opponents are silent.
Dealer: N	♥ 863	
Vul: NS	♦ AKQJ	You bid first.
HCP: 21	♣ A95	

Board: 185	♠ 84	The opponents are silent.
Dealer: S	♥ 1063	
Vul: Both	♦ KQ7	Partner bids first.
HCP: 8	♣ K10953	

Board: 186	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 842	
Vul: NS	♦ AJ9	You bid first.
HCP: 20	♣ AQ9	

Board: 187	♠ A103	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AQ1087	Partner bids first.
HCP: 15	♣ KQ97	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 183
Dealer: S
Vul: None
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: 184
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 3N N

North:
♠ AK9
♥ 863
♦ AKQJ
♣ A95

South:
♠ 86
♥ KQ9
♦ 843
♣ KQ1082

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 185
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ 84
♥ 1063
♦ KQ7
♣ K10953

South:
♠ A97
♥ AK872
♦ A2
♣ AJ6

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 186
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 4♠ N

North:
♠ AKQ2
♥ 842
♦ AJ9
♣ AQ9

South:
♠ J63
♥ KJ103
♦ 63
♣ K1085

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

1. Stayman

Board: 187
Dealer: S
Vul: None
North HCP: 15
South HCP: 21
Contract: 7N S

North:
♠ A103
♥ 8
♦ AQ1087
♣ KQ97

South:
♠ KQJ62
♥ AK
♦ K6
♣ AJ43

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 any response. Leveled so that the various

Board: 183	♠ AK64	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ 92	You bid first.
HCP: 20	♣ AKJ62	

Board: 184	♠ 86	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ 843	Partner bids first.
HCP: 10	♣ KQ1082	

Board: 185	♠ A97	The opponents are silent.
Dealer: S	♥ AK872	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AJ6	

Board: 186	♠ J63	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: NS	♦ 63	Partner bids first.
HCP: 8	♣ K1085	

Board: 187	♠ KQJ62	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ K6	You bid first.
HCP: 21	♣ AJ43	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 183
Dealer: S
Vul: None
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: 184
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 3N N

North:
♠ AK9
♥ 863
♦ AKQJ
♣ A95

South:
♠ 86
♥ KQ9
♦ 843
♣ KQ1082

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 185
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ 84
♥ 1063
♦ KQ7
♣ K10953

South:
♠ A97
♥ AK872
♦ A2
♣ AJ6

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 186
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 4♠ N

North:
♠ AKQ2
♥ 842
♦ AJ9
♣ AQ9

South:
♠ J63
♥ KJ103
♦ 63
♣ K1085

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

1. Stayman

Board: 187
Dealer: S
Vul: None
North HCP: 15
South HCP: 21
Contract: 7N S

North:
♠ A103
♥ 8
♦ AQ1087
♣ KQ97

South:
♠ KQJ62
♥ AK
♦ K6
♣ AJ43

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 any response. Levelled so that the various

Board: 188	♠ 92	East Bids 3♠ if possible.
Dealer: N	♥ AKJ2	
Vul: NS	♦ KQ2	You bid first.
HCP: 20	♣ AK98	

Board: 189	♠ K32	The opponents are silent.
Dealer: S	♥ 875	
Vul: EW	♦ Q3	Partner bids first.
HCP: 8	♣ QJ975	

Board: 190	♠ AJ8	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ KJ	You bid first.
HCP: 20	♣ AQ873	

Board: 191	♠ 94	The opponents are silent.
Dealer: S	♥ A97654	
Vul: NS	♦ 62	Partner bids first.
HCP: 9	♣ KQ10	

Board: 192	♠ Q765	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ AKJ8	You bid first.
HCP: 21	♣ KQ9	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ Q4		2NT	3♠	3NT
Vul: NS	♥ AKJ2	♥ Q				
North HCP: 20	♦ KQ2	♦ AJ107653	AP			
South HCP: 9	♣ AK98	♣ 542				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ J107				2NT
Vul: EW	♥ 875	♥ A43				
North HCP: 8	♦ Q3	♦ AKJ4	Pass	3NT	AP	
South HCP: 20	♣ QJ975	♣ AK8				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 1095		2NT	Pass	3♦
Vul: Both	♥ KQ10	♥ AJ987	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ KJ	♦ A4	Pass	6♥	AP	
South HCP: 12	♣ AQ873	♣ K96	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK2				2NT
Vul: NS	♥ A97654	♥ K8	Pass	3♦	Pass	3♥
North HCP: 9	♦ 62	♦ KQJ	Pass	4♥	AP	
South HCP: 21	♣ KQ10	♣ AJ854				
Contract: 4♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ A3		2NT	Pass	3NT
Vul: EW	♥ AQ	♥ K107				
North HCP: 21	♦ AKJ8	♦ Q10532	AP			
South HCP: 9	♣ KQ9	♣ 1065				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 188	♠ Q4	East Bids 3♠ if possible.
Dealer: N	♥ Q	
Vul: NS	♦ AJ107653	Partner bids first.
HCP: 9	♣ 542	

Board: 189	♠ J107	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ AKJ4	You bid first.
HCP: 20	♣ AK8	

Board: 190	♠ 1095	The opponents are silent.
Dealer: N	♥ AJ987	
Vul: Both	♦ A4	Partner bids first.
HCP: 12	♣ K96	

Board: 191	♠ AK2	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ AJ854	

Board: 192	♠ A3	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ Q10532	Partner bids first.
HCP: 9	♣ 1065	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ Q4		2NT	3♠	3NT
Vul: NS	♥ AKJ2	♥ Q				
North HCP: 20	♦ KQ2	♦ AJ107653	AP			
South HCP: 9	♣ AK98	♣ 542				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ J107				2NT
Vul: EW	♥ 875	♥ A43				
North HCP: 8	♦ Q3	♦ AKJ4	Pass	3NT	AP	
South HCP: 20	♣ QJ975	♣ AK8				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 1095		2NT	Pass	3♦
Vul: Both	♥ KQ10	♥ AJ987	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ KJ	♦ A4	Pass	6♥	AP	
South HCP: 12	♣ AQ873	♣ K96	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK2				2NT
Vul: NS	♥ A97654	♥ K8	Pass	3♦	Pass	3♥
North HCP: 9	♦ 62	♦ KQJ	Pass	4♥	AP	
South HCP: 21	♣ KQ10	♣ AJ854				
Contract: 4♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ A3		2NT	Pass	3NT
Vul: EW	♥ AQ	♥ K107				
North HCP: 21	♦ AKJ8	♦ Q10532	AP			
South HCP: 9	♣ KQ9	♣ 1065				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 193	♠ A6	The opponents are silent.
Dealer: S	♥ A1084	
Vul: Both	♦ J4	Partner bids first.
HCP: 12	♣ K6543	

Board: 194	♠ AK103	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ A7	You bid first.
HCP: 20	♣ AKQ95	

Board: 195	♠ 32	The opponents are silent.
Dealer: S	♥ 10653	
Vul: None	♦ J1076	Partner bids first.
HCP: 1	♣ 953	

Board: 196	♠ AK10	East Bids 3♠ if possible.
Dealer: N	♥ K9652	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ AQ9	

Board: 197	♠ 873	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ 97	Partner bids first.
HCP: 4	♣ K108753	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ J32	Pass	3♣ ¹	Pass	2NT
Vul: Both	♥ A1084	♥ KQ9	Pass	4NT ²	Pass	3♦
North HCP: 12	♦ J4	♦ AKQ73	AP			6NT
South HCP: 21	♣ K6543	♣ AQ				
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			
Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 982		2NT	Pass	3NT
Vul: None	♥ 73	♥ KJ4	AP			
North HCP: 20	♦ A7	♦ J5432				
South HCP: 5	♣ AKQ95	♣ 74				
Contract: 3N N						
Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ 875				2NT
Vul: None	♥ 10653	♥ Q9	AP			
North HCP: 1	♦ J1076	♦ AKQ98				
South HCP: 20	♣ 953	♣ AKQ				
Contract: 2N S						
Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ —		2NT	3♠	3NT
Vul: NS	♥ K9652	♥ Q74	AP			
North HCP: 20	♦ KJ	♦ A984				
South HCP: 7	♣ AQ9	♣ J107654				
Contract: 3N N						
Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ 102				2NT
Vul: Both	♥ J5	♥ AK108	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 4	♦ 97	♦ AK85	AP			
South HCP: 20	♣ K108753	♣ AQ4	1. Minor Suit Transfers after 2NT			
Contract: 4♣ S			2. automat			

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 193	♠ J32	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ AKQ73	You bid first.
HCP: 21	♣ AQ	

Board: 194	♠ 982	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ J5432	Partner bids first.
HCP: 5	♣ 74	

Board: 195	♠ 875	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ AKQ98	You bid first.
HCP: 20	♣ AKQ	

Board: 196	♠ —	East Bids 3♠ if possible.
Dealer: N	♥ Q74	
Vul: NS	♦ A984	Partner bids first.
HCP: 7	♣ J107654	

Board: 197	♠ 102	The opponents are silent.
Dealer: S	♥ AK108	
Vul: Both	♦ AK85	You bid first.
HCP: 20	♣ AQ4	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 193
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 21
 Contract: 6N S

North:
 ♠ A6
 ♥ A1084
 ♦ J4
 ♣ K6543

South:
 ♠ J32
 ♥ KQ9
 ♦ AKQ73
 ♣ AQ

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	4NT ²	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 194
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 5
 Contract: 3N N

North:
 ♠ AK103
 ♥ 73
 ♦ A7
 ♣ AKQ95

South:
 ♠ 982
 ♥ KJ4
 ♦ J5432
 ♣ 74

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 195
 Dealer: S
 Vul: None
 North HCP: 1
 South HCP: 20
 Contract: 2N S

North:
 ♠ 32
 ♥ 10653
 ♦ J1076
 ♣ 953

South:
 ♠ 875
 ♥ Q9
 ♦ AKQ98
 ♣ AKQ

West	North	East	South
			2NT
AP			

Board: 196
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 7
 Contract: 3N N

North:
 ♠ AK10
 ♥ K9652
 ♦ KJ
 ♣ AQ9

South:
 ♠ —
 ♥ Q74
 ♦ A984
 ♣ J107654

West	North	East	South
	2NT	3♠	3NT
AP			

Board: 197
 Dealer: S
 Vul: Both
 North HCP: 4
 South HCP: 20
 Contract: 4♣ S

North:
 ♠ 873
 ♥ J5
 ♦ 97
 ♣ K108753

South:
 ♠ 102
 ♥ AK108
 ♦ AK85
 ♣ AQ4

West	North	East	South
			2NT
Pass	3♠ ¹	Pass	4♣ ²
AP			
1. Minor Suit Transfers after 2NT			
2. automat			

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 198	♠ AQ1097	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ A92	You bid first.
HCP: 20	♣ K5	

Board: 199	♠ 9863	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ 10976	Partner bids first.
HCP: 3	♣ K87	

Board: 200	♠ QJ6	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ K72	You bid first.
HCP: 21	♣ AQ8	

Board: 201	♠ A8	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ Q52	Partner bids first.
HCP: 8	♣ 109654	

Board: 202	♠ AK76	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ AQ97	You bid first.
HCP: 21	♣ A85	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AQ1097	♠ —		2NT	Pass	3NT
Vul: NS	♥ AK8	♥ 76				
North HCP: 20	♦ A92	♦ QJ8543	AP			
South HCP: 8	♣ K5	♣ AJ1098				
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 9863	♠ AKQ7				2NT
Vul: EW	♥ 53	♥ AK10				
North HCP: 3	♦ 10976	♦ KQ3	AP			
South HCP: 21	♣ K87	♣ 965				
Contract: 2N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ 1098543		2NT	Pass	3♥
Vul: NS	♥ AKQ5	♥ J92				
North HCP: 21	♦ K72	♦ Q8	Pass	3♠	AP	
South HCP: 3	♣ AQ8	♣ 93				
Contract: 3♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ Q10				2NT
Vul: EW	♥ Q72	♥ A103				
North HCP: 8	♦ Q52	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ 109654	♣ AKQJ7				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ QJ93		2NT	Pass	3♣ ¹
Vul: NS	♥ A10	♥ KQ98	Pass	3♠	Pass	4♥ ²
North HCP: 21	♦ AQ97	♦ K1086	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 13	♣ A85	♣ Q	Pass	5♦	Pass	5♥ ⁵
Contract: 6♠ N			Pass	6♠	AP	

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 198	♠ —	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ QJ8543	Partner bids first.
HCP: 8	♣ AJ1098	

Board: 199	♠ AKQ7	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ 965	

Board: 200	♠ 1098543	The opponents are silent.
Dealer: N	♥ J92	
Vul: NS	♦ Q8	Partner bids first.
HCP: 3	♣ 93	

Board: 201	♠ Q10	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ KJ7	You bid first.
HCP: 20	♣ AKQJ7	

Board: 202	♠ QJ93	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: NS	♦ K1086	Partner bids first.
HCP: 13	♣ Q	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AQ1097	♠ —		2NT	Pass	3NT
Vul: NS	♥ AK8	♥ 76				
North HCP: 20	♦ A92	♦ QJ8543	AP			
South HCP: 8	♣ K5	♣ AJ1098				
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 9863	♠ AKQ7				2NT
Vul: EW	♥ 53	♥ AK10				
North HCP: 3	♦ 10976	♦ KQ3	AP			
South HCP: 21	♣ K87	♣ 965				
Contract: 2N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ 1098543		2NT	Pass	3♥
Vul: NS	♥ AKQ5	♥ J92				
North HCP: 21	♦ K72	♦ Q8	Pass	3♠	AP	
South HCP: 3	♣ AQ8	♣ 93				
Contract: 3♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ Q10				2NT
Vul: EW	♥ Q72	♥ A103				
North HCP: 8	♦ Q52	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ 109654	♣ AKQJ7				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ QJ93		2NT	Pass	3♣ ¹
Vul: NS	♥ A10	♥ KQ98	Pass	3♠	Pass	4♥ ²
North HCP: 21	♦ AQ97	♦ K1086	Pass	4NT ³	Pass	5♣ ⁴
South HCP: 13	♣ A85	♣ Q	Pass	5♦	Pass	5♥ ⁵
Contract: 6♠ N			Pass	6♠	AP	

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

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 203	♠ A983	The opponents are silent.
Dealer: S	♥ AJ1032	
Vul: EW	♦ Q4	Partner bids first.
HCP: 11	♣ 97	

Board: 204	♠ AKQJ	East Bids 4♦ if possible.
Dealer: N	♥ KQ85	
Vul: Both	♦ Q7	You bid first.
HCP: 21	♣ A65	

Board: 205	♠ 10984	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ J107	Partner bids first.
HCP: 9	♣ AQ98	

Board: 206	♠ QJ2	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: EW	♦ AJ9	You bid first.
HCP: 20	♣ K85	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A983	♠ K4				2NT
Vul: EW	♥ AJ1032	♥ Q98	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ Q4	♦ AKJ72	Pass	3♠ ²	Pass	4♥
South HCP: 20	♣ 97	♣ AK8	Pass	4NT ³	Pass	5♠ ⁴
Contract: 6♥ S			Pass	6♥	AP	
			1. Stayman			
			2. SMOLEN			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=1			
Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 98654		2NT	Pass	3♥
Vul: Both	♥ KQ85	♥ 2	Pass	3NT ¹	4♦	4♠
North HCP: 21	♦ Q7	♦ 985	AP			
South HCP: 0	♣ A65	♣ 8743	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ AKQ7				2NT
Vul: None	♥ Q6	♥ A7	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J107	♦ A853	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♣ AQ98	♣ K105	Pass	5♦ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			
Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 10987				
Vul: EW	♥ AKQ9	♥ 832		2NT	AP	
North HCP: 20	♦ AJ9	♦ 8754				
South HCP: 0	♣ K85	♣ 76				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 203	♠ K4	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ AKJ72	You bid first.
HCP: 20	♣ AK8	

Board: 204	♠ 98654	East Bids 4♦ if possible.
Dealer: N	♥ 2	
Vul: Both	♦ 985	Partner bids first.
HCP: 0	♣ 8743	

Board: 205	♠ AKQ7	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ A853	You bid first.
HCP: 20	♣ K105	

Board: 206	♠ 10987	The opponents are silent.
Dealer: N	♥ 832	
Vul: EW	♦ 8754	Partner bids first.
HCP: 0	♣ 76	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A983	♠ K4				2NT
Vul: EW	♥ AJ1032	♥ Q98	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ Q4	♦ AKJ72	Pass	3♠ ²	Pass	4♥
South HCP: 20	♣ 97	♣ AK8	Pass	4NT ³	Pass	5♠ ⁴
Contract: 6♥ S			Pass	6♥	AP	
			1. Stayman			
			2. SMOLEN			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=1			
Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 98654		2NT	Pass	3♥
Vul: Both	♥ KQ85	♥ 2	Pass	3NT ¹	4♦	4♠
North HCP: 21	♦ Q7	♦ 985	AP			
South HCP: 0	♣ A65	♣ 8743	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ AKQ7				2NT
Vul: None	♥ Q6	♥ A7	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J107	♦ A853	Pass	4♥ ²	Pass	4NT ³
South HCP: 20	♣ AQ98	♣ K105	Pass	5♦ ⁴	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			
Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 10987				
Vul: EW	♥ AKQ9	♥ 832		2NT	AP	
North HCP: 20	♦ AJ9	♦ 8754				
South HCP: 0	♣ K85	♣ 76				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 207	♠ A3	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ 985	Partner bids first.
HCP: 12	♣ AKJ9742	

Board: 208	♠ A10853	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ K4	

Board: 209	♠ J98	The opponents are silent.
Dealer: S	♥ 1082	
Vul: Both	♦ J9874	Partner bids first.
HCP: 3	♣ J9	

Board: 210	♠ QJ86	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ AK108	You bid first.
HCP: 20	♣ AK	

Board: 211	♠ 109872	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ AKJ86	Partner bids first.
HCP: 9	♣ —	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ K75				2NT
Vul: Both	♥ 10	♥ AKQ	Pass	4♣ ¹	Pass	4♣ ²
North HCP: 12	♦ 985	♦ AQ74	Pass	7NT	AP	
South HCP: 20	♣ AKJ9742	♣ Q105				
Contract: 7N S			1. Gerber			
			2. A=2 out of 4			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A10853	♠ J		2NT	Pass	4♣ ¹
Vul: NS	♥ AQ6	♥ 103	Pass	4NT ²	Pass	6♦
North HCP: 20	♦ AK3	♦ J108642	AP			
South HCP: 9	♣ K4	♣ AQJ10	1. Gerber			
Contract: 6♦ S			2. A=3 out of 4			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AKQ4				2NT
Vul: Both	♥ 1082	♥ A4				
North HCP: 3	♦ J9874	♦ K65	AP			
South HCP: 20	♣ J9	♣ A1084				
Contract: 2N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ QJ86	♠ A432		2NT	Pass	3♣ ¹
Vul: None	♥ QJ7	♥ AK2	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ AK108	♦ Q	Pass	4♠	Pass	4NT ³
South HCP: 14	♣ AK	♣ J9654	Pass	5♠ ⁴	Pass	6♠
Contract: 6♠ N			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

Board: 211

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ 109872

♥ J65

♦ AKJ86

♣ —

South:

♠ KJ

♥ AK8

♦ Q53

♣ AKJ109

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 207	♠ K75	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ AQ74	You bid first.
HCP: 20	♣ Q105	

Board: 208	♠ J	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ J108642	Partner bids first.
HCP: 9	♣ AQJ10	

Board: 209	♠ AKQ4	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ K65	You bid first.
HCP: 20	♣ A1084	

Board: 210	♠ A432	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ Q	Partner bids first.
HCP: 14	♣ J9654	

Board: 211	♠ KJ	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ Q53	You bid first.
HCP: 21	♣ AKJ109	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ K75				2NT
Vul: Both	♥ 10	♥ AKQ	Pass	4♣ ¹	Pass	4♣ ²
North HCP: 12	♦ 985	♦ AQ74	Pass	7NT	AP	
South HCP: 20	♣ AKJ9742	♣ Q105				
Contract: 7N S			1. Gerber			
			2. A=2 out of 4			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A10853	♠ J		2NT	Pass	4♣ ¹
Vul: NS	♥ AQ6	♥ 103	Pass	4NT ²	Pass	6♦
North HCP: 20	♦ AK3	♦ J108642	AP			
South HCP: 9	♣ K4	♣ AQJ10	1. Gerber			
Contract: 6♦ S			2. A=3 out of 4			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AKQ4				2NT
Vul: Both	♥ 1082	♥ A4				
North HCP: 3	♦ J9874	♦ K65	AP			
South HCP: 20	♣ J9	♣ A1084				
Contract: 2N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ QJ86	♠ A432		2NT	Pass	3♣ ¹
Vul: None	♥ QJ7	♥ AK2	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ AK108	♦ Q	Pass	4♠	Pass	4NT ³
South HCP: 14	♣ AK	♣ J9654	Pass	5♠ ⁴	Pass	6♠
Contract: 6♠ N			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

Board: 211

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ 109872

♥ J65

♦ AKJ86

♣ —

South:

♠ KJ

♥ AK8

♦ Q53

♣ AKJ109

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

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 212	♠ Q10	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: EW	♦ AK53	You bid first.
HCP: 20	♣ AJ3	

Board: 213	♠ 1072	The opponents are silent.
Dealer: S	♥ 75	
Vul: None	♦ A108	Partner bids first.
HCP: 7	♣ K7654	

Board: 214	♠ AK	The opponents are silent.
Dealer: N	♥ A108	
Vul: EW	♦ AQJ4	You bid first.
HCP: 21	♣ K764	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ A72		2NT	Pass	4♦ ¹
Vul: EW	♥ KQJ10	♥ A96532	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AK53	♦ 4	Pass	5♣ ³	Pass	5♦
South HCP: 11	♣ AJ3	♣ K95	Pass	6♦ ⁴	Pass	6NT
Contract: 6N N			AP			

1. Texas
 2. Blackwood 0314, for ♥
 3. A=0/5 or 3/5
 4. ♥ queen and ♦ king

Board: 213	North:	South:				
Dealer: S	♠ 1072	♠ KQJ83	West	North	East	South
Vul: None	♥ 75	♥ AJ10				2NT
North HCP: 7	♦ A108	♦ QJ	Pass	3NT	AP	
South HCP: 20	♣ K7654	♣ AQ10				
Contract: 3N S						

Board: 214			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ AK	♠ 106432	Pass	3♦	Pass	3♥ ²
North HCP: 21	♥ A108	♥ KJ74				
South HCP: 10	♦ AQJ4	♦ K2	Pass	3NT	AP	
Contract: 3N N	♣ K764	♣ QJ	1. Stayman			
			2. SMOLEN			

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 212	♠ A72	The opponents are silent.
Dealer: N	♥ A96532	
Vul: EW	♦ 4	Partner bids first.
HCP: 11	♣ K95	

Board: 213	♠ KQJ83	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ QJ	You bid first.
HCP: 20	♣ AQ10	

Board: 214	♠ 106432	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: EW	♦ K2	Partner bids first.
HCP: 10	♣ QJ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 212 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ Q10 ♥ KQJ10 ♦ AK53 ♣ AJ3	South: ♠ A72 ♥ A96532 ♦ 4 ♣ K95	West	North	East	South
				2NT	Pass	4♦ ¹
			Pass	4♥	Pass	4NT ²
			Pass	5♣ ³	Pass	5♦
			Pass	6♦ ⁴	Pass	6NT
			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♦ king			

Board: 213 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North: ♠ 1072 ♥ 75 ♦ A108 ♣ K7654	South: ♠ KQJ83 ♥ AJ10 ♦ QJ ♣ AQ10	West	North	East	South
						2NT
			Pass	3NT	AP	

Board: 214			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: EW	♠ AK	♠ 106432	Pass	3♦	Pass	3♥ ²
North HCP: 21	♥ A108	♥ KJ74				
South HCP: 10	♦ AQJ4	♦ K2	Pass	3NT	AP	
Contract: 3N N	♣ K764	♣ QJ	1. Stayman			
			2. SMOLEN			

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 215	♠ AJ875	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ 43	Partner bids first.
HCP: 10	♣ A53	

Board: 216	♠ KJ653	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ AJ	You bid first.
HCP: 21	♣ AK8	

Board: 217	♠ 1042	The opponents are silent.
Dealer: S	♥ 1092	
Vul: EW	♦ AJ986	Partner bids first.
HCP: 5	♣ 94	

Board: 218	♠ K52	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ K987	You bid first.
HCP: 20	♣ AK9	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 215
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 21
 Contract: 7♠ S

North:
 ♠ AJ875
 ♥ J74
 ♦ 43
 ♣ A53

South:
 ♠ KQ1096
 ♥ A2
 ♦ AK
 ♣ KQ94

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	Pass	5NT ⁷
Pass	6♣ ⁸	Pass	7♠
AP			

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0
7. King ask by 5NT
8. K=0

Board: 216
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 10
 Contract: 3N N

North:
 ♠ KJ653
 ♥ AJ3
 ♦ AJ
 ♣ AK8

South:
 ♠ A7
 ♥ Q8
 ♦ Q7654
 ♣ Q762

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 217
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 20
 Contract: 3N S

North:
 ♠ 1042
 ♥ 1092
 ♦ AJ986
 ♣ 94

South:
 ♠ KQJ75
 ♥ AK8
 ♦ K102
 ♣ A3

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 218
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 4
 Contract: 3♠ N

North:
 ♠ K52
 ♥ AK4
 ♦ K987
 ♣ AK9

South:
 ♠ QJ984
 ♥ J1052
 ♦ 5
 ♣ 874

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

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 215	♠ KQ1096	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ KQ94	

Board: 216	♠ A7	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ Q7654	Partner bids first.
HCP: 10	♣ Q762	

Board: 217	♠ KQJ75	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ K102	You bid first.
HCP: 20	♣ A3	

Board: 218	♠ QJ984	The opponents are silent.
Dealer: N	♥ J1052	
Vul: Both	♦ 5	Partner bids first.
HCP: 4	♣ 874	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 215
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 21
 Contract: 7♠ S

North:
 ♠ AJ875
 ♥ J74
 ♦ 43
 ♣ A53

South:
 ♠ KQ1096
 ♥ A2
 ♦ AK
 ♣ KQ94

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	Pass	5NT ⁷
Pass	6♣ ⁸	Pass	7♠
AP			

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0
7. King ask by 5NT
8. K=0

Board: 216
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 10
 Contract: 3N N

North:
 ♠ KJ653
 ♥ AJ3
 ♦ AJ
 ♣ AK8

South:
 ♠ A7
 ♥ Q8
 ♦ Q7654
 ♣ Q762

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 217
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 20
 Contract: 3N S

North:
 ♠ 1042
 ♥ 1092
 ♦ AJ986
 ♣ 94

South:
 ♠ KQJ75
 ♥ AK8
 ♦ K102
 ♣ A3

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 218
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 4
 Contract: 3♠ N

North:
 ♠ K52
 ♥ AK4
 ♦ K987
 ♣ AK9

South:
 ♠ QJ984
 ♥ J1052
 ♦ 5
 ♣ 874

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

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 219	♠ A84	The opponents are silent.
Dealer: S	♥ 1095	
Vul: None	♦ J92	Partner bids first.
HCP: 11	♣ AQ109	
Board: 220	♠ AQ8	West Bids 3♦ if possible.
Dealer: N	♥ J103	
Vul: EW	♦ KQ5	You bid first.
HCP: 20	♣ AKJ5	
Board: 221	♠ K10754	East Doubles 6♥ if possible.
Dealer: S	♥ Q107432	
Vul: Both	♦ 8	Partner bids first.
HCP: 5	♣ 6	
Board: 222	♠ AJ	The opponents are silent.
Dealer: N	♥ A10753	
Vul: None	♦ K2	You bid first.
HCP: 20	♣ AKJ3	
Board: 223	♠ Q8753	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ J95	Partner bids first.
HCP: 7	♣ J3	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K2				2NT
Vul: None	♥ 1095	♥ AKQ6	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ J92	♦ AQ106	Pass	4NT	AP	
South HCP: 21	♣ AQ109	♣ K86				
Contract: 4N S			1. Gerber 2. A=2 out of 4			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 732				
Vul: EW	♥ J103	♥ 8762		2NT	Pass	Pass
North HCP: 20	♦ KQ5	♦ 97	3♦	AP		
South HCP: 0	♣ AKJ5	♣ 9873				
Contract: 3♦ W						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ K10754	♠ AQ				2NT
Vul: Both	♥ Q107432	♥ K6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 8	♦ Q753	Pass	6♥	X	AP
South HCP: 21	♣ 6	♣ AKQJ7				
Contract: 6♥ X S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q98432		2NT	Pass	3♥
Vul: None	♥ A10753	♥ KJ986	Pass	3♠	Pass	4♠
North HCP: 20	♦ K2	♦ 108				
South HCP: 6	♣ AKJ3	♣ —	AP			
Contract: 4♠ N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ K6				2NT
Vul: NS	♥ K84	♥ QJ73	Pass	3♥	Pass	3♠
North HCP: 7	♦ J95	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ76				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 219	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: None	♦ AQ106	You bid first.
HCP: 21	♣ K86	
Board: 220	♠ 732	West Bids 3♦ if possible.
Dealer: N	♥ 8762	
Vul: EW	♦ 97	Partner bids first.
HCP: 0	♣ 9873	
Board: 221	♠ AQ	East Doubles 6♥ if possible.
Dealer: S	♥ K6	
Vul: Both	♦ Q753	You bid first.
HCP: 21	♣ AKQJ7	
Board: 222	♠ Q98432	The opponents are silent.
Dealer: N	♥ KJ986	
Vul: None	♦ 108	Partner bids first.
HCP: 6	♣ —	
Board: 223	♠ K6	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AQ76	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K2				2NT
Vul: None	♥ 1095	♥ AKQ6	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ J92	♦ AQ106	Pass	4NT	AP	
South HCP: 21	♣ AQ109	♣ K86				
Contract: 4N S						
			1. Gerber			
			2. A=2 out of 4			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 732				
Vul: EW	♥ J103	♥ 8762		2NT	Pass	Pass
North HCP: 20	♦ KQ5	♦ 97	3♦	AP		
South HCP: 0	♣ AKJ5	♣ 9873				
Contract: 3♦ W						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ K10754	♠ AQ				2NT
Vul: Both	♥ Q107432	♥ K6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 8	♦ Q753	Pass	6♥	X	AP
South HCP: 21	♣ 6	♣ AKQJ7				
Contract: 6♥ X S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q98432		2NT	Pass	3♥
Vul: None	♥ A10753	♥ KJ986	Pass	3♠	Pass	4♠
North HCP: 20	♦ K2	♦ 108				
South HCP: 6	♣ AKJ3	♣ —	AP			
Contract: 4♠ N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ K6				2NT
Vul: NS	♥ K84	♥ QJ73	Pass	3♥	Pass	3♠
North HCP: 7	♦ J95	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ76				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 224	♠ AK93	The opponents are silent.
Dealer: N	♥ AK62	
Vul: Both	♦ AQJ	You bid first.
HCP: 21	♣ 86	

Board: 225	♠ K2	The opponents are silent.
Dealer: S	♥ 1082	
Vul: None	♦ J875	Partner bids first.
HCP: 8	♣ A983	

Board: 226	♠ AK9	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: NS	♦ K1082	You bid first.
HCP: 20	♣ A6	

Board: 227	♠ KJ107	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ 7543	Partner bids first.
HCP: 4	♣ 9863	

Board: 228	♠ A4	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AK965	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ Q1084		2NT	Pass	3♣ ¹
Vul: Both	♥ AK62	♥ —	Pass	3♥	Pass	6♣
North HCP: 21	♦ AQJ	♦ K85	AP			
South HCP: 12	♣ 86	♣ AK10743				
Contract: 6♣ S				1. Stayman		

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ95				2NT
Vul: None	♥ 1082	♥ AK75	Pass	3NT	AP	
North HCP: 8	♦ J875	♦ KQ9				
South HCP: 20	♣ A983	♣ Q4				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 86		2NT	Pass	4♣ ¹
Vul: NS	♥ KQJ3	♥ A5	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ K1082	♦ AQ97	AP			
South HCP: 13	♣ A6	♣ QJ1054				
Contract: 6N N				1. Gerber		
				2. A=2 out of 4		

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ A932				2NT
Vul: EW	♥ 8	♥ AQJ	AP			
North HCP: 4	♦ 7543	♦ K1098				
South HCP: 20	♣ 9863	♣ AQ				
Contract: 2N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KJ6		2NT	Pass	4♣ ¹
Vul: None	♥ KQ7	♥ 3	Pass	4NT ²	AP	
North HCP: 20	♦ A106	♦ KQJ52				
South HCP: 11	♣ AK965	♣ J742				
Contract: 4N N				1. Gerber		
				2. A=3 out of 4		

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 224	♠ Q1084	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ K85	Partner bids first.
HCP: 12	♣ AK10743	

Board: 225	♠ AQ95	The opponents are silent.
Dealer: S	♥ AK75	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ Q4	

Board: 226	♠ 86	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ AQ97	Partner bids first.
HCP: 13	♣ QJ1054	

Board: 227	♠ A932	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ K1098	You bid first.
HCP: 20	♣ AQ	

Board: 228	♠ KJ6	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ KQJ52	Partner bids first.
HCP: 11	♣ J742	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ Q1084		2NT	Pass	3♣ ¹
Vul: Both	♥ AK62	♥ —	Pass	3♥	Pass	6♣
North HCP: 21	♦ AQJ	♦ K85	AP			
South HCP: 12	♣ 86	♣ AK10743				
Contract: 6♣ S				1. Stayman		

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ95				2NT
Vul: None	♥ 1082	♥ AK75	Pass	3NT	AP	
North HCP: 8	♦ J875	♦ KQ9				
South HCP: 20	♣ A983	♣ Q4				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 86		2NT	Pass	4♣ ¹
Vul: NS	♥ KQJ3	♥ A5	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ K1082	♦ AQ97	AP			
South HCP: 13	♣ A6	♣ QJ1054				
Contract: 6N N				1. Gerber		
				2. A=2 out of 4		

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ A932				2NT
Vul: EW	♥ 8	♥ AQJ	AP			
North HCP: 4	♦ 7543	♦ K1098				
South HCP: 20	♣ 9863	♣ AQ				
Contract: 2N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KJ6		2NT	Pass	4♣ ¹
Vul: None	♥ KQ7	♥ 3	Pass	4NT ²	AP	
North HCP: 20	♦ A106	♦ KQJ52				
South HCP: 11	♣ AK965	♣ J742				
Contract: 4N N				1. Gerber		
				2. A=3 out of 4		

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 229	♠ AJ94	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AJ65	Partner bids first.
HCP: 10	♣ 954	

Board: 230	♠ AQJ8	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ AKQ4	You bid first.
HCP: 20	♣ A75	

Board: 231	♠ QJ1083	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ KJ9874	Partner bids first.
HCP: 7	♣ 8	

Board: 232	♠ AQJ10	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ AK9	You bid first.
HCP: 21	♣ A108	

Board: 233	♠ 76	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ KJ1095	Partner bids first.
HCP: 13	♣ Q1054	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ Q86				2NT
Vul: NS	♥ 106	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AJ65	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ AQ873				
Contract: 3N S						1. Stayman

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 10742				
Vul: EW	♥ 96	♥ KJ108		2NT	AP	
North HCP: 20	♦ AKQ4	♦ 1096				
South HCP: 4	♣ A75	♣ 64				
Contract: 2N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ QJ1083	♠ 74				2NT
Vul: Both	♥ 4	♥ AQJ63	Pass	3♥	Pass	3♠
North HCP: 7	♦ KJ9874	♦ A106	Pass	6♦	AP	
South HCP: 20	♣ 8	♣ AKQ				
Contract: 6♦ N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 752		2NT	Pass	3♣ ¹
Vul: NS	♥ QJ7	♥ A942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK9	♦ Q86	AP			
South HCP: 8	♣ A108	♣ Q94				
Contract: 3N N						1. Stayman

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AKQ8				2NT
Vul: EW	♥ AK	♥ 432	Pass	4♣ ¹	Pass	4NT ²
North HCP: 13	♦ KJ1095	♦ A8	Pass	7NT	AP	
South HCP: 21	♣ Q1054	♣ AKJ6				
Contract: 7N S						1. Gerber 2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 229	♠ Q86	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ K10	You bid first.
HCP: 20	♣ AQ873	

Board: 230	♠ 10742	The opponents are silent.
Dealer: N	♥ KJ108	
Vul: EW	♦ 1096	Partner bids first.
HCP: 4	♣ 64	

Board: 231	♠ 74	The opponents are silent.
Dealer: S	♥ AQJ63	
Vul: Both	♦ A106	You bid first.
HCP: 20	♣ AKQ	

Board: 232	♠ 752	The opponents are silent.
Dealer: N	♥ A942	
Vul: NS	♦ Q86	Partner bids first.
HCP: 8	♣ Q94	

Board: 233	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 432	
Vul: EW	♦ A8	You bid first.
HCP: 21	♣ AKJ6	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ Q86				2NT
Vul: NS	♥ 106	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AJ65	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ AQ873				
Contract: 3N S						1. Stayman

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 10742				
Vul: EW	♥ 96	♥ KJ108		2NT	AP	
North HCP: 20	♦ AKQ4	♦ 1096				
South HCP: 4	♣ A75	♣ 64				
Contract: 2N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ QJ1083	♠ 74				2NT
Vul: Both	♥ 4	♥ AQJ63	Pass	3♥	Pass	3♠
North HCP: 7	♦ KJ9874	♦ A106	Pass	6♦	AP	
South HCP: 20	♣ 8	♣ AKQ				
Contract: 6♦ N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 752		2NT	Pass	3♣ ¹
Vul: NS	♥ QJ7	♥ A942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK9	♦ Q86	AP			
South HCP: 8	♣ A108	♣ Q94				
Contract: 3N N						1. Stayman

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AKQ8				2NT
Vul: EW	♥ AK	♥ 432	Pass	4♣ ¹	Pass	4NT ²
North HCP: 13	♦ KJ1095	♦ A8	Pass	7NT	AP	
South HCP: 21	♣ Q1054	♣ AKJ6				
Contract: 7N S						1. Gerber 2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 234	♠ A87	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ J76	You bid first.
HCP: 20	♣ AK3	
Board: 235	♠ 2	East Doubles 7NT if possible.
Dealer: S	♥ J85	
Vul: EW	♦ AKQ9874	Partner bids first.
HCP: 12	♣ Q8	
Board: 236	♠ AQJ53	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ K7	You bid first.
HCP: 20	♣ AK93	
Board: 237	♠ AJ83	The opponents are silent.
Dealer: S	♥ Q10743	
Vul: None	♦ J84	Partner bids first.
HCP: 10	♣ Q	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 2

Contract: 2N N

North:

♠ A87

♥ AKJ3

♦ J76

♣ AK3

South:

♠ J53

♥ 96

♦ 109543

♣ J108

West	North	East	South
	2NT	AP	

Board: 235

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 7NX S

North:

♠ 2

♥ J85

♦ AKQ9874

♣ Q8

South:

♠ AK

♥ AK973

♦ J65

♣ AJ2

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4NT ²
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Pass	7NT	X	AP
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1. Gerber

2. A=3 out of 4

Board: 236

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ AQJ53

♥ K5

♦ K7

♣ AK93

South:

♠ K1094

♥ AJ7

♦ A1094

♣ 85

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♠	Pass	4♥ ²
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Pass	4NT ³	Pass	5♣ ⁴
------	------------------	------	-----------------

Pass	7♠	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

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

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

Pass	6♥	AP	
------	----	----	--

1. Stayman

2. SMOLEN

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 237

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ AJ83

♥ Q10743

♦ J84

♣ Q

South:

♠ Q105

♥ A52

♦ AK5

♣ AK104

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 234	♠ J53	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ 109543	Partner bids first.
HCP: 2	♣ J108	
Board: 235	♠ AK	East Doubles 7NT if possible.
Dealer: S	♥ AK973	
Vul: EW	♦ J65	You bid first.
HCP: 20	♣ AJ2	
Board: 236	♠ K1094	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ A1094	Partner bids first.
HCP: 12	♣ 85	
Board: 237	♠ Q105	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ AK104	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 2

Contract: 2N N

North:

♠ A87

♥ AKJ3

♦ J76

♣ AK3

South:

♠ J53

♥ 96

♦ 109543

♣ J108

West	North	East	South
	2NT	AP	

Board: 235

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 7NX S

North:

♠ 2

♥ J85

♦ AKQ9874

♣ Q8

South:

♠ AK

♥ AK973

♦ J65

♣ AJ2

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4NT ²
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Pass	7NT	X	AP
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1. Gerber

2. A=3 out of 4

Board: 236

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ AQJ53

♥ K5

♦ K7

♣ AK93

South:

♠ K1094

♥ AJ7

♦ A1094

♣ 85

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♠	Pass	4♥ ²
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Pass	4NT ³	Pass	5♣ ⁴
------	------------------	------	-----------------

Pass	7♠	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

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

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

Pass	6♥	AP	
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1. Stayman

2. SMOLEN

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 237

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ AJ83

♥ Q10743

♦ J84

♣ Q

South:

♠ Q105

♥ A52

♦ AK5

♣ AK104

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 238	♠ KJ43	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AK98	You bid first.
HCP: 21	♣ AK7	

Board: 239	♠ 10	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ A106432	Partner bids first.
HCP: 13	♣ AK5	

Board: 240	♠ KQ754	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ AK	

Board: 241	♠ K2	The opponents are silent.
Dealer: S	♥ Q62	
Vul: NS	♦ J752	Partner bids first.
HCP: 9	♣ QJ87	

Board: 242	♠ AJ643	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AQJ6	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 238
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 13
 Contract: 6N N

North:
 ♠ KJ43
 ♥ K10
 ♦ AK98
 ♣ AK7

South:
 ♠ Q95
 ♥ AQ4
 ♦ QJ5
 ♣ Q1094

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

Board: 239
 Dealer: S
 Vul: Both
 North HCP: 13
 South HCP: 20
 Contract: 4N S

North:
 ♠ 10
 ♥ Q82
 ♦ A106432
 ♣ AK5

South:
 ♠ KQ42
 ♥ AKJ
 ♦ KQ9
 ♣ Q76

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

Board: 240
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 3N N

North:
 ♠ KQ754
 ♥ QJ8
 ♦ KQ6
 ♣ AK

South:
 ♠ A82
 ♥ K103
 ♦ 102
 ♣ QJ1073

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 241
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 21
 Contract: 3N S

North:
 ♠ K2
 ♥ Q62
 ♦ J752
 ♣ QJ87

South:
 ♠ Q7
 ♥ K43
 ♦ AKQ8
 ♣ AK94

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 242
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 7
 Contract: 4♠ N

North:
 ♠ AJ643
 ♥ K3
 ♦ AJ
 ♣ AQJ6

South:
 ♠ K1095
 ♥ A86
 ♦ 976
 ♣ 1095

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 238	♠ Q95	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 13	♣ Q1094	

Board: 239	♠ KQ42	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ KQ9	You bid first.
HCP: 20	♣ Q76	

Board: 240	♠ A82	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ 102	Partner bids first.
HCP: 10	♣ QJ1073	

Board: 241	♠ Q7	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ AKQ8	You bid first.
HCP: 21	♣ AK94	

Board: 242	♠ K1095	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ 976	Partner bids first.
HCP: 7	♣ 1095	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 238
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 13
 Contract: 6N N

North:
 ♠ KJ43
 ♥ K10
 ♦ AK98
 ♣ AK7

South:
 ♠ Q95
 ♥ AQ4
 ♦ QJ5
 ♣ Q1094

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

Board: 239
 Dealer: S
 Vul: Both
 North HCP: 13
 South HCP: 20
 Contract: 4N S

North:
 ♠ 10
 ♥ Q82
 ♦ A106432
 ♣ AK5

South:
 ♠ KQ42
 ♥ AKJ
 ♦ KQ9
 ♣ Q76

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

Board: 240
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 3N N

North:
 ♠ KQ754
 ♥ QJ8
 ♦ KQ6
 ♣ AK

South:
 ♠ A82
 ♥ K103
 ♦ 102
 ♣ QJ1073

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 241
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 21
 Contract: 3N S

North:
 ♠ K2
 ♥ Q62
 ♦ J752
 ♣ QJ87

South:
 ♠ Q7
 ♥ K43
 ♦ AKQ8
 ♣ AK94

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 242
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 7
 Contract: 4♠ N

North:
 ♠ AJ643
 ♥ K3
 ♦ AJ
 ♣ AQJ6

South:
 ♠ K1095
 ♥ A86
 ♦ 976
 ♣ 1095

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

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 243	♠ K9	The opponents are silent.
Dealer: S	♥ K95	
Vul: None	♦ J85	Partner bids first.
HCP: 12	♣ KQ976	

Board: 244	♠ AJ72	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ KJ105	You bid first.
HCP: 20	♣ A3	

Board: 245	♠ AK3	The opponents are silent.
Dealer: S	♥ 8532	
Vul: EW	♦ Q10864	Partner bids first.
HCP: 9	♣ 5	

Board: 246	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: Both	♦ K64	You bid first.
HCP: 21	♣ AQ5	

Board: 247	♠ KQ9	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ K98543	Partner bids first.
HCP: 15	♣ AQJ7	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A86				2NT
Vul: None	♥ K95	♥ AQ4	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 12	♦ J85	♦ AQ42	Pass	6NT	AP	
South HCP: 20	♣ KQ976	♣ A83				
Contract: 6N S			1. Gerber			
			2. A=0/4 or 4/4			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ K3				
Vul: NS	♥ AK3	♥ 10972				
North HCP: 20	♦ KJ105	♦ 84		2NT	AP	
South HCP: 3	♣ A3	♣ 108765				
Contract: 2N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ QJ76				2NT
Vul: EW	♥ 8532	♥ AKQ10	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ Q10864	♦ A7	Pass	3♠ ²	Pass	4♣ ³
South HCP: 21	♣ 5	♣ KQ4	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			
			2. artificial			
			3. Cue bid, a ♣ stopper			

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 96				
Vul: Both	♥ KQ84	♥ 632				
North HCP: 21	♦ K64	♦ A875		2NT	Pass	3NT
South HCP: 5	♣ AQ5	♣ J976	AP			
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ A52				2NT
Vul: NS	♥ —	♥ AK9	Pass	4♣ ¹	Pass	4NT ²
North HCP: 15	♦ K98543	♦ AQ	Pass	6♦	AP	
South HCP: 20	♣ AQJ7	♣ K8652				
Contract: 6♦ N			1. Gerber			
			2. A=3 out of 4			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 243	♠ A86	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ AQ42	You bid first.
HCP: 20	♣ A83	

Board: 244	♠ K3	The opponents are silent.
Dealer: N	♥ 10972	
Vul: NS	♦ 84	Partner bids first.
HCP: 3	♣ 108765	

Board: 245	♠ QJ76	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: EW	♦ A7	You bid first.
HCP: 21	♣ KQ4	

Board: 246	♠ 96	The opponents are silent.
Dealer: N	♥ 632	
Vul: Both	♦ A875	Partner bids first.
HCP: 5	♣ J976	

Board: 247	♠ A52	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ K8652	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A86				2NT
Vul: None	♥ K95	♥ AQ4	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 12	♦ J85	♦ AQ42	Pass	6NT	AP	
South HCP: 20	♣ KQ976	♣ A83				
Contract: 6N S			1. Gerber			
			2. A=0/4 or 4/4			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ K3				
Vul: NS	♥ AK3	♥ 10972				
North HCP: 20	♦ KJ105	♦ 84		2NT	AP	
South HCP: 3	♣ A3	♣ 108765				
Contract: 2N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ QJ76				2NT
Vul: EW	♥ 8532	♥ AKQ10	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ Q10864	♦ A7	Pass	3♠ ²	Pass	4♣ ³
South HCP: 21	♣ 5	♣ KQ4	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			
			2. artificial			
			3. Cue bid, a ♣ stopper			

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 96				
Vul: Both	♥ KQ84	♥ 632				
North HCP: 21	♦ K64	♦ A875		2NT	Pass	3NT
South HCP: 5	♣ AQ5	♣ J976	AP			
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ A52				2NT
Vul: NS	♥ —	♥ AK9	Pass	4♣ ¹	Pass	4NT ²
North HCP: 15	♦ K98543	♦ AQ	Pass	6♦	AP	
South HCP: 20	♣ AQJ7	♣ K8652				
Contract: 6♦ N			1. Gerber			
			2. A=3 out of 4			

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 248	♠ 985	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ K6	

Board: 249	♠ Q843	The opponents are silent.
Dealer: S	♥ J82	
Vul: Both	♦ J9	Partner bids first.
HCP: 8	♣ A754	

Board: 250	♠ QJ	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AK106	You bid first.
HCP: 21	♣ AK864	

Board: 251	♠ QJ876	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ J96	Partner bids first.
HCP: 5	♣ 93	

Board: 252	♠ 53	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AK1096	You bid first.
HCP: 20	♣ AK85	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ 985	♠ AKQ4		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ8	♥ 1064	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKJ5	♦ 104	AP			
South HCP: 9	♣ K6	♣ 10853	1. Stayman			
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ AJ9				2NT
Vul: Both	♥ J82	♥ AQ64	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ J9	♦ KQ4	Pass	3NT	AP	
South HCP: 21	♣ A754	♣ KQ6	1. Stayman			
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1098		2NT	Pass	3♦
Vul: None	♥ A2	♥ J109654	Pass	3♥	AP	
North HCP: 21	♦ AK106	♦ 54				
South HCP: 2	♣ AK864	♣ J10				
Contract: 3♥ N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ QJ876	♠ AK1095				2NT
Vul: EW	♥ J86	♥ Q5	Pass	3♥	Pass	3NT ¹
North HCP: 5	♦ J96	♦ A7	Pass	4♠	AP	
South HCP: 20	♣ 93	♣ AK107	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J107642		2NT	Pass	3♥
Vul: Both	♥ AQ	♥ K3	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK1096	♦ 432	AP			
South HCP: 7	♣ AK85	♣ QJ				
Contract: 4♠ N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 248	♠ AKQ4	The opponents are silent.
Dealer: N	♥ 1064	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ 10853	

Board: 249	♠ AJ9	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: Both	♦ KQ4	You bid first.
HCP: 21	♣ KQ6	

Board: 250	♠ 1098	The opponents are silent.
Dealer: N	♥ J109654	
Vul: None	♦ 54	Partner bids first.
HCP: 2	♣ J10	

Board: 251	♠ AK1095	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ AK107	

Board: 252	♠ J107642	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ 432	Partner bids first.
HCP: 7	♣ QJ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ 985	♠ AKQ4		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ8	♥ 1064	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKJ5	♦ 104	AP			
South HCP: 9	♣ K6	♣ 10853	1. Stayman			
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ AJ9				2NT
Vul: Both	♥ J82	♥ AQ64	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ J9	♦ KQ4	Pass	3NT	AP	
South HCP: 21	♣ A754	♣ KQ6	1. Stayman			
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1098		2NT	Pass	3♦
Vul: None	♥ A2	♥ J109654	Pass	3♥	AP	
North HCP: 21	♦ AK106	♦ 54				
South HCP: 2	♣ AK864	♣ J10				
Contract: 3♥ N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ QJ876	♠ AK1095				2NT
Vul: EW	♥ J86	♥ Q5	Pass	3♥	Pass	3NT ¹
North HCP: 5	♦ J96	♦ A7	Pass	4♠	AP	
South HCP: 20	♣ 93	♣ AK107	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J107642		2NT	Pass	3♥
Vul: Both	♥ AQ	♥ K3	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK1096	♦ 432	AP			
South HCP: 7	♣ AK85	♣ QJ				
Contract: 4♠ N						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 253	♠ K84	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AJ72	Partner bids first.
HCP: 18	♣ AQ106	

Board: 254	♠ K95	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ AQ97	You bid first.
HCP: 21	♣ AKQ5	

Board: 255	♠ K5	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ Q10432	Partner bids first.
HCP: 10	♣ K1064	

Board: 256	♠ AQ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ QJ862	You bid first.
HCP: 21	♣ AJ5	

Board: 257	♠ Q84	The opponents are silent.
Dealer: S	♥ Q62	
Vul: NS	♦ AQ865	Partner bids first.
HCP: 11	♣ J10	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ				2NT
Vul: None	♥ A3	♥ KQ865	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 18	♦ AJ72	♦ KQ	Pass	7NT	AP	
South HCP: 20	♣ AQ106	♣ K98	1. Gerber			
Contract: 7N S			2. A=1/4			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 832		2NT	Pass	3♣ ¹
Vul: NS	♥ K6	♥ J1053	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ97	♦ K65	AP			
South HCP: 5	♣ AKQ5	♣ J104	1. Stayman			
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQJ97				2NT
Vul: Both	♥ Q7	♥ AK8	Pass	3NT	AP	
North HCP: 10	♦ Q10432	♦ AK8				
South HCP: 21	♣ K1064	♣ 75				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J10432		2NT	Pass	3♣ ¹
Vul: None	♥ AK7	♥ Q983	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ QJ862	♦ A5	Pass	3NT	AP	
South HCP: 7	♣ AJ5	♣ 74	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A107				2NT
Vul: NS	♥ Q62	♥ A7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ AQ865	♦ K103	Pass	6NT	Pass	7♣
South HCP: 20	♣ J10	♣ AKQ93	AP			
Contract: 7♣ N			1. Gerber			
			2. A=3 out of 4			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 253	♠ AQJ	The opponents are silent.
Dealer: S	♥ KQ865	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ K98	

Board: 254	♠ 832	The opponents are silent.
Dealer: N	♥ J1053	
Vul: NS	♦ K65	Partner bids first.
HCP: 5	♣ J104	

Board: 255	♠ AQJ97	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ AK8	You bid first.
HCP: 21	♣ 75	

Board: 256	♠ J10432	The opponents are silent.
Dealer: N	♥ Q983	
Vul: None	♦ A5	Partner bids first.
HCP: 7	♣ 74	

Board: 257	♠ A107	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ K103	You bid first.
HCP: 20	♣ AKQ93	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ				2NT
Vul: None	♥ A3	♥ KQ865	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 18	♦ AJ72	♦ KQ	Pass	7NT	AP	
South HCP: 20	♣ AQ106	♣ K98	1. Gerber			
Contract: 7N S			2. A=1/4			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 832		2NT	Pass	3♣ ¹
Vul: NS	♥ K6	♥ J1053	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ97	♦ K65	AP			
South HCP: 5	♣ AKQ5	♣ J104	1. Stayman			
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQJ97				2NT
Vul: Both	♥ Q7	♥ AK8	Pass	3NT	AP	
North HCP: 10	♦ Q10432	♦ AK8				
South HCP: 21	♣ K1064	♣ 75				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J10432		2NT	Pass	3♣ ¹
Vul: None	♥ AK7	♥ Q983	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ QJ862	♦ A5	Pass	3NT	AP	
South HCP: 7	♣ AJ5	♣ 74	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A107				2NT
Vul: NS	♥ Q62	♥ A7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ AQ865	♦ K103	Pass	6NT	Pass	7♣
South HCP: 20	♣ J10	♣ AKQ93	AP			
Contract: 7♣ N			1. Gerber			
			2. A=3 out of 4			

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 258	♠ AK85	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KQ4	You bid first.
HCP: 20	♣ Q943	

Board: 259	♠ 75432	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: None	♦ K9	Partner bids first.
HCP: 6	♣ 1053	

Board: 260	♠ J107	West Doubles 3♣ if possible.
Dealer: N	♥ AK5	
Vul: NS	♦ AKJ3	You bid first.
HCP: 20	♣ A98	

Board: 261	♠ K64	The opponents are silent.
Dealer: S	♥ Q1087	
Vul: EW	♦ QJ97	Partner bids first.
HCP: 8	♣ 86	

Board: 262	♠ Q8	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ AK854	You bid first.
HCP: 21	♣ AJ4	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 258
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 4
 Contract: 2N N

North:
 ♠ AK85
 ♥ AQ
 ♦ KQ4
 ♣ Q943

South:
 ♠ 1093
 ♥ 1042
 ♦ 853
 ♣ KJ75

West	North	East	South
	2NT	AP	

Board: 259
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 21
 Contract: 4♠ N

North:
 ♠ 75432
 ♥ QJ6
 ♦ K9
 ♣ 1053

South:
 ♠ AKJ8
 ♥ A5
 ♦ AQ65
 ♣ QJ4

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

1. Extended acceptance after NT

Board: 260
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ J107
 ♥ AK5
 ♦ AKJ3
 ♣ A98

South:
 ♠ A854
 ♥ Q9863
 ♦ 65
 ♣ J4

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

1. Stayman
 2. SMOLEN

Board: 261
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 21
 Contract: 3N S

North:
 ♠ K64
 ♥ Q1087
 ♦ QJ97
 ♣ 86

South:
 ♠ AQ
 ♥ AK5
 ♦ A843
 ♣ A975

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

1. Stayman

Board: 262
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 7
 Contract: 3N N

North:
 ♠ Q8
 ♥ AK10
 ♦ AK854
 ♣ AJ4

South:
 ♠ K54
 ♥ Q85
 ♦ Q9632
 ♣ 95

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 258	♠ 1093	The opponents are silent.
Dealer: N	♥ 1042	
Vul: EW	♦ 853	Partner bids first.
HCP: 4	♣ KJ75	

Board: 259	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ AQ65	You bid first.
HCP: 21	♣ QJ4	

Board: 260	♠ A854	West Doubles 3♣ if possible.
Dealer: N	♥ Q9863	
Vul: NS	♦ 65	Partner bids first.
HCP: 7	♣ J4	

Board: 261	♠ AQ	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ A843	You bid first.
HCP: 21	♣ A975	

Board: 262	♠ K54	The opponents are silent.
Dealer: N	♥ Q85	
Vul: Both	♦ Q9632	Partner bids first.
HCP: 7	♣ 95	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 1093		2NT	AP	
Vul: EW	♥ AQ	♥ 1042				
North HCP: 20	♦ KQ4	♦ 853				
South HCP: 4	♣ Q943	♣ KJ75				
Contract: 2N N						
Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 75432	♠ AKJ8				2NT
Vul: None	♥ QJ6	♥ A5	Pass	3♥	Pass	3NT ¹
North HCP: 6	♦ K9	♦ AQ65	Pass	4♠	AP	
South HCP: 21	♣ 1053	♣ QJ4				
Contract: 4♠ N						
						1. Extended acceptance after NT
Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ A854		2NT	Pass	3♣ ¹
Vul: NS	♥ AK5	♥ Q9863	X	3♦	Pass	3♠ ²
North HCP: 20	♦ AKJ3	♦ 65	Pass	4♥	AP	
South HCP: 7	♣ A98	♣ J4				
Contract: 4♥ N						
						1. Stayman
						2. SMOLEN
Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ AQ				2NT
Vul: EW	♥ Q1087	♥ AK5	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ QJ97	♦ A843	Pass	3NT	AP	
South HCP: 21	♣ 86	♣ A975				
Contract: 3N S						
						1. Stayman
Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K54		2NT	Pass	3NT
Vul: Both	♥ AK10	♥ Q85				
North HCP: 21	♦ AK854	♦ Q9632	AP			
South HCP: 7	♣ AJ4	♣ 95				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 263	♠ 632	The opponents are silent.
Dealer: S	♥ 864	
Vul: NS	♦ KQ1083	Partner bids first.
HCP: 7	♣ Q9	

Board: 264	♠ AJ2	The opponents are silent.
Dealer: N	♥ AQJ87	
Vul: EW	♦ A97	You bid first.
HCP: 20	♣ A4	

Board: 265	♠ Q953	The opponents are silent.
Dealer: S	♥ 10432	
Vul: Both	♦ Q93	Partner bids first.
HCP: 4	♣ 107	

Board: 266	♠ KQ6	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ Q65	You bid first.
HCP: 20	♣ AQ54	

Board: 267	♠ 1043	The opponents are silent.
Dealer: S	♥ 106543	
Vul: EW	♦ 6	Partner bids first.
HCP: 5	♣ AJ63	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKJ8				2NT
Vul: NS	♥ 864	♥ KJ109				
North HCP: 7	♦ KQ1083	♦ AJ	Pass	3NT	AP	
South HCP: 21	♣ Q9	♣ A104				
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K6		2NT	Pass	3NT
Vul: EW	♥ AQJ87	♥ K2				
North HCP: 20	♦ A97	♦ K86542	AP			
South HCP: 9	♣ A4	♣ 1062				
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q953	♠ K4				2NT
Vul: Both	♥ 10432	♥ KJ5				
North HCP: 4	♦ Q93	♦ AK1065	AP			
South HCP: 20	♣ 107	♣ AQ5				
Contract: 2N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 7432		2NT	Pass	3♣ ¹
Vul: None	♥ AK6	♥ 9753	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q65	♦ AJ8	AP			
South HCP: 6	♣ AQ54	♣ J9	1. Stayman			
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ A7				2NT
Vul: EW	♥ 106543	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 5	♦ 6	♦ KQ5	Pass	3NT	Pass	4♥
South HCP: 21	♣ AJ63	♣ KQ1085	AP			
Contract: 4♥ S						

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 263	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: NS	♦ AJ	You bid first.
HCP: 21	♣ A104	

Board: 264	♠ K6	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ K86542	Partner bids first.
HCP: 9	♣ 1062	

Board: 265	♠ K4	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ AK1065	You bid first.
HCP: 20	♣ AQ5	

Board: 266	♠ 7432	The opponents are silent.
Dealer: N	♥ 9753	
Vul: None	♦ AJ8	Partner bids first.
HCP: 6	♣ J9	

Board: 267	♠ A7	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ KQ5	You bid first.
HCP: 21	♣ KQ1085	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKJ8				2NT
Vul: NS	♥ 864	♥ KJ109				
North HCP: 7	♦ KQ1083	♦ AJ	Pass	3NT	AP	
South HCP: 21	♣ Q9	♣ A104				
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K6		2NT	Pass	3NT
Vul: EW	♥ AQJ87	♥ K2				
North HCP: 20	♦ A97	♦ K86542	AP			
South HCP: 9	♣ A4	♣ 1062				
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q953	♠ K4				2NT
Vul: Both	♥ 10432	♥ KJ5				
North HCP: 4	♦ Q93	♦ AK1065	AP			
South HCP: 20	♣ 107	♣ AQ5				
Contract: 2N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 7432		2NT	Pass	3♣ ¹
Vul: None	♥ AK6	♥ 9753	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q65	♦ AJ8	AP			
South HCP: 6	♣ AQ54	♣ J9	1. Stayman			
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ A7				2NT
Vul: EW	♥ 106543	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 5	♦ 6	♦ KQ5	Pass	3NT	Pass	4♥
South HCP: 21	♣ AJ63	♣ KQ1085	AP			
Contract: 4♥ S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 268	♠ K642	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AK97	You bid first.
HCP: 21	♣ AK3	

Board: 269	♠ QJ954	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ A1094	Partner bids first.
HCP: 10	♣ 108	

Board: 270	♠ AK1064	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ A862	You bid first.
HCP: 20	♣ A6	

Board: 271	♠ 62	The opponents are silent.
Dealer: S	♥ 5432	
Vul: Both	♦ A84	Partner bids first.
HCP: 5	♣ J1095	

Board: 272	♠ KQ	The opponents are silent.
Dealer: N	♥ QJ74	
Vul: None	♦ K103	You bid first.
HCP: 20	♣ AKQ10	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ K642	♠ 753		2NT	AP	
Vul: Both	♥ KJ	♥ Q85				
North HCP: 21	♦ AK97	♦ 108				
South HCP: 3	♣ AK3	♣ J10875				
Contract: 2N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ QJ954	♠ AK8				2NT
Vul: None	♥ K10	♥ A983	Pass	3♥	Pass	3♠
North HCP: 10	♦ A1094	♦ K3	Pass	3NT	Pass	4♠
South HCP: 21	♣ 108	♣ AK94	AP			
Contract: 4♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AK1064	♠ J97		2NT	Pass	3NT
Vul: NS	♥ AJ	♥ 85				
North HCP: 20	♦ A862	♦ KJ109	AP			
South HCP: 7	♣ A6	♣ Q954				
Contract: 3N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ KJ873				2NT
Vul: Both	♥ 5432	♥ A8	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ A84	♦ KQ9				
South HCP: 20	♣ J1095	♣ AK7	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 105		2NT	AP	
Vul: None	♥ QJ74	♥ 83				
North HCP: 20	♦ K103	♦ Q964				
South HCP: 3	♣ AKQ10	♣ J8653				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 268	♠ 753	The opponents are silent.
Dealer: N	♥ Q85	
Vul: Both	♦ 108	Partner bids first.
HCP: 3	♣ J10875	

Board: 269	♠ AK8	The opponents are silent.
Dealer: S	♥ A983	
Vul: None	♦ K3	You bid first.
HCP: 21	♣ AK94	

Board: 270	♠ J97	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ KJ109	Partner bids first.
HCP: 7	♣ Q954	

Board: 271	♠ KJ873	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ KQ9	You bid first.
HCP: 20	♣ AK7	

Board: 272	♠ 105	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ Q964	Partner bids first.
HCP: 3	♣ J8653	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 268	North:	South:				
Dealer: N	♠ K642	♠ 753				
Vul: Both	♥ KJ	♥ Q85	West	North	East	South
North HCP: 21	♦ AK97	♦ 108		2NT	AP	
South HCP: 3	♣ AK3	♣ J10875				
Contract: 2N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ QJ954	♠ AK8				2NT
Vul: None	♥ K10	♥ A983	Pass	3♥	Pass	3♠
North HCP: 10	♦ A1094	♦ K3	Pass	3NT	Pass	4♠
South HCP: 21	♣ 108	♣ AK94	AP			
Contract: 4♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AK1064	♠ J97				
Vul: NS	♥ AJ	♥ 85		2NT	Pass	3NT
North HCP: 20	♦ A862	♦ KJ109	AP			
South HCP: 7	♣ A6	♣ Q954				
Contract: 3N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ KJ873				2NT
Vul: Both	♥ 5432	♥ A8	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ A84	♦ KQ9				
South HCP: 20	♣ J1095	♣ AK7	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 105				
Vul: None	♥ QJ74	♥ 83		2NT	AP	
North HCP: 20	♦ K103	♦ Q964				
South HCP: 3	♣ AKQ10	♣ J8653				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 273	♠ J8762	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ Q1086	Partner bids first.
HCP: 7	♣ A97	

Board: 274	♠ A9	The opponents are silent.
Dealer: N	♥ A763	
Vul: EW	♦ AKJ96	You bid first.
HCP: 20	♣ A8	

Board: 275	♠ 109532	The opponents are silent.
Dealer: S	♥ J987	
Vul: None	♦ 875	Partner bids first.
HCP: 1	♣ 6	

Board: 276	♠ A8	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ AQ1053	

Board: 277	♠ 92	The opponents are silent.
Dealer: S	♥ A82	
Vul: Both	♦ KJ7652	Partner bids first.
HCP: 8	♣ 85	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ J8762	♠ AKQ				2NT
Vul: NS	♥ 4	♥ KJ2	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q1086	♦ A54	Pass	3NT	Pass	4♠
South HCP: 21	♣ A97	♣ KJ106	AP			
Contract: 4♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J10765432		2NT	Pass	4♥ ¹
Vul: EW	♥ A763	♥ —	Pass	4♠	AP	
North HCP: 20	♦ AKJ96	♦ 72	1. Texas			
South HCP: 4	♣ A8	♣ K65				
Contract: 4♠ N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 109532	♠ AJ7				2NT
Vul: None	♥ J987	♥ AQ10	Pass	3♥	Pass	3♠
North HCP: 1	♦ 875	♦ AJ963	AP			
South HCP: 20	♣ 6	♣ A8				
Contract: 3♠ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q97		2NT	Pass	4♣ ¹
Vul: NS	♥ QJ2	♥ K4	Pass	4NT ²	AP	
North HCP: 20	♦ AK4	♦ Q86	1. Gerber			
South HCP: 11	♣ AQ1053	♣ KJ976	2. A=3 out of 4			
Contract: 4N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKQ				2NT
Vul: Both	♥ A82	♥ KQ1094	Pass	3NT	AP	
North HCP: 8	♦ KJ7652	♦ 109				
South HCP: 20	♣ 85	♣ AQ9				
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 273	♠ AKQ	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ A54	You bid first.
HCP: 21	♣ KJ106	

Board: 274	♠ J10765432	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ 72	Partner bids first.
HCP: 4	♣ K65	

Board: 275	♠ AJ7	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ AJ963	You bid first.
HCP: 20	♣ A8	

Board: 276	♠ Q97	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ Q86	Partner bids first.
HCP: 11	♣ KJ976	

Board: 277	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQ1094	
Vul: Both	♦ 109	You bid first.
HCP: 20	♣ AQ9	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ J8762	♠ AKQ				2NT
Vul: NS	♥ 4	♥ KJ2	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q1086	♦ A54	Pass	3NT	Pass	4♠
South HCP: 21	♣ A97	♣ KJ106	AP			
Contract: 4♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J10765432		2NT	Pass	4♥ ¹
Vul: EW	♥ A763	♥ —	Pass	4♠	AP	
North HCP: 20	♦ AKJ96	♦ 72	1. Texas			
South HCP: 4	♣ A8	♣ K65				
Contract: 4♠ N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 109532	♠ AJ7				2NT
Vul: None	♥ J987	♥ AQ10	Pass	3♥	Pass	3♠
North HCP: 1	♦ 875	♦ AJ963	AP			
South HCP: 20	♣ 6	♣ A8				
Contract: 3♠ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q97		2NT	Pass	4♣ ¹
Vul: NS	♥ QJ2	♥ K4	Pass	4NT ²	AP	
North HCP: 20	♦ AK4	♦ Q86	1. Gerber			
South HCP: 11	♣ AQ1053	♣ KJ976	2. A=3 out of 4			
Contract: 4N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKQ				2NT
Vul: Both	♥ A82	♥ KQ1094	Pass	3NT	AP	
North HCP: 8	♦ KJ7652	♦ 109				
South HCP: 20	♣ 85	♣ AQ9				
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 278	♠ Q109	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ KJ75	You bid first.
HCP: 20	♣ AK6	

Board: 279	♠ Q107	The opponents are silent.
Dealer: S	♥ 1085	
Vul: EW	♦ 973	Partner bids first.
HCP: 4	♣ Q984	

Board: 280	♠ AQ	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ Q102	You bid first.
HCP: 21	♣ AK1075	

Board: 281	♠ 10	The opponents are silent.
Dealer: S	♥ KJ9832	
Vul: None	♦ 962	Partner bids first.
HCP: 4	♣ 643	

Board: 282	♠ K10	The opponents are silent.
Dealer: N	♥ KJ542	
Vul: EW	♦ AKQ10	You bid first.
HCP: 20	♣ A10	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 278	North:	South:				
Dealer: N	♠ Q109	♠ 86	West	North	East	South
Vul: NS	♥ AK7	♥ J942		2NT	AP	
North HCP: 20	♦ KJ75	♦ 96				
South HCP: 2	♣ AK6	♣ J9873				
Contract: 2N N						

Board: 279	North:	South:				
Dealer: S	♠ Q107	♠ AK654	West	North	East	South
Vul: EW	♥ 1085	♥ AKQ				2NT
North HCP: 4	♦ 973	♦ J64	AP			
South HCP: 21	♣ Q984	♣ A6				
Contract: 2N S						

Board: 280	North:	South:				
Dealer: N	♠ AQ	♠ KJ108	West	North	East	South
Vul: Both	♥ AQ4	♥ 96532		2NT	Pass	3♦
North HCP: 21	♦ Q102	♦ 954	Pass	3♥	AP	
South HCP: 4	♣ AK1075	♣ 9				
Contract: 3♥ N						

Board: 281	North:	South:				
Dealer: S	♠ 10	♠ KQJ83	West	North	East	South
Vul: None	♥ KJ9832	♥ 106	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ 962	♦ AKQ	AP			
South HCP: 21	♣ 643	♣ AQ5				
Contract: 4♥ S			1. Texas			

Board: 282	North:	South:				
Dealer: N	♠ K10	♠ 75432	West	North	East	South
Vul: EW	♥ KJ542	♥ 9		2NT	Pass	3♥
North HCP: 20	♦ AKQ10	♦ 983	Pass	3♠	AP	
South HCP: 3	♣ A10	♣ K643				
Contract: 3♠ N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 278	♠ 86	The opponents are silent.
Dealer: N	♥ J942	
Vul: NS	♦ 96	Partner bids first.
HCP: 2	♣ J9873	

Board: 279	♠ AK654	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ J64	You bid first.
HCP: 21	♣ A6	

Board: 280	♠ KJ108	The opponents are silent.
Dealer: N	♥ 96532	
Vul: Both	♦ 954	Partner bids first.
HCP: 4	♣ 9	

Board: 281	♠ KQJ83	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AQ5	

Board: 282	♠ 75432	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ 983	Partner bids first.
HCP: 3	♣ K643	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 278	North:	South:				
Dealer: N	♠ Q109	♠ 86	West	North	East	South
Vul: NS	♥ AK7	♥ J942		2NT	AP	
North HCP: 20	♦ KJ75	♦ 96				
South HCP: 2	♣ AK6	♣ J9873				
Contract: 2N N						

Board: 279	North:	South:				
Dealer: S	♠ Q107	♠ AK654	West	North	East	South
Vul: EW	♥ 1085	♥ AKQ				2NT
North HCP: 4	♦ 973	♦ J64	AP			
South HCP: 21	♣ Q984	♣ A6				
Contract: 2N S						

Board: 280	North:	South:				
Dealer: N	♠ AQ	♠ KJ108	West	North	East	South
Vul: Both	♥ AQ4	♥ 96532		2NT	Pass	3♦
North HCP: 21	♦ Q102	♦ 954	Pass	3♥	AP	
South HCP: 4	♣ AK1075	♣ 9				
Contract: 3♥ N						

Board: 281	North:	South:				
Dealer: S	♠ 10	♠ KQJ83	West	North	East	South
Vul: None	♥ KJ9832	♥ 106	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ 962	♦ AKQ	AP			
South HCP: 21	♣ 643	♣ AQ5				
Contract: 4♥ S			1. Texas			

Board: 282	North:	South:				
Dealer: N	♠ K10	♠ 75432	West	North	East	South
Vul: EW	♥ KJ542	♥ 9		2NT	Pass	3♥
North HCP: 20	♦ AKQ10	♦ 983	Pass	3♠	AP	
South HCP: 3	♣ A10	♣ K643				
Contract: 3♠ N						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 283	♠ J1082	The opponents are silent.
Dealer: S	♥ 10863	
Vul: Both	♦ J8765	Partner bids first.
HCP: 2	♣ —	

Board: 284	♠ KJ5	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ AK654	You bid first.
HCP: 21	♣ AQ6	

Board: 285	♠ 872	The opponents are silent.
Dealer: S	♥ K32	
Vul: NS	♦ J932	Partner bids first.
HCP: 5	♣ J98	

Board: 286	♠ AQ7	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ A765	You bid first.
HCP: 21	♣ Q9	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 283

Dealer: S

Vul: Both

North HCP: 2

South HCP: 20

Contract: 2N S

North:

♠ J1082

♥ 10863

♦ J8765

♣ —

South:

♠ Q63

♥ A2

♦ AK4

♣ AK953

West North East South

2NT

AP

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3♥²

Pass 3♠ Pass 3NT³

Pass 4♣⁴ Pass 4♥⁵

Pass 4NT⁶ Pass 5♣⁷

Pass 6♠ AP

1. Stayman

2. SMOLEN

3. Cue bid, surplus

4. Cue bid, a ♣ stopper

5. Cue bid, a ♥ stopper

6. Blackwood 0314, for ♠

7. A=0/5 or 3/5

Board: 284

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ KJ5

♥ A9

♦ AK654

♣ AQ6

South:

♠ 86432

♥ K732

♦ Q2

♣ K8

Board: 285

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 872

♥ K32

♦ J932

♣ J98

South:

♠ AJ

♥ J8

♦ AK65

♣ AK654

West North East South

2NT

Pass 3NT AP

Board: 286

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 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 283	♠ Q63	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ AK953	

Board: 284	♠ 86432	The opponents are silent.
Dealer: N	♥ K732	
Vul: None	♦ Q2	Partner bids first.
HCP: 8	♣ K8	

Board: 285	♠ AJ	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ AK65	You bid first.
HCP: 20	♣ AK654	

Board: 286	♠ —	The opponents are silent.
Dealer: N	♥ J95	
Vul: Both	♦ KQ84	Partner bids first.
HCP: 10	♣ KJ10764	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 283

Dealer: S

Vul: Both

North HCP: 2

South HCP: 20

Contract: 2N S

North:

♠ J1082

♥ 10863

♦ J8765

♣ —

South:

♠ Q63

♥ A2

♦ AK4

♣ AK953

West North East South

2NT

AP

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3♥²

Pass 3♠ Pass 3NT³

Pass 4♣⁴ Pass 4♥⁵

Pass 4NT⁶ Pass 5♣⁷

Pass 6♠ AP

1. Stayman

2. SMOLEN

3. Cue bid, surplus

4. Cue bid, a ♣ stopper

5. Cue bid, a ♥ stopper

6. Blackwood 0314, for ♠

7. A=0/5 or 3/5

Board: 284

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ KJ5

♥ A9

♦ AK654

♣ AQ6

South:

♠ 86432

♥ K732

♦ Q2

♣ K8

Board: 285

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 872

♥ K32

♦ J932

♣ J98

South:

♠ AJ

♥ J8

♦ AK65

♣ AK654

West North East South

2NT

Pass 3NT AP

Board: 286

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 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 287	♠ A9	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ K7642	Partner bids first.
HCP: 8	♣ 10974	

Board: 288	♠ KQ764	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ Q4	You bid first.
HCP: 20	♣ AKQ	

Board: 289	♠ K107643	The opponents are silent.
Dealer: S	♥ J1064	
Vul: None	♦ 6	Partner bids first.
HCP: 4	♣ 43	

Board: 290	♠ A102	The opponents are silent.
Dealer: N	♥ AK1086	
Vul: NS	♦ Q97	You bid first.
HCP: 20	♣ AK	

Board: 291	♠ AJ84	The opponents are silent.
Dealer: S	♥ 863	
Vul: EW	♦ —	Partner bids first.
HCP: 11	♣ KQJ872	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 287

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A9

♥ J8

♦ K7642

♣ 10974

South:

♠ KQJ4

♥ A653

♦ AJ

♣ KQ5

West	North	East	South
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2NT

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

Board: 288

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ KQ764

♥ A64

♦ Q4

♣ AKQ

South:

♠ J10

♥ KQ97

♦ KJ1065

♣ J4

West	North	East	South
------	-------	------	-------

2NT Pass 3♣¹

Pass	3♠	Pass	4NT ²
------	----	------	------------------

AP

1. Stayman

2. Quantitative 4NT

Board: 289

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 4♠ S

North:

♠ K107643

♥ J1064

♦ 6

♣ 43

South:

♠ 982

♥ AKQ

♦ A5

♣ AK1085

West	North	East	South
------	-------	------	-------

2NT

Pass	4♥ ¹	Pass	4♠
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AP

1. Texas

Board: 290

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A102

♥ AK1086

♦ Q97

♣ AK

South:

♠ KQ

♥ J7

♦ AK862

♣ 10954

West	North	East	South
------	-------	------	-------

2NT Pass 4♣¹

Pass	4NT ²	Pass	6NT
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AP

1. Gerber

2. A=3 out of 4

Board: 291

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ AJ84

♥ 863

♦ —

♣ KQJ872

South:

♠ Q53

♥ AKQ2

♦ AKQJ

♣ 96

West	North	East	South
------	-------	------	-------

2NT

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

Pass	6♣	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 287	♠ KQJ4	The opponents are silent.
Dealer: S	♥ A653	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ KQ5	

Board: 288	♠ J10	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: EW	♦ KJ1065	Partner bids first.
HCP: 11	♣ J4	

Board: 289	♠ 982	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ AK1085	

Board: 290	♠ KQ	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ AK862	Partner bids first.
HCP: 13	♣ 10954	

Board: 291	♠ Q53	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: EW	♦ AKQJ	You bid first.
HCP: 21	♣ 96	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 287

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A9

♥ J8

♦ K7642

♣ 10974

South:

♠ KQJ4

♥ A653

♦ AJ

♣ KQ5

West North East South

2NT

Pass 3NT AP

Board: 288

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ KQ764

♥ A64

♦ Q4

♣ AKQ

South:

♠ J10

♥ KQ97

♦ KJ1065

♣ J4

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4NT²

AP

1. Stayman

2. Quantitative 4NT

Board: 289

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 4♠ S

North:

♠ K107643

♥ J1064

♦ 6

♣ 43

South:

♠ 982

♥ AKQ

♦ A5

♣ AK1085

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 290

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A102

♥ AK1086

♦ Q97

♣ AK

South:

♠ KQ

♥ J7

♦ AK862

♣ 10954

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 291

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ AJ84

♥ 863

♦ —

♣ KQJ872

South:

♠ Q53

♥ AKQ2

♦ AKQJ

♣ 96

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 6♣ AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 292	♠ AKQ	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ J2	You bid first.
HCP: 20	♣ J876	

Board: 293	♠ Q9853	The opponents are silent.
Dealer: S	♥ Q104	
Vul: EW	♦ Q6	Partner bids first.
HCP: 9	♣ K85	

Board: 294	♠ AKJ9	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ AKJ2	You bid first.
HCP: 20	♣ A74	

Board: 295	♠ J542	The opponents are silent.
Dealer: S	♥ J762	
Vul: None	♦ J108	Partner bids first.
HCP: 3	♣ 43	

Board: 296	♠ AQ	The opponents are silent.
Dealer: N	♥ KJ72	
Vul: None	♦ KQJ103	You bid first.
HCP: 21	♣ KQ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 292
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 8
 Contract: 6♠ N

North:
 ♠ AKQ
 ♥ AKQ5
 ♦ J2
 ♣ J876

South:
 ♠ J1097652
 ♥ J
 ♦ Q96
 ♣ A9

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣ ³	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 293
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 21
 Contract: 4♠ S

North:
 ♠ Q9853
 ♥ Q104
 ♦ Q6
 ♣ K85

South:
 ♠ K104
 ♥ AK2
 ♦ KJ9
 ♣ AQJ10

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

Board: 294
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 4
 Contract: 2N N

North:
 ♠ AKJ9
 ♥ 63
 ♦ AKJ2
 ♣ A74

South:
 ♠ 732
 ♥ J87
 ♦ 96
 ♣ QJ1093

West	North	East	South
	2NT	AP	

Board: 295
 Dealer: S
 Vul: None
 North HCP: 3
 South HCP: 20
 Contract: 2N S

North:
 ♠ J542
 ♥ J762
 ♦ J108
 ♣ 43

South:
 ♠ KQ96
 ♥ A4
 ♦ KQ97
 ♣ AQ5

West	North	East	South
			2NT
AP			

Board: 296
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 4
 Contract: 3♠ N

North:
 ♠ AQ
 ♥ KJ72
 ♦ KQJ103
 ♣ KQ

South:
 ♠ K8732
 ♥ 1096
 ♦ 8
 ♣ J1075

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

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 292	♠ J1097652	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ Q96	Partner bids first.
HCP: 8	♣ A9	

Board: 293	♠ K104	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ KJ9	You bid first.
HCP: 21	♣ AQJ10	

Board: 294	♠ 732	The opponents are silent.
Dealer: N	♥ J87	
Vul: Both	♦ 96	Partner bids first.
HCP: 4	♣ QJ1093	

Board: 295	♠ KQ96	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ KQ97	You bid first.
HCP: 20	♣ AQ5	

Board: 296	♠ K8732	The opponents are silent.
Dealer: N	♥ 1096	
Vul: None	♦ 8	Partner bids first.
HCP: 4	♣ J1075	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 292
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 6♠ N

North:
♠ AKQ
♥ AKQ5
♦ J2
♣ J876

South:
♠ J1097652
♥ J
♦ Q96
♣ A9

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣ ³	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 293
Dealer: S
Vul: EW
North HCP: 9
South HCP: 21
Contract: 4♠ S

North:
♠ Q9853
♥ Q104
♦ Q6
♣ K85

South:
♠ K104
♥ AK2
♦ KJ9
♣ AQJ10

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

Board: 294
Dealer: N
Vul: Both
North HCP: 20
South HCP: 4
Contract: 2N N

North:
♠ AKJ9
♥ 63
♦ AKJ2
♣ A74

South:
♠ 732
♥ J87
♦ 96
♣ QJ1093

West	North	East	South
	2NT	AP	

Board: 295
Dealer: S
Vul: None
North HCP: 3
South HCP: 20
Contract: 2N S

North:
♠ J542
♥ J762
♦ J108
♣ 43

South:
♠ KQ96
♥ A4
♦ KQ97
♣ AQ5

West	North	East	South
			2NT
AP			

Board: 296
Dealer: N
Vul: None
North HCP: 21
South HCP: 4
Contract: 3♠ N

North:
♠ AQ
♥ KJ72
♦ KQJ103
♣ KQ

South:
♠ K8732
♥ 1096
♦ 8
♣ J1075

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

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 297	♠ Q6	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ Q9542	Partner bids first.
HCP: 9	♣ KQ1062	

Board: 298	♠ A1097	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ Q96	You bid first.
HCP: 20	♣ AKJ	

Board: 299	♠ Q65	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ 93	Partner bids first.
HCP: 10	♣ K107542	

Board: 300	♠ AJ63	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: EW	♦ KJ9	You bid first.
HCP: 21	♣ A9	

Board: 301	♠ J109732	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ K53	Partner bids first.
HCP: 8	♣ J96	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AK8				2NT
Vul: Both	♥ 4	♥ KJ1032	Pass	4♠ ¹	Pass	5♦
North HCP: 9	♦ Q9542	♦ A87	AP			
South HCP: 20	♣ KQ1062	♣ AJ	1. Minors			
Contract: 5♦ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A1097	♠ KQ632		2NT	Pass	3♥
Vul: None	♥ AQ6	♥ K72	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q96	♦ 74	Pass	4♠	AP	
South HCP: 10	♣ AKJ	♣ Q97				
Contract: 4♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK97				2NT
Vul: NS	♥ AJ	♥ K92	Pass	4♣ ¹	Pass	4NT ²
North HCP: 10	♦ 93	♦ AQ75	Pass	6♣	AP	
South HCP: 20	♣ K107542	♣ A9	1. Gerber			
Contract: 6♣ N			2. A=3 out of 4			

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ KQ985		2NT	Pass	3♥
Vul: EW	♥ AKJ10	♥ Q4	Pass	3NT ¹	Pass	4♦ ²
North HCP: 21	♦ KJ9	♦ A103	Pass	4♥ ³	Pass	4NT ⁴
South HCP: 12	♣ A9	♣ J106	Pass	5♣ ⁵	Pass	6♠
Contract: 6♠ S			AP			

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5

Board: 301

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J109732

♥ K

♦ K53

♣ J96

South:

♠ AK

♥ 1073

♦ A10842

♣ AKQ

West	North	East	South
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2NT

Pass	3♥	Pass	3♠
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Pass	6♠	AP	
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South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 297	♠ AK8	The opponents are silent.
Dealer: S	♥ KJ1032	
Vul: Both	♦ A87	You bid first.
HCP: 20	♣ AJ	

Board: 298	♠ KQ632	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ 74	Partner bids first.
HCP: 10	♣ Q97	

Board: 299	♠ AK97	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ AQ75	You bid first.
HCP: 20	♣ A9	

Board: 300	♠ KQ985	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ A103	Partner bids first.
HCP: 12	♣ J106	

Board: 301	♠ AK	The opponents are silent.
Dealer: S	♥ 1073	
Vul: None	♦ A10842	You bid first.
HCP: 20	♣ AKQ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AK8				2NT
Vul: Both	♥ 4	♥ KJ1032	Pass	4♠ ¹	Pass	5♦
North HCP: 9	♦ Q9542	♦ A87	AP			
South HCP: 20	♣ KQ1062	♣ AJ	1. Minors			
Contract: 5♦ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A1097	♠ KQ632		2NT	Pass	3♥
Vul: None	♥ AQ6	♥ K72	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q96	♦ 74	Pass	4♠	AP	
South HCP: 10	♣ AKJ	♣ Q97				
Contract: 4♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK97				2NT
Vul: NS	♥ AJ	♥ K92	Pass	4♣ ¹	Pass	4NT ²
North HCP: 10	♦ 93	♦ AQ75	Pass	6♣	AP	
South HCP: 20	♣ K107542	♣ A9	1. Gerber			
Contract: 6♣ N			2. A=3 out of 4			

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ KQ985		2NT	Pass	3♥
Vul: EW	♥ AKJ10	♥ Q4	Pass	3NT ¹	Pass	4♦ ²
North HCP: 21	♦ KJ9	♦ A103	Pass	4♥ ³	Pass	4NT ⁴
South HCP: 12	♣ A9	♣ J106	Pass	5♣ ⁵	Pass	6♠
Contract: 6♠ S			AP			

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5

Board: 301

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J109732

♥ K

♦ K53

♣ J96

South:

♠ AK

♥ 1073

♦ A10842

♣ AKQ

West	North	East	South
------	-------	------	-------

2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	6♠	AP	
------	----	----	--

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 302 ♠ AK62
Dealer: N ♥ AQ86
Vul: NS ♦ K6
HCP: 21 ♣ AJ5

The opponents are silent.

You bid first.

Board: 303 ♠ 107
Dealer: S ♥ J973
Vul: Both ♦ A975
HCP: 5 ♣ 1095

East Doubles 3♣ if possible.

Partner bids first.

Board: 304 ♠ AJ3
Dealer: N ♥ A6
Vul: EW ♦ AK74
HCP: 21 ♣ AJ62

The opponents are silent.

You bid first.

Board: 305 ♠ A9873
Dealer: S ♥ 95
Vul: Both ♦ 65
HCP: 7 ♣ K654

The opponents are silent.

Partner bids first.

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 302

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AK62

♥ AQ86

♦ K6

♣ AJ5

South:

♠ J1085

♥ K10

♦ 1043

♣ 9643

West	North	East	South
	2NT	AP	

Board: 303

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ 107

♥ J973

♦ A975

♣ 1095

South:

♠ AKJ9

♥ AQ4

♦ J63

♣ AQ6

West	North	East	South
			2NT

Pass	3♣ ¹	X	3♠
------	-----------------	---	----

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

1. Stayman

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	3♥ ²
------	----	------	-----------------

Pass	3♠	Pass	3NT ³
------	----	------	------------------

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

Pass	5♦ ⁶	Pass	6♠
------	-----------------	------	----

AP

1. Stayman

2. SMOLEN

3. Cue bid, surplus

4. Cue bid, a ♣ stopper

5. Blackwood 0314, for ♠

6. A=1/5 or 4/5

Board: 304

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 6♠ N

North:

♠ AJ3

♥ A6

♦ AK74

♣ AJ62

South:

♠ KQ1062

♥ K873

♦ Q

♣ 975

Board: 305

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ A9873

♥ 95

♦ 65

♣ K654

South:

♠ KQ6

♥ AK107

♦ J7

♣ AQJ9

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	3NT	Pass	4♠
------	-----	------	----

AP

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 302 ♠ J1085
Dealer: N ♥ K10
Vul: NS ♦ 1043
HCP: 4 ♣ 9643

The opponents are silent.

Partner bids first.

Board: 303 ♠ AKJ9
Dealer: S ♥ AQ4
Vul: Both ♦ J63
HCP: 21 ♣ AQ6

East Doubles 3♣ if possible.

You bid first.

Board: 304 ♠ KQ1062
Dealer: N ♥ K873
Vul: EW ♦ Q
HCP: 10 ♣ 975

The opponents are silent.

Partner bids first.

Board: 305 ♠ KQ6
Dealer: S ♥ AK107
Vul: Both ♦ J7
HCP: 20 ♣ AQJ9

The opponents are silent.

You bid first.

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 302
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 4
 Contract: 2N N

North:
 ♠ AK62
 ♥ AQ86
 ♦ K6
 ♣ AJ5

South:
 ♠ J1085
 ♥ K10
 ♦ 1043
 ♣ 9643

West	North	East	South
	2NT	AP	

Board: 303
 Dealer: S
 Vul: Both
 North HCP: 5
 South HCP: 21
 Contract: 3N S

North:
 ♠ 107
 ♥ J973
 ♦ A975
 ♣ 1095

South:
 ♠ AKJ9
 ♥ AQ4
 ♦ J63
 ♣ AQ6

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

1. Stayman

Board: 304
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 10
 Contract: 6♠ N

North:
 ♠ AJ3
 ♥ A6
 ♦ AK74
 ♣ AJ62

South:
 ♠ KQ1062
 ♥ K873
 ♦ Q
 ♣ 975

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

AP

1. Stayman
 2. SMOLEN
 3. Cue bid, surplus
 4. Cue bid, a ♣ stopper
 5. Blackwood 0314, for ♠
 6. A=1/5 or 4/5

Board: 305
 Dealer: S
 Vul: Both
 North HCP: 7
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ A9873
 ♥ 95
 ♦ 65
 ♣ K654

South:
 ♠ KQ6
 ♥ AK107
 ♦ J7
 ♣ AQJ9

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

AP

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 306	♠ A8	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ KQ7	You bid first.
HCP: 21	♣ AK987	

Board: 307	♠ 7653	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ K106542	Partner bids first.
HCP: 3	♣ 3	

Board: 308	♠ KJ75	The opponents are silent.
Dealer: N	♥ AK103	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ A96	

Board: 309	♠ AQJ1085	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ 1092	Partner bids first.
HCP: 9	♣ Q93	

Board: 310	♠ AK832	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ Q7	You bid first.
HCP: 21	♣ AK5	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 306

Dealer: N

Vul: None

North HCP: 21

South HCP: 2

Contract: 3♠ N

North:

♠ A8

♥ KQ3

♦ KQ7

♣ AK987

South:

♠ 107654

♥ 654

♦ 10

♣ Q653

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 307

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 4♦ N

North:

♠ 7653

♥ 52

♦ K106542

♣ 3

South:

♠ AKJ9

♥ A7

♦ Q7

♣ AQ985

West North East South

2NT

Pass 3♠¹ Pass 4♣²

Pass 4♦ AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 308

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ KJ75

♥ AK103

♦ KQ

♣ A96

South:

♠ A6

♥ 95

♦ AJ972

♣ KQJ7

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 7NT

AP

1. Gerber

2. A=2 out of 4

Board: 309

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ1085

♥ 6

♦ 1092

♣ Q93

South:

♠ 76

♥ AQ3

♦ AKQ5

♣ AJ108

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 310

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AK832

♥ KQ7

♦ Q7

♣ AK5

South:

♠ Q7

♥ 1098

♦ J52

♣ J10987

West North East South

2NT AP

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 306	♠ 107654	The opponents are silent.
Dealer: N	♥ 654	
Vul: None	♦ 10	Partner bids first.
HCP: 2	♣ Q653	

Board: 307	♠ AKJ9	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ Q7	You bid first.
HCP: 20	♣ AQ985	

Board: 308	♠ A6	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ AJ972	Partner bids first.
HCP: 15	♣ KQJ7	

Board: 309	♠ 76	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ AKQ5	You bid first.
HCP: 20	♣ AJ108	

Board: 310	♠ Q7	The opponents are silent.
Dealer: N	♥ 1098	
Vul: NS	♦ J52	Partner bids first.
HCP: 4	♣ J10987	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 306

Dealer: N

Vul: None

North HCP: 21

South HCP: 2

Contract: 3♠ N

North:

♠ A8

♥ KQ3

♦ KQ7

♣ AK987

South:

♠ 107654

♥ 654

♦ 10

♣ Q653

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 307

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 4♦ N

North:

♠ 7653

♥ 52

♦ K106542

♣ 3

South:

♠ AKJ9

♥ A7

♦ Q7

♣ AQ985

West North East South

2NT

Pass 3♠¹ Pass 4♣²

Pass 4♦ AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 308

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ KJ75

♥ AK103

♦ KQ

♣ A96

South:

♠ A6

♥ 95

♦ AJ972

♣ KQJ7

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 7NT

AP

1. Gerber

2. A=2 out of 4

Board: 309

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ1085

♥ 6

♦ 1092

♣ Q93

South:

♠ 76

♥ AQ3

♦ AKQ5

♣ AJ108

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 310

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AK832

♥ KQ7

♦ Q7

♣ AK5

South:

♠ Q7

♥ 1098

♦ J52

♣ J10987

West North East South

2NT AP

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 311	♠ 62	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ A9543	Partner bids first.
HCP: 4	♣ 108765	

Board: 312	♠ AQ3	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AKJ3	You bid first.
HCP: 20	♣ AJ86	

Board: 313	♠ 975	The opponents are silent.
Dealer: S	♥ 10932	
Vul: EW	♦ 865	Partner bids first.
HCP: 2	♣ Q63	

Board: 314	♠ K5	The opponents are silent.
Dealer: N	♥ AK654	
Vul: None	♦ K8	You bid first.
HCP: 20	♣ AQJ8	

Board: 315	♠ 10632	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ KJ106	Partner bids first.
HCP: 8	♣ K43	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQJ94				2NT
Vul: None	♥ 6	♥ A9	Pass	4♠ ¹	Pass	5♣
North HCP: 4	♦ A9543	♦ KJ8	AP			
South HCP: 21	♣ 108765	♣ AQ4	1. Minors			
Contract: 5♣ S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K1098				
Vul: NS	♥ J8	♥ 54		2NT	AP	
North HCP: 20	♦ AKJ3	♦ 10976				
South HCP: 3	♣ AJ86	♣ 954				
Contract: 2N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AQJ3				2NT
Vul: EW	♥ 10932	♥ KQ6	AP			
North HCP: 2	♦ 865	♦ KJ4				
South HCP: 20	♣ Q63	♣ A108				
Contract: 2N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q				
Vul: None	♥ AK654	♥ 1073		2NT	Pass	3NT
North HCP: 20	♦ K8	♦ A74	AP			
South HCP: 9	♣ AQJ8	♣ K97643				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ J54				2NT
Vul: NS	♥ J2	♥ AK74	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ KJ106	♦ AQ9	Pass	3NT	AP	
South HCP: 20	♣ K43	♣ AQ8	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 311	♠ AQJ94	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ KJ8	You bid first.
HCP: 21	♣ AQ4	

Board: 312	♠ K1098	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ 10976	Partner bids first.
HCP: 3	♣ 954	

Board: 313	♠ AQJ3	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ KJ4	You bid first.
HCP: 20	♣ A108	

Board: 314	♠ Q	The opponents are silent.
Dealer: N	♥ 1073	
Vul: None	♦ A74	Partner bids first.
HCP: 9	♣ K97643	

Board: 315	♠ J54	The opponents are silent.
Dealer: S	♥ AK74	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ AQ8	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQJ94				2NT
Vul: None	♥ 6	♥ A9	Pass	4♠ ¹	Pass	5♣
North HCP: 4	♦ A9543	♦ KJ8	AP			
South HCP: 21	♣ 108765	♣ AQ4	1. Minors			
Contract: 5♣ S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K1098				
Vul: NS	♥ J8	♥ 54		2NT	AP	
North HCP: 20	♦ AKJ3	♦ 10976				
South HCP: 3	♣ AJ86	♣ 954				
Contract: 2N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AQJ3				2NT
Vul: EW	♥ 10932	♥ KQ6	AP			
North HCP: 2	♦ 865	♦ KJ4				
South HCP: 20	♣ Q63	♣ A108				
Contract: 2N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q				
Vul: None	♥ AK654	♥ 1073		2NT	Pass	3NT
North HCP: 20	♦ K8	♦ A74	AP			
South HCP: 9	♣ AQJ8	♣ K97643				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ J54				2NT
Vul: NS	♥ J2	♥ AK74	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ KJ106	♦ AQ9	Pass	3NT	AP	
South HCP: 20	♣ K43	♣ AQ8	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 316	♠ K107	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ A642	You bid first.
HCP: 20	♣ AK93	

Board: 317	♠ 964	The opponents are silent.
Dealer: S	♥ Q732	
Vul: Both	♦ 84	Partner bids first.
HCP: 2	♣ 10863	

Board: 318	♠ AQ2	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: NS	♦ AQ7	You bid first.
HCP: 21	♣ AJ4	

Board: 319	♠ J65	West Bids 3♣ if possible.
Dealer: S	♥ 987654	
Vul: EW	♦ 854	Partner bids first.
HCP: 2	♣ J	

Board: 320	♠ AKJ9	The opponents are silent.
Dealer: N	♥ Q84	
Vul: Both	♦ A643	You bid first.
HCP: 21	♣ AK	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ AJ8632		2NT	Pass	4♥ ¹
Vul: EW	♥ AQ	♥ J973				
North HCP: 20	♦ A642	♦ J10	Pass	4♠	AP	
South HCP: 9	♣ AK93	♣ Q	1. Texas			
Contract: 4♠ N						
Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AJ				2NT
Vul: Both	♥ Q732	♥ J6				
North HCP: 2	♦ 84	♦ AK76	AP			
South HCP: 20	♣ 10863	♣ AQJ74				
Contract: 2N S						
Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K1063		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ65	♥ A93	Pass	3♥	Pass	4NT ²
North HCP: 21	♦ AQ7	♦ J1093	Pass	6NT	AP	
South HCP: 11	♣ AJ4	♣ K7	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			
Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ K4				2NT
Vul: EW	♥ 987654	♥ AQJ102				
North HCP: 2	♦ 854	♦ A106	3♣	4♥	AP	
South HCP: 20	♣ J	♣ AQ4				
Contract: 4♥ N						
Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 106432		2NT	Pass	3♥
Vul: Both	♥ Q84	♥ K5	Pass	3NT ¹	Pass	6♠
North HCP: 21	♦ A643	♦ KJ975	AP			
South HCP: 9	♣ AK	♣ Q	1. Extended acceptance after NT			
Contract: 6♠ S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 316	♠ AJ8632	The opponents are silent.
Dealer: N	♥ J973	
Vul: EW	♦ J10	Partner bids first.
HCP: 9	♣ Q	

Board: 317	♠ AJ	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ AK76	You bid first.
HCP: 20	♣ AQJ74	

Board: 318	♠ K1063	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ J1093	Partner bids first.
HCP: 11	♣ K7	

Board: 319	♠ K4	West Bids 3♣ if possible.
Dealer: S	♥ AQJ102	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AQ4	

Board: 320	♠ 106432	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ KJ975	Partner bids first.
HCP: 9	♣ Q	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ AJ8632		2NT	Pass	4♥ ¹
Vul: EW	♥ AQ	♥ J973				
North HCP: 20	♦ A642	♦ J10	Pass	4♠	AP	
South HCP: 9	♣ AK93	♣ Q	1. Texas			
Contract: 4♠ N						
Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AJ				2NT
Vul: Both	♥ Q732	♥ J6				
North HCP: 2	♦ 84	♦ AK76	AP			
South HCP: 20	♣ 10863	♣ AQJ74				
Contract: 2N S						
Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K1063		2NT	Pass	3♣ ¹
Vul: NS	♥ KJ65	♥ A93	Pass	3♥	Pass	4NT ²
North HCP: 21	♦ AQ7	♦ J1093	Pass	6NT	AP	
South HCP: 11	♣ AJ4	♣ K7	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			
Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ K4				2NT
Vul: EW	♥ 987654	♥ AQJ102				
North HCP: 2	♦ 854	♦ A106	3♣	4♥	AP	
South HCP: 20	♣ J	♣ AQ4				
Contract: 4♥ N						
Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 106432		2NT	Pass	3♥
Vul: Both	♥ Q84	♥ K5	Pass	3NT ¹	Pass	6♠
North HCP: 21	♦ A643	♦ KJ975	AP			
South HCP: 9	♣ AK	♣ Q	1. Extended acceptance after NT			
Contract: 6♠ S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 321	♠ 52	The opponents are silent.
Dealer: S	♥ QJ7632	
Vul: EW	♦ J863	Partner bids first.
HCP: 4	♣ 8	

Board: 322	♠ AQ	The opponents are silent.
Dealer: N	♥ A642	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ K985	

Board: 323	♠ Q8532	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ KQ10	Partner bids first.
HCP: 10	♣ K10	

Board: 324	♠ AJ9	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ KQJ3	You bid first.
HCP: 20	♣ A54	

Board: 325	♠ 864	The opponents are silent.
Dealer: S	♥ A108742	
Vul: Both	♦ QJ9	Partner bids first.
HCP: 7	♣ 6	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AKJ10				2NT
Vul: EW	♥ QJ7632	♥ AK4	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ J863	♦ A109	AP			
South HCP: 21	♣ 8	♣ Q95	1. Texas			
Contract: 4♥ S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 10763				
Vul: Both	♥ A642	♥ KJ73		2NT	AP	
North HCP: 20	♦ AQJ	♦ 107				
South HCP: 4	♣ K985	♣ 1073				
Contract: 2N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q8532	♠ AJ94				2NT
Vul: None	♥ 876	♥ AKQ9	Pass	3♥	Pass	3NT ¹
North HCP: 10	♦ KQ10	♦ 85	Pass	4♣ ²	Pass	4♠
South HCP: 20	♣ K10	♣ AQ9	AP			
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ106		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ4	♥ A865	Pass	3♦	Pass	6NT
North HCP: 20	♦ KQJ3	♦ A4	AP			
South HCP: 15	♣ A54	♣ Q87	1. Stayman			
Contract: 6N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: Both	♥ A108742	♥ Q3	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 321	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ A109	You bid first.
HCP: 21	♣ Q95	

Board: 322	♠ 10763	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: Both	♦ 107	Partner bids first.
HCP: 4	♣ 1073	

Board: 323	♠ AJ94	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ 85	You bid first.
HCP: 20	♣ AQ9	

Board: 324	♠ KQ106	The opponents are silent.
Dealer: N	♥ A865	
Vul: NS	♦ A4	Partner bids first.
HCP: 15	♣ Q87	

Board: 325	♠ AK7	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ A842	You bid first.
HCP: 20	♣ AK95	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AKJ10				2NT
Vul: EW	♥ QJ7632	♥ AK4	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ J863	♦ A109	AP			
South HCP: 21	♣ 8	♣ Q95	1. Texas			
Contract: 4♥ S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 10763				
Vul: Both	♥ A642	♥ KJ73		2NT	AP	
North HCP: 20	♦ AQJ	♦ 107				
South HCP: 4	♣ K985	♣ 1073				
Contract: 2N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q8532	♠ AJ94				2NT
Vul: None	♥ 876	♥ AKQ9	Pass	3♥	Pass	3NT ¹
North HCP: 10	♦ KQ10	♦ 85	Pass	4♣ ²	Pass	4♠
South HCP: 20	♣ K10	♣ AQ9	AP			
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ106		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ4	♥ A865	Pass	3♦	Pass	6NT
North HCP: 20	♦ KQJ3	♦ A4	AP			
South HCP: 15	♣ A54	♣ Q87	1. Stayman			
Contract: 6N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: Both	♥ A108742	♥ Q3	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 326	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ A1098	

Board: 327	♠ J2	The opponents are silent.
Dealer: S	♥ J97	
Vul: EW	♦ 943	Partner bids first.
HCP: 3	♣ J10964	

Board: 328	♠ QJ	The opponents are silent.
Dealer: N	♥ A743	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ AK84	

Board: 329	♠ J2	The opponents are silent.
Dealer: S	♥ 10732	
Vul: EW	♦ AKQJ1053	Partner bids first.
HCP: 11	♣ —	

Board: 330	♠ KQJ5	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: Both	♦ AQ5	You bid first.
HCP: 21	♣ AJ3	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 106		2NT	Pass	3NT
Vul: NS	♥ KQ64	♥ 1097				
North HCP: 20	♦ A4	♦ K7532	AP			
South HCP: 6	♣ A1098	♣ QJ5				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AK8				2NT
Vul: EW	♥ J97	♥ KQ1083				
North HCP: 3	♦ 943	♦ Q10	AP			
South HCP: 20	♣ J10964	♣ AQ8				
Contract: 2N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A876		2NT	Pass	3♣ ¹
Vul: None	♥ A743	♥ KJ5	Pass	3♥	Pass	4NT ²
North HCP: 21	♦ AK7	♦ 104	Pass	6NT	AP	
South HCP: 11	♣ AK84	♣ QJ95				
Contract: 6N N						

1. Stayman
2. Quantitative 4NT

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AK				2NT
Vul: EW	♥ 10732	♥ AQ5	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ AKQJ1053	♦ 987	Pass	4♦	Pass	5♦
South HCP: 20	♣ —	♣ AK1054	Pass	6♦	AP	
Contract: 6♦ S						

1. Stayman

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 109		2NT	Pass	4♣ ¹
Vul: Both	♥ KJ10	♥ AQ3	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ AQ5	♦ KJ876	AP			
South HCP: 13	♣ AJ3	♣ K102				
Contract: 6N N						

1. Gerber
2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 326	♠ 106	The opponents are silent.
Dealer: N	♥ 1097	
Vul: NS	♦ K7532	Partner bids first.
HCP: 6	♣ QJ5	

Board: 327	♠ AK8	The opponents are silent.
Dealer: S	♥ KQ1083	
Vul: EW	♦ Q10	You bid first.
HCP: 20	♣ AQ8	

Board: 328	♠ A876	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ 104	Partner bids first.
HCP: 11	♣ QJ95	

Board: 329	♠ AK	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ 987	You bid first.
HCP: 20	♣ AK1054	

Board: 330	♠ 109	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ KJ876	Partner bids first.
HCP: 13	♣ K102	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 106		2NT	Pass	3NT
Vul: NS	♥ KQ64	♥ 1097				
North HCP: 20	♦ A4	♦ K7532	AP			
South HCP: 6	♣ A1098	♣ QJ5				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AK8				2NT
Vul: EW	♥ J97	♥ KQ1083				
North HCP: 3	♦ 943	♦ Q10	AP			
South HCP: 20	♣ J10964	♣ AQ8				
Contract: 2N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A876		2NT	Pass	3♣ ¹
Vul: None	♥ A743	♥ KJ5	Pass	3♥	Pass	4NT ²
North HCP: 21	♦ AK7	♦ 104	Pass	6NT	AP	
South HCP: 11	♣ AK84	♣ QJ95				
Contract: 6N N						

1. Stayman
2. Quantitative 4NT

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AK				2NT
Vul: EW	♥ 10732	♥ AQ5	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ AKQJ1053	♦ 987	Pass	4♦	Pass	5♦
South HCP: 20	♣ —	♣ AK1054	Pass	6♦	AP	
Contract: 6♦ S						

1. Stayman

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 109		2NT	Pass	4♣ ¹
Vul: Both	♥ KJ10	♥ AQ3	Pass	4♠ ²	Pass	6NT
North HCP: 21	♦ AQ5	♦ KJ876	AP			
South HCP: 13	♣ AJ3	♣ K102				
Contract: 6N N						

1. Gerber
2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 331	♠ K32	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ K10973	Partner bids first.
HCP: 10	♣ 95	

Board: 332	♠ A10	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ AQJ106	You bid first.
HCP: 21	♣ KJ3	

Board: 333	♠ K62	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ QJ93	Partner bids first.
HCP: 11	♣ AJ103	

Board: 334	♠ A107	The opponents are silent.
Dealer: N	♥ A876	
Vul: EW	♦ QJ4	You bid first.
HCP: 20	♣ AKQ	

Board: 335	♠ QJ94	The opponents are silent.
Dealer: S	♥ 1052	
Vul: Both	♦ 983	Partner bids first.
HCP: 3	♣ 943	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A84				2NT
Vul: NS	♥ KJ9	♥ A652				
North HCP: 10	♦ K10973	♦ AJ8	Pass	3NT	AP	
South HCP: 20	♣ 95	♣ AK7				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ8		2NT	Pass	4♣ ¹
Vul: EW	♥ AQ5	♥ K10	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AQJ106	♦ K7543	AP			
South HCP: 13	♣ KJ3	♣ Q65	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ A1054				2NT
Vul: Both	♥ 32	♥ AK6	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ QJ93	♦ AK4	AP			
South HCP: 21	♣ AJ103	♣ K95	1. Gerber			
Contract: 4N S			2. A=3 out of 4			

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 984				
Vul: EW	♥ A876	♥ 32		2NT	Pass	3NT
North HCP: 20	♦ QJ4	♦ A10985	AP			
South HCP: 5	♣ AKQ	♣ J108				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ K53				2NT
Vul: Both	♥ 1052	♥ AK76				
North HCP: 3	♦ 983	♦ AK	AP			
South HCP: 20	♣ 943	♣ QJ65				
Contract: 2N S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 331	♠ A84	The opponents are silent.
Dealer: S	♥ A652	
Vul: NS	♦ AJ8	You bid first.
HCP: 20	♣ AK7	

Board: 332	♠ KQ8	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ K7543	Partner bids first.
HCP: 13	♣ Q65	

Board: 333	♠ A1054	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ AK4	You bid first.
HCP: 21	♣ K95	

Board: 334	♠ 984	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ A10985	Partner bids first.
HCP: 5	♣ J108	

Board: 335	♠ K53	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ QJ65	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A84				2NT
Vul: NS	♥ KJ9	♥ A652				
North HCP: 10	♦ K10973	♦ AJ8	Pass	3NT	AP	
South HCP: 20	♣ 95	♣ AK7				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ8		2NT	Pass	4♣ ¹
Vul: EW	♥ AQ5	♥ K10	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AQJ106	♦ K7543	AP			
South HCP: 13	♣ KJ3	♣ Q65	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ A1054				2NT
Vul: Both	♥ 32	♥ AK6	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ QJ93	♦ AK4	AP			
South HCP: 21	♣ AJ103	♣ K95	1. Gerber			
Contract: 4N S			2. A=3 out of 4			

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 984				
Vul: EW	♥ A876	♥ 32		2NT	Pass	3NT
North HCP: 20	♦ QJ4	♦ A10985	AP			
South HCP: 5	♣ AKQ	♣ J108				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ K53				2NT
Vul: Both	♥ 1052	♥ AK76				
North HCP: 3	♦ 983	♦ AK	AP			
South HCP: 20	♣ 943	♣ QJ65				
Contract: 2N S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 336	♠ K862	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ AQJ7	You bid first.
HCP: 20	♣ K6	

Board: 337	♠ AK73	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ QJ97	Partner bids first.
HCP: 11	♣ J87	

Board: 338	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: NS	♦ A94	You bid first.
HCP: 20	♣ A8	

Board: 339	♠ AQJ95	The opponents are silent.
Dealer: S	♥ 875	
Vul: EW	♦ AQ	Partner bids first.
HCP: 14	♣ J86	

Board: 340	♠ KJ7	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: None	♦ K7	You bid first.
HCP: 21	♣ AKQ32	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ AQ		2NT	Pass	4♣ ¹
Vul: Both	♥ AQJ	♥ 5	Pass	4♠ ²	Pass	4NT
North HCP: 20	♦ AQJ7	♦ 862	AP			
South HCP: 9	♣ K6	♣ QJ98743	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AK73	♠ J94				2NT
Vul: None	♥ 102	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ QJ97	♦ A1083	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J87	♣ AK9	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K865		2NT	Pass	3♣ ¹
Vul: NS	♥ AJ73	♥ Q98	Pass	3♥	Pass	3NT
North HCP: 20	♦ A94	♦ 7	Pass	4♠	AP	
South HCP: 8	♣ A8	♣ QJ643	1. Stayman			
Contract: 4♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AQJ95	♠ K4				2NT
Vul: EW	♥ 875	♥ AKQ	Pass	3♥	Pass	3♠
North HCP: 14	♦ AQ	♦ KJ873	Pass	6NT	AP	
South HCP: 20	♣ J86	♣ A73				
Contract: 6N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ5		2NT	Pass	4♣ ¹
Vul: None	♥ AJ3	♥ 8	Pass	4♠ ²	Pass	4NT
North HCP: 21	♦ K7	♦ QJ10542	AP			
South HCP: 9	♣ AKQ32	♣ 964	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 336	♠ AQ	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ 862	Partner bids first.
HCP: 9	♣ QJ98743	

Board: 337	♠ J94	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ A1083	You bid first.
HCP: 21	♣ AK9	

Board: 338	♠ K865	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ 7	Partner bids first.
HCP: 8	♣ QJ643	

Board: 339	♠ K4	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ KJ873	You bid first.
HCP: 20	♣ A73	

Board: 340	♠ AQ5	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ QJ10542	Partner bids first.
HCP: 9	♣ 964	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ AQ		2NT	Pass	4♣ ¹
Vul: Both	♥ AQJ	♥ 5	Pass	4♠ ²	Pass	4NT
North HCP: 20	♦ AQJ7	♦ 862	AP			
South HCP: 9	♣ K6	♣ QJ98743	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AK73	♠ J94				2NT
Vul: None	♥ 102	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ QJ97	♦ A1083	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J87	♣ AK9	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K865		2NT	Pass	3♣ ¹
Vul: NS	♥ AJ73	♥ Q98	Pass	3♥	Pass	3NT
North HCP: 20	♦ A94	♦ 7	Pass	4♠	AP	
South HCP: 8	♣ A8	♣ QJ643	1. Stayman			
Contract: 4♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AQJ95	♠ K4				2NT
Vul: EW	♥ 875	♥ AKQ	Pass	3♥	Pass	3♠
North HCP: 14	♦ AQ	♦ KJ873	Pass	6NT	AP	
South HCP: 20	♣ J86	♣ A73				
Contract: 6N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ5		2NT	Pass	4♣ ¹
Vul: None	♥ AJ3	♥ 8	Pass	4♠ ²	Pass	4NT
North HCP: 21	♦ K7	♦ QJ10542	AP			
South HCP: 9	♣ AKQ32	♣ 964	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 341	♠ 983	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: NS	♦ K963	Partner bids first.
HCP: 11	♣ Q10	

Board: 342	♠ Q85	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: EW	♦ AKJ7	You bid first.
HCP: 20	♣ A10	

Board: 343	♠ —	The opponents are silent.
Dealer: S	♥ J1075	
Vul: Both	♦ A9	Partner bids first.
HCP: 8	♣ QJ107642	

Board: 344	♠ A102	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ A9	You bid first.
HCP: 21	♣ AKQJ3	

Board: 345	♠ 102	The opponents are silent.
Dealer: S	♥ 1084	
Vul: EW	♦ 1087	Partner bids first.
HCP: 2	♣ Q10743	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 341
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 20
 Contract: 4N S

North:
 ♠ 983
 ♥ AQ83
 ♦ K963
 ♣ Q10

South:
 ♠ AQ4
 ♥ J107
 ♦ AJ54
 ♣ AKJ

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

Board: 342
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 6N N

North:
 ♠ Q85
 ♥ AQ92
 ♦ AKJ7
 ♣ A10

South:
 ♠ A106
 ♥ KJ10
 ♦ Q863
 ♣ Q85

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

Board: 343
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ —
 ♥ J1075
 ♦ A9
 ♣ QJ107642

South:
 ♠ AJ64
 ♥ AK9
 ♦ KJ74
 ♣ A5

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

Board: 344
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 13
 Contract: 6♠ N

North:
 ♠ A102
 ♥ K74
 ♦ A9
 ♣ AKQJ3

South:
 ♠ QJ965
 ♥ AQJ6
 ♦ K32
 ♣ 9

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	3♥ ²
Pass	3♠	Pass	4NT ³
Pass	5♣ ⁴	Pass	6♠
AP			
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♠			
4. A=0/5 or 3/5			

Board: 345

Dealer: S

Vul: EW

North HCP: 2

South HCP: 21

Contract: 2N S

North:

♠ 102

♥ 1084

♦ 1087

♣ Q10743

South:

♠ AK63

♥ AJ2

♦ AQ64

♣ K6

West North East South

2NT

AP

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 341	♠ AQ4	The opponents are silent.
Dealer: S	♥ J107	
Vul: NS	♦ AJ54	You bid first.
HCP: 20	♣ AKJ	

Board: 342	♠ A106	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: EW	♦ Q863	Partner bids first.
HCP: 12	♣ Q85	

Board: 343	♠ AJ64	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ KJ74	You bid first.
HCP: 20	♣ A5	

Board: 344	♠ QJ965	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: NS	♦ K32	Partner bids first.
HCP: 13	♣ 9	

Board: 345	♠ AK63	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ AQ64	You bid first.
HCP: 21	♣ K6	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 341
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 4N S

North:
♠ 983
♥ AQ83
♦ K963
♣ Q10

South:
♠ AQ4
♥ J107
♦ AJ54
♣ AKJ

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

Board: 342
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ Q85
♥ AQ92
♦ AKJ7
♣ A10

South:
♠ A106
♥ KJ10
♦ Q863
♣ Q85

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

Board: 343
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♣ N

North:
♠ —
♥ J1075
♦ A9
♣ QJ107642

South:
♠ AJ64
♥ AK9
♦ KJ74
♣ A5

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

Board: 344
Dealer: N
Vul: NS
North HCP: 21
South HCP: 13
Contract: 6♠ N

North:
♠ A102
♥ K74
♦ A9
♣ AKQJ3

South:
♠ QJ965
♥ AQJ6
♦ K32
♣ 9

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	3♥ ²
Pass	3♠	Pass	4NT ³
Pass	5♣ ⁴	Pass	6♠
AP			
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♠			
4. A=0/5 or 3/5			

Board: 345

Dealer: S

Vul: EW

North HCP: 2

South HCP: 21

Contract: 2N S

North:

♠ 102

♥ 1084

♦ 1087

♣ Q10743

South:

♠ AK63

♥ AJ2

♦ AQ64

♣ K6

West North East South

2NT

AP

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 346	♠ AQ53	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AJ1084	

Board: 347	♠ Q	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: EW	♦ 983	Partner bids first.
HCP: 10	♣ K9843	

Board: 348	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ A102	You bid first.
HCP: 20	♣ K109	

Board: 349	♠ 864	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ Q942	Partner bids first.
HCP: 7	♣ AJ83	

Board: 350	♠ AQ7	The opponents are silent.
Dealer: N	♥ Q72	
Vul: NS	♦ AKQ85	You bid first.
HCP: 20	♣ K6	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ K97		2NT	Pass	4♣ ¹
Vul: None	♥ A2	♥ KJ6	Pass	4♦ ²	Pass	6NT
North HCP: 20	♦ AJ	♦ Q1098	AP			
South HCP: 12	♣ AJ1084	♣ K53	1. Gerber			
Contract: 6N N			2. A=0/4 or 4/4			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K65				2NT
Vul: EW	♥ AJ103	♥ KQ7	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ 983	♦ AQ64	Pass	6NT	AP	
South HCP: 20	♣ K9843	♣ AQ7	1. Stayman			
Contract: 6N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J87642		2NT	Pass	3♥
Vul: Both	♥ AQJ7	♥ K5	Pass	3♠	Pass	4♠
North HCP: 20	♦ A102	♦ K94	AP			
South HCP: 7	♣ K109	♣ 73				
Contract: 4♠ N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK5				2NT
Vul: None	♥ 82	♥ AJ9				
North HCP: 7	♦ Q942	♦ AK65	Pass	3NT	AP	
South HCP: 21	♣ AJ83	♣ Q97				
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ KJ9643		2NT	Pass	3♥
Vul: NS	♥ Q72	♥ 9864	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ85	♦ 3	AP			
South HCP: 7	♣ K6	♣ QJ				
Contract: 6♠ N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 346	♠ K97	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ Q1098	Partner bids first.
HCP: 12	♣ K53	

Board: 347	♠ K65	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ AQ64	You bid first.
HCP: 20	♣ AQ7	

Board: 348	♠ J87642	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ K94	Partner bids first.
HCP: 7	♣ 73	

Board: 349	♠ AK5	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ AK65	You bid first.
HCP: 21	♣ Q97	

Board: 350	♠ KJ9643	The opponents are silent.
Dealer: N	♥ 9864	
Vul: NS	♦ 3	Partner bids first.
HCP: 7	♣ QJ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ K97		2NT	Pass	4♣ ¹
Vul: None	♥ A2	♥ KJ6	Pass	4♦ ²	Pass	6NT
North HCP: 20	♦ AJ	♦ Q1098	AP			
South HCP: 12	♣ AJ1084	♣ K53	1. Gerber			
Contract: 6N N			2. A=0/4 or 4/4			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K65				2NT
Vul: EW	♥ AJ103	♥ KQ7	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ 983	♦ AQ64	Pass	6NT	AP	
South HCP: 20	♣ K9843	♣ AQ7	1. Stayman			
Contract: 6N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J87642		2NT	Pass	3♥
Vul: Both	♥ AQJ7	♥ K5	Pass	3♠	Pass	4♠
North HCP: 20	♦ A102	♦ K94	AP			
South HCP: 7	♣ K109	♣ 73				
Contract: 4♠ N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK5				2NT
Vul: None	♥ 82	♥ AJ9				
North HCP: 7	♦ Q942	♦ AK65	Pass	3NT	AP	
South HCP: 21	♣ AJ83	♣ Q97				
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ KJ9643		2NT	Pass	3♥
Vul: NS	♥ Q72	♥ 9864	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ85	♦ 3	AP			
South HCP: 7	♣ K6	♣ QJ				
Contract: 6♠ N						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 351	♠ AJ9873	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: Both	♦ K7	Partner bids first.
HCP: 10	♣ 6	

Board: 352	♠ AJ	The opponents are silent.
Dealer: N	♥ Q83	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ AQ975	

Board: 353	♠ 108	The opponents are silent.
Dealer: S	♥ 1098432	
Vul: NS	♦ 764	Partner bids first.
HCP: 0	♣ 85	

Board: 354	♠ K7	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ AQ2	You bid first.
HCP: 21	♣ AJ1076	

Board: 355	♠ AKJ5	The opponents are silent.
Dealer: S	♥ J87	
Vul: NS	♦ Q1065	Partner bids first.
HCP: 12	♣ J4	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 351			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ AJ9873	♠ Q52	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♥ Q1093	♥ AK842	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♦ K7	♦ A4	Pass	5♠	Pass	6♣
Contract: 6♠ S	♣ 6	♣ AK4	AP			
			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 352			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AJ	♠ K96		2NT	Pass	3NT
North HCP: 20	♥ Q83	♥ K72	AP			
South HCP: 10	♦ AK2	♦ J763				
Contract: 3N N	♣ AQ975	♣ K106				

Board: 353			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 108	♠ A542	Pass	3♦	Pass	3♥
North HCP: 0	♥ 1098432	♥ AKQ	AP			
South HCP: 21	♦ 764	♦ J93				
Contract: 3♥ S	♣ 85	♣ AK7				

Board: 354			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: None	♠ K7	♠ Q94	Pass	3♥	Pass	4♥
North HCP: 21	♥ AK4	♥ QJ9853	AP			
South HCP: 9	♦ AQ2	♦ J7				
Contract: 4♥ N	♣ AJ1076	♣ K5				

Board: 355			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ AKJ5	♠ Q6	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♥ J87	♥ AQ10	Pass	4NT ²	Pass	6NT
South HCP: 21	♦ Q1065	♦ AK43	AP			
Contract: 6N S	♣ J4	♣ AQ93	1. Stayman			
			2. Quantitative 4NT			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 351	♠ Q52	The opponents are silent.
Dealer: S	♥ AK842	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ AK4	

Board: 352	♠ K96	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ J763	Partner bids first.
HCP: 10	♣ K106	

Board: 353	♠ A542	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ J93	You bid first.
HCP: 21	♣ AK7	

Board: 354	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ9853	
Vul: None	♦ J7	Partner bids first.
HCP: 9	♣ K5	

Board: 355	♠ Q6	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ AK43	You bid first.
HCP: 21	♣ AQ93	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 351			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ AJ9873	♠ Q52	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♥ Q1093	♥ AK842	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♦ K7	♦ A4	Pass	5♠	Pass	6♣
Contract: 6♠ S	♣ 6	♣ AK4	AP			
			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 352			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AJ	♠ K96		2NT	Pass	3NT
North HCP: 20	♥ Q83	♥ K72	AP			
South HCP: 10	♦ AK2	♦ J763				
Contract: 3N N	♣ AQ975	♣ K106				

Board: 353			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 108	♠ A542	Pass	3♦	Pass	3♥
North HCP: 0	♥ 1098432	♥ AKQ	AP			
South HCP: 21	♦ 764	♦ J93				
Contract: 3♥ S	♣ 85	♣ AK7				

Board: 354			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ K7	♠ Q94		2NT	Pass	3♦
North HCP: 21	♥ AK4	♥ QJ9853	Pass	3♥	Pass	4♥
South HCP: 9	♦ AQ2	♦ J7	AP			
Contract: 4♥ N	♣ AJ1076	♣ K5				

Board: 355			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ AKJ5	♠ Q6	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♥ J87	♥ AQ10	Pass	4NT ²	Pass	6NT
South HCP: 21	♦ Q1065	♦ AK43	AP			
Contract: 6N S	♣ J4	♣ AQ93	1. Stayman			
			2. Quantitative 4NT			

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 356	♠ Q93	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ AK5	You bid first.
HCP: 21	♣ AK107	

Board: 357	♠ Q53	The opponents are silent.
Dealer: S	♥ Q86	
Vul: Both	♦ Q954	Partner bids first.
HCP: 7	♣ J64	

Board: 358	♠ AKQJ	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ QJ6	You bid first.
HCP: 20	♣ Q83	

Board: 359	♠ AK10	The opponents are silent.
Dealer: S	♥ 1063	
Vul: EW	♦ QJ7532	Partner bids first.
HCP: 12	♣ Q	

Board: 360	♠ A103	The opponents are silent.
Dealer: N	♥ J83	
Vul: Both	♦ AKQ8	You bid first.
HCP: 21	♣ AK5	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ AK105		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ10	♥ Q873	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK5	♦ 763	AP			
South HCP: 9	♣ AK107	♣ 64				
Contract: 3N N			1. Stayman			

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A9				2NT
Vul: Both	♥ Q86	♥ AJ4	Pass	3NT	AP	
North HCP: 7	♦ Q954	♦ AK7				
South HCP: 20	♣ J64	♣ A10975				
Contract: 3N S						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 109753		2NT	Pass	3♥
Vul: NS	♥ KQ6	♥ 43	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ6	♦ A1054	Pass	4♠	AP	
South HCP: 8	♣ Q83	♣ A7				
Contract: 4♠ N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ QJ9				2NT
Vul: EW	♥ 1063	♥ AK9	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ QJ7532	♦ AK10	Pass	4NT	AP	
South HCP: 20	♣ Q	♣ K654	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q2		2NT	Pass	3NT
Vul: Both	♥ J83	♥ K4	AP			
North HCP: 21	♦ AKQ8	♦ 109642				
South HCP: 8	♣ AK5	♣ QJ84				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 356	♠ AK105	The opponents are silent.
Dealer: N	♥ Q873	
Vul: EW	♦ 763	Partner bids first.
HCP: 9	♣ 64	

Board: 357	♠ A9	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ A10975	

Board: 358	♠ 109753	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ A1054	Partner bids first.
HCP: 8	♣ A7	

Board: 359	♠ QJ9	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ K654	

Board: 360	♠ Q2	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ 109642	Partner bids first.
HCP: 8	♣ QJ84	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ AK105		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ10	♥ Q873	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK5	♦ 763	AP			
South HCP: 9	♣ AK107	♣ 64				
Contract: 3N N			1. Stayman			

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A9				2NT
Vul: Both	♥ Q86	♥ AJ4	Pass	3NT	AP	
North HCP: 7	♦ Q954	♦ AK7				
South HCP: 20	♣ J64	♣ A10975				
Contract: 3N S						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 109753		2NT	Pass	3♥
Vul: NS	♥ KQ6	♥ 43	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ6	♦ A1054	Pass	4♠	AP	
South HCP: 8	♣ Q83	♣ A7				
Contract: 4♠ N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ QJ9				2NT
Vul: EW	♥ 1063	♥ AK9	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ QJ7532	♦ AK10	Pass	4NT	AP	
South HCP: 20	♣ Q	♣ K654	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q2		2NT	Pass	3NT
Vul: Both	♥ J83	♥ K4	AP			
North HCP: 21	♦ AKQ8	♦ 109642				
South HCP: 8	♣ AK5	♣ QJ84				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 361	♠ 983	The opponents are silent.
Dealer: S	♥ K65	
Vul: EW	♦ KQJ953	Partner bids first.
HCP: 9	♣ 5	

Board: 362	♠ 108	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ AQ64	

Board: 363	♠ 105	The opponents are silent.
Dealer: S	♥ 109754	
Vul: Both	♦ A1053	Partner bids first.
HCP: 8	♣ A8	

Board: 364	♠ AK82	The opponents are silent.
Dealer: N	♥ Q43	
Vul: None	♦ AK75	You bid first.
HCP: 20	♣ A8	

Board: 365	♠ J9862	The opponents are silent.
Dealer: S	♥ 982	
Vul: NS	♦ 43	Partner bids first.
HCP: 2	♣ J43	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AJ7				2NT
Vul: EW	♥ K65	♥ AQ109	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 9	♦ KQJ953	♦ A4	Pass	6♦	AP	
South HCP: 20	♣ 5	♣ AJ82				
Contract: 6♦ S						
			1. Gerber			
			2. A=0/4 or 4/4			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ 542				
Vul: NS	♥ AQ105	♥ 762		2NT	AP	
North HCP: 20	♦ AKJ	♦ Q5				
South HCP: 2	♣ AQ64	♣ 109853				
Contract: 2N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AQJ32				2NT
Vul: Both	♥ 109754	♥ AK	Pass	3♦	Pass	3♥
North HCP: 8	♦ A1053	♦ KQJ8	Pass	3NT	AP	
South HCP: 20	♣ A8	♣ 109				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 107		2NT	Pass	3♣ ¹
Vul: None	♥ Q43	♥ 10762	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK75	♦ QJ	AP			
South HCP: 8	♣ A8	♣ KQ1076				
Contract: 3N N			1. Stayman			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ J9862	♠ AK				2NT
Vul: NS	♥ 982	♥ A107	Pass	3♥	Pass	3♠
North HCP: 2	♦ 43	♦ QJ865	AP			
South HCP: 20	♣ J43	♣ AQ10				
Contract: 3♠ S						

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 361	♠ AJ7	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: EW	♦ A4	You bid first.
HCP: 20	♣ AJ82	

Board: 362	♠ 542	The opponents are silent.
Dealer: N	♥ 762	
Vul: NS	♦ Q5	Partner bids first.
HCP: 2	♣ 109853	

Board: 363	♠ AQJ32	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ KQJ8	You bid first.
HCP: 20	♣ 109	

Board: 364	♠ 107	The opponents are silent.
Dealer: N	♥ 10762	
Vul: None	♦ QJ	Partner bids first.
HCP: 8	♣ KQ1076	

Board: 365	♠ AK	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ QJ865	You bid first.
HCP: 20	♣ AQ10	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AJ7				2NT
Vul: EW	♥ K65	♥ AQ109	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 9	♦ KQJ953	♦ A4	Pass	6♦	AP	
South HCP: 20	♣ 5	♣ AJ82				
Contract: 6♦ S						
			1. Gerber			
			2. A=0/4 or 4/4			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ 542				
Vul: NS	♥ AQ105	♥ 762		2NT	AP	
North HCP: 20	♦ AKJ	♦ Q5				
South HCP: 2	♣ AQ64	♣ 109853				
Contract: 2N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AQJ32				2NT
Vul: Both	♥ 109754	♥ AK	Pass	3♦	Pass	3♥
North HCP: 8	♦ A1053	♦ KQJ8	Pass	3NT	AP	
South HCP: 20	♣ A8	♣ 109				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 107		2NT	Pass	3♣ ¹
Vul: None	♥ Q43	♥ 10762	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK75	♦ QJ	AP			
South HCP: 8	♣ A8	♣ KQ1076				
Contract: 3N N			1. Stayman			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ J9862	♠ AK				2NT
Vul: NS	♥ 982	♥ A107	Pass	3♥	Pass	3♠
North HCP: 2	♦ 43	♦ QJ865	AP			
South HCP: 20	♣ J43	♣ AQ10				
Contract: 3♠ S						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 366	♠ AJ4	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ AJ3	You bid first.
HCP: 21	♣ AK765	
Board: 367	♠ K85	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ K106542	Partner bids first.
HCP: 10	♣ J	
Board: 368	♠ AJ9	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ KQJ109	You bid first.
HCP: 20	♣ A8	
Board: 369	♠ Q1096	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ 107	Partner bids first.
HCP: 6	♣ 8654	
Board: 370	♠ AJ6	East Doubles 3♦ if possible.
Dealer: N	♥ A6	
Vul: Both	♦ Q52	You bid first.
HCP: 21	♣ AKQJ3	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 62		2NT	AP	
Vul: EW	♥ A6	♥ K3				
North HCP: 21	♦ AJ3	♦ 10874				
South HCP: 3	♣ AK765	♣ 109843				
Contract: 2N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ A10				2NT
Vul: None	♥ QJ4	♥ AK632				
North HCP: 10	♦ K106542	♦ AJ	Pass	3NT	AP	
South HCP: 20	♣ J	♣ A1076				
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K6		2NT	Pass	4♣ ¹
Vul: NS	♥ AJ7	♥ KQ8	Pass	4NT ²	Pass	7NT
North HCP: 20	♦ KQJ109	♦ A86	AP			
South HCP: 15	♣ A8	♣ K10653	1. Gerber			
Contract: 7N N			2. A=3 out of 4			

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ KJ83				2NT
Vul: EW	♥ A82	♥ K76	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 107	♦ AKJ8	Pass	4♠	AP	
South HCP: 20	♣ 8654	♣ KQ	1. Stayman			
Contract: 4♠ S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K10973		2NT	Pass	3♣ ¹
Vul: Both	♥ A6	♥ 9432	Pass	3♦	X	3♥ ²
North HCP: 21	♦ Q52	♦ A	Pass	4♠	AP	
South HCP: 7	♣ AKQJ3	♣ 986	1. Stayman			
Contract: 4♠ N			2. SMOLEN			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 366	♠ 62	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ 10874	Partner bids first.
HCP: 3	♣ 109843	
Board: 367	♠ A10	The opponents are silent.
Dealer: S	♥ AK632	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ A1076	
Board: 368	♠ K6	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ A86	Partner bids first.
HCP: 15	♣ K10653	
Board: 369	♠ KJ83	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ KQ	
Board: 370	♠ K10973	East Doubles 3♦ if possible.
Dealer: N	♥ 9432	
Vul: Both	♦ A	Partner bids first.
HCP: 7	♣ 986	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 62		2NT	AP	
Vul: EW	♥ A6	♥ K3				
North HCP: 21	♦ AJ3	♦ 10874				
South HCP: 3	♣ AK765	♣ 109843				
Contract: 2N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ A10				2NT
Vul: None	♥ QJ4	♥ AK632				
North HCP: 10	♦ K106542	♦ AJ	Pass	3NT	AP	
South HCP: 20	♣ J	♣ A1076				
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K6		2NT	Pass	4♣ ¹
Vul: NS	♥ AJ7	♥ KQ8	Pass	4NT ²	Pass	7NT
North HCP: 20	♦ KQJ109	♦ A86	AP			
South HCP: 15	♣ A8	♣ K10653	1. Gerber			
Contract: 7N N			2. A=3 out of 4			

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ KJ83				2NT
Vul: EW	♥ A82	♥ K76	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ 107	♦ AKJ8	Pass	4♠	AP	
South HCP: 20	♣ 8654	♣ KQ	1. Stayman			
Contract: 4♠ S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K10973		2NT	Pass	3♣ ¹
Vul: Both	♥ A6	♥ 9432	Pass	3♦	X	3♥ ²
North HCP: 21	♦ Q52	♦ A	Pass	4♠	AP	
South HCP: 7	♣ AKQJ3	♣ 986	1. Stayman			
Contract: 4♠ N			2. SMOLEN			

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 371	♠ 10632	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ Q74	Partner bids first.
HCP: 13	♣ KQ97	

Board: 372	♠ AK	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ AK932	You bid first.
HCP: 20	♣ K75	

Board: 373	♠ K97	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: Both	♦ KJ106	Partner bids first.
HCP: 11	♣ J6	

Board: 374	♠ K1098	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ AKJ6	

Board: 375	♠ 8532	The opponents are silent.
Dealer: S	♥ 108632	
Vul: Both	♦ 6	Partner bids first.
HCP: 0	♣ 954	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ AQ8				2NT
Vul: NS	♥ AQ	♥ K53	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ Q74	♦ AKJ96	Pass	6NT	AP	
South HCP: 21	♣ KQ97	♣ A4				
Contract: 6N S						1. Stayman

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 109762		2NT	Pass	3♣ ¹
Vul: EW	♥ K65	♥ AQ97	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AK932	♦ 106	Pass	3NT	AP	
South HCP: 6	♣ K75	♣ 108				
Contract: 3N N						1. Stayman 2. SMOLEN

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AJ65				2NT
Vul: Both	♥ QJ92	♥ AK7	Pass	3♣ ¹	Pass	3♠
North HCP: 11	♦ KJ106	♦ A95	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ J6	♣ A105				AP
Contract: 6N S						1. Stayman 2. Quantitative 4NT

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ K1098	♠ AQ752		2NT	Pass	3♥
Vul: None	♥ A9	♥ Q103	Pass	3NT ¹	Pass	4♠
North HCP: 21	♦ AQ5	♦ 1098				AP
South HCP: 8	♣ AKJ6	♣ 87				
Contract: 4♠ S						1. Extended acceptance after NT

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ AK104				2NT
Vul: Both	♥ 108632	♥ K4	Pass	3♦	Pass	3♥
North HCP: 0	♦ 6	♦ A108				
South HCP: 21	♣ 954	♣ AK76				AP
Contract: 3♥ S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 371	♠ AQ8	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ AKJ96	You bid first.
HCP: 21	♣ A4	

Board: 372	♠ 109762	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ 106	Partner bids first.
HCP: 6	♣ 108	

Board: 373	♠ AJ65	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ A95	You bid first.
HCP: 20	♣ A105	

Board: 374	♠ AQ752	The opponents are silent.
Dealer: N	♥ Q103	
Vul: None	♦ 1098	Partner bids first.
HCP: 8	♣ 87	

Board: 375	♠ AK104	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ A108	You bid first.
HCP: 21	♣ AK76	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ AQ8				2NT
Vul: NS	♥ AQ	♥ K53	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ Q74	♦ AKJ96	Pass	6NT	AP	
South HCP: 21	♣ KQ97	♣ A4				
Contract: 6N S						1. Stayman

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 109762		2NT	Pass	3♣ ¹
Vul: EW	♥ K65	♥ AQ97	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AK932	♦ 106	Pass	3NT	AP	
South HCP: 6	♣ K75	♣ 108				
Contract: 3N N						1. Stayman 2. SMOLEN

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AJ65				2NT
Vul: Both	♥ QJ92	♥ AK7	Pass	3♣ ¹	Pass	3♠
North HCP: 11	♦ KJ106	♦ A95	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ J6	♣ A105				AP
Contract: 6N S						1. Stayman 2. Quantitative 4NT

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ K1098	♠ AQ752		2NT	Pass	3♥
Vul: None	♥ A9	♥ Q103	Pass	3NT ¹	Pass	4♠
North HCP: 21	♦ AQ5	♦ 1098				AP
South HCP: 8	♣ AKJ6	♣ 87				
Contract: 4♠ S						1. Extended acceptance after NT

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ AK104				2NT
Vul: Both	♥ 108632	♥ K4	Pass	3♦	Pass	3♥
North HCP: 0	♦ 6	♦ A108				
South HCP: 21	♣ 954	♣ AK76				AP
Contract: 3♥ S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 376	♠ AQ9	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: None	♦ K104	You bid first.
HCP: 20	♣ QJ6	

Board: 377	♠ 652	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ 1083	Partner bids first.
HCP: 8	♣ QJ109	

Board: 378	♠ Q7	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ AKQJ5	You bid first.
HCP: 20	♣ K93	

Board: 379	♠ 7	The opponents are silent.
Dealer: S	♥ 10864	
Vul: NS	♦ A1084	Partner bids first.
HCP: 7	♣ K965	

Board: 380	♠ K5	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ AQ1087	You bid first.
HCP: 20	♣ A75	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J765		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ5	♥ 6	Pass	3♥	Pass	6NT
North HCP: 20	♦ K104	♦ AQJ87	AP			
South HCP: 11	♣ QJ6	♣ K94	1. Stayman			
Contract: 6N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ K98				2NT
Vul: NS	♥ KQ7	♥ AJ83	Pass	3NT	AP	
North HCP: 8	♦ 1083	♦ AJ64				
South HCP: 20	♣ QJ109	♣ AK				
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A93		2NT	Pass	3♣ ¹
Vul: None	♥ KQ8	♥ A962	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKQJ5	♦ 873	AP			
South HCP: 12	♣ K93	♣ A105	1. Stayman			
Contract: 6N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K954				2NT
Vul: NS	♥ 10864	♥ AKQ5	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ A1084	♦ K5	Pass	6♥	AP	
South HCP: 20	♣ K965	♣ AJ3	1. Stayman			
Contract: 6♥ S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J10432		2NT	Pass	3♥
Vul: EW	♥ AK8	♥ 753	Pass	3♠	AP	
North HCP: 20	♦ AQ1087	♦ 54				
South HCP: 2	♣ A75	♣ J43				
Contract: 3♠ N						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 376	♠ J765	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ AQJ87	Partner bids first.
HCP: 11	♣ K94	

Board: 377	♠ K98	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: NS	♦ AJ64	You bid first.
HCP: 20	♣ AK	

Board: 378	♠ A93	The opponents are silent.
Dealer: N	♥ A962	
Vul: None	♦ 873	Partner bids first.
HCP: 12	♣ A105	

Board: 379	♠ K954	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: NS	♦ K5	You bid first.
HCP: 20	♣ AJ3	

Board: 380	♠ J10432	The opponents are silent.
Dealer: N	♥ 753	
Vul: EW	♦ 54	Partner bids first.
HCP: 2	♣ J43	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J765		2NT	Pass	3♣ ¹
Vul: None	♥ AKJ5	♥ 6	Pass	3♥	Pass	6NT
North HCP: 20	♦ K104	♦ AQJ87	AP			
South HCP: 11	♣ QJ6	♣ K94	1. Stayman			
Contract: 6N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ K98				2NT
Vul: NS	♥ KQ7	♥ AJ83	Pass	3NT	AP	
North HCP: 8	♦ 1083	♦ AJ64				
South HCP: 20	♣ QJ109	♣ AK				
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A93		2NT	Pass	3♣ ¹
Vul: None	♥ KQ8	♥ A962	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKQJ5	♦ 873	AP			
South HCP: 12	♣ K93	♣ A105	1. Stayman			
Contract: 6N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K954				2NT
Vul: NS	♥ 10864	♥ AKQ5	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ A1084	♦ K5	Pass	6♥	AP	
South HCP: 20	♣ K965	♣ AJ3	1. Stayman			
Contract: 6♥ S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J10432		2NT	Pass	3♥
Vul: EW	♥ AK8	♥ 753	Pass	3♠	AP	
North HCP: 20	♦ AQ1087	♦ 54				
South HCP: 2	♣ A75	♣ J43				
Contract: 3♠ N						

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 381	♠ AK72	The opponents are silent.
Dealer: S	♥ 1084	
Vul: None	♦ 64	Partner bids first.
HCP: 9	♣ Q964	
Board: 382	♠ K8	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ KJ65	You bid first.
HCP: 21	♣ AK65	
Board: 383	♠ J108754	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ J9	Partner bids first.
HCP: 8	♣ AQ108	
Board: 384	♠ K10	West Doubles 3♣ if possible.
Dealer: N	♥ A3	
Vul: Both	♦ AKJ6	You bid first.
HCP: 21	♣ KQJ64	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 381

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 6♠ S

North:

♠ AK72

♥ 1084

♦ 64

♣ Q964

South:

♠ Q943

♥ A3

♦ AKJ

♣ AK108

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
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Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♥ ⁴	Pass	6♠
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AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

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

Board: 382

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ K8

♥ AK2

♦ KJ65

♣ AK65

South:

♠ AQJ5

♥ 753

♦ A974

♣ 97

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	4NT ²
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Pass	6NT	AP	
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1. Stayman

2. Quantitative 4NT

Board: 383

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 5♠ S

North:

♠ J108754

♥ 9

♦ J9

♣ AQ108

South:

♠ Q6

♥ AKQ6

♦ AQ832

♣ K5

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♠ ³
------	------------------	------	-----------------

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=1

Board: 384
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6♦ S

North:
 ♠ K10
 ♥ A3
 ♦ AKJ6
 ♣ KQJ64

South:
 ♠ AQ6
 ♥ KQ84
 ♦ 109754
 ♣ 7

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

1. Stayman
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper
4. Blackwood 0314, for ♦
5. A=0/5 or 3/5

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 381	♠ Q943	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AKJ	You bid first.
HCP: 21	♣ AK108	
Board: 382	♠ AQJ5	The opponents are silent.
Dealer: N	♥ 753	
Vul: EW	♦ A974	Partner bids first.
HCP: 11	♣ 97	
Board: 383	♠ Q6	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ AQ832	You bid first.
HCP: 20	♣ K5	
Board: 384	♠ AQ6	West Doubles 3♣ if possible.
Dealer: N	♥ KQ84	
Vul: Both	♦ 109754	Partner bids first.
HCP: 11	♣ 7	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 381

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 6♠ S

North:

♠ AK72

♥ 1084

♦ 64

♣ Q964

South:

♠ Q943

♥ A3

♦ AKJ

♣ AK108

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♥ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♥ ⁴	Pass	6♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

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

Board: 382

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ K8

♥ AK2

♦ KJ65

♣ AK65

South:

♠ AQJ5

♥ 753

♦ A974

♣ 97

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	4NT ²
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Stayman

2. Quantitative 4NT

Board: 383

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 5♠ S

North:

♠ J108754

♥ 9

♦ J9

♣ AQ108

South:

♠ Q6

♥ AKQ6

♦ AQ832

♣ K5

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♠ ³
------	------------------	------	-----------------

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=1

Board: 384
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6♦ S

North:
 ♠ K10
 ♥ A3
 ♦ AKJ6
 ♣ KQJ64

South:
 ♠ AQ6
 ♥ KQ84
 ♦ 109754
 ♣ 7

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

1. Stayman
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper
4. Blackwood 0314, for ♦
5. A=0/5 or 3/5

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 385	♠ 632	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ 109754	Partner bids first.
HCP: 3	♣ J7	

Board: 386	♠ K63	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: EW	♦ AK7	You bid first.
HCP: 21	♣ Q85	

Board: 387	♠ 542	The opponents are silent.
Dealer: S	♥ A974	
Vul: Both	♦ 105	Partner bids first.
HCP: 4	♣ 9854	

Board: 388	♠ KQ8	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ A83	You bid first.
HCP: 21	♣ AKQ97	

Board: 389	♠ Q1098765	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ Q	Partner bids first.
HCP: 11	♣ Q97	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AQ98				2NT
Vul: None	♥ Q64	♥ AJ108				
North HCP: 3	♦ 109754	♦ KQ8	AP			
South HCP: 20	♣ J7	♣ A6				
Contract: 2N S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AJ7		2NT	Pass	4♣ ¹
Vul: EW	♥ AKQ9	♥ 10	Pass	4♠ ²	Pass	4NT
North HCP: 21	♦ AK7	♦ QJ954	AP			
South HCP: 13	♣ Q85	♣ AJ97	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ A1097				2NT
Vul: Both	♥ A974	♥ KQJ3				
North HCP: 4	♦ 105	♦ AK9	AP			
South HCP: 21	♣ 9854	♣ KJ				
Contract: 2N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J10753		2NT	Pass	3♥
Vul: None	♥ QJ	♥ K843	Pass	3♠	AP	
North HCP: 21	♦ A83	♦ 72				
South HCP: 4	♣ AKQ97	♣ 104				
Contract: 3♠ N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q1098765	♠ KJ				2NT
Vul: NS	♥ KQ	♥ A73	Pass	3♥	Pass	3♠
North HCP: 11	♦ Q	♦ AK102	Pass	6♠	AP	
South HCP: 20	♣ Q97	♣ AJ83				
Contract: 6♠ S						

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 385	♠ AQ98	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: None	♦ KQ8	You bid first.
HCP: 20	♣ A6	

Board: 386	♠ AJ7	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ QJ954	Partner bids first.
HCP: 13	♣ AJ97	

Board: 387	♠ A1097	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ KJ	

Board: 388	♠ J10753	The opponents are silent.
Dealer: N	♥ K843	
Vul: None	♦ 72	Partner bids first.
HCP: 4	♣ 104	

Board: 389	♠ KJ	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ AK102	You bid first.
HCP: 20	♣ AJ83	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AQ98				2NT
Vul: None	♥ Q64	♥ AJ108				
North HCP: 3	♦ 109754	♦ KQ8	AP			
South HCP: 20	♣ J7	♣ A6				
Contract: 2N S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AJ7		2NT	Pass	4♣ ¹
Vul: EW	♥ AKQ9	♥ 10	Pass	4♠ ²	Pass	4NT
North HCP: 21	♦ AK7	♦ QJ954	AP			
South HCP: 13	♣ Q85	♣ AJ97	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ A1097				2NT
Vul: Both	♥ A974	♥ KQJ3				
North HCP: 4	♦ 105	♦ AK9	AP			
South HCP: 21	♣ 9854	♣ KJ				
Contract: 2N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J10753		2NT	Pass	3♥
Vul: None	♥ QJ	♥ K843	Pass	3♠	AP	
North HCP: 21	♦ A83	♦ 72				
South HCP: 4	♣ AKQ97	♣ 104				
Contract: 3♠ N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q1098765	♠ KJ				2NT
Vul: NS	♥ KQ	♥ A73	Pass	3♥	Pass	3♠
North HCP: 11	♦ Q	♦ AK102	Pass	6♠	AP	
South HCP: 20	♣ Q97	♣ AJ83				
Contract: 6♠ S						

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 390	♠ A864	The opponents are silent.
Dealer: N	♥ J105	
Vul: None	♦ AK4	You bid first.
HCP: 21	♣ AKQ	

Board: 391	♠ 43	The opponents are silent.
Dealer: S	♥ KQJ872	
Vul: EW	♦ 864	Partner bids first.
HCP: 10	♣ A8	

Board: 392	♠ AJ54	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ Q83	You bid first.
HCP: 20	♣ A6	

Board: 393	♠ AQ8764	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ A2	Partner bids first.
HCP: 13	♣ Q53	

Board: 394	♠ AK95	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ K43	You bid first.
HCP: 21	♣ AQ73	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 390

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ A864

♥ J105

♦ AK4

♣ AKQ

South:

♠ QJ93

♥ K86

♦ 76

♣ 10864

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♠

AP

1. Stayman

Board: 391

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 43

♥ KQJ872

♦ 864

♣ A8

South:

♠ A9

♥ A6

♦ AK1072

♣ KQJ6

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 392

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 4N N

North:

♠ AJ54

♥ AKQ8

♦ Q83

♣ A6

South:

♠ K6

♥ 76

♦ KJ107652

♣ Q7

West North East South

2NT Pass 4♣¹

Pass 4NT² AP

1. Gerber

2. A=3 out of 4

Board: 393

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AQ8764

♥ J8

♦ A2

♣ Q53

South:

♠ K932

♥ AK106

♦ Q6

♣ AKJ

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 394

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AK95

♥ KQ

♦ K43

♣ AQ73

South:

♠ Q64

♥ J764

♦ J1076

♣ 98

West North East South

2NT AP

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 390	♠ QJ93	The opponents are silent.
Dealer: N	♥ K86	
Vul: None	♦ 76	Partner bids first.
HCP: 6	♣ 10864	

Board: 391	♠ A9	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ AK1072	You bid first.
HCP: 21	♣ KQJ6	

Board: 392	♠ K6	The opponents are silent.
Dealer: N	♥ 76	
Vul: None	♦ KJ107652	Partner bids first.
HCP: 9	♣ Q7	

Board: 393	♠ K932	The opponents are silent.
Dealer: S	♥ AK106	
Vul: NS	♦ Q6	You bid first.
HCP: 20	♣ AKJ	

Board: 394	♠ Q64	The opponents are silent.
Dealer: N	♥ J764	
Vul: EW	♦ J1076	Partner bids first.
HCP: 4	♣ 98	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 390

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ A864

♥ J105

♦ AK4

♣ AKQ

South:

♠ QJ93

♥ K86

♦ 76

♣ 10864

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♠

AP

1. Stayman

Board: 391

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 43

♥ KQJ872

♦ 864

♣ A8

South:

♠ A9

♥ A6

♦ AK1072

♣ KQJ6

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 392

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 4N N

North:

♠ AJ54

♥ AKQ8

♦ Q83

♣ A6

South:

♠ K6

♥ 76

♦ KJ107652

♣ Q7

West North East South

2NT Pass 4♣¹

Pass 4NT² AP

1. Gerber

2. A=3 out of 4

Board: 393

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AQ8764

♥ J8

♦ A2

♣ Q53

South:

♠ K932

♥ AK106

♦ Q6

♣ AKJ

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 394

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AK95

♥ KQ

♦ K43

♣ AQ73

South:

♠ Q64

♥ J764

♦ J1076

♣ 98

West North East South

2NT AP

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 395	♠ 842	The opponents are silent.
Dealer: S	♥ 1098654	
Vul: Both	♦ 865	Partner bids first.
HCP: 0	♣ 3	

Board: 396	♠ KQ3	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ A4	You bid first.
HCP: 21	♣ AQJ54	

Board: 397	♠ A87	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ 10864	Partner bids first.
HCP: 12	♣ KQ963	

Board: 398	♠ Q109	The opponents are silent.
Dealer: N	♥ AQ82	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ K103	

Board: 399	♠ —	The opponents are silent.
Dealer: S	♥ Q54	
Vul: Both	♦ AQJ986	Partner bids first.
HCP: 11	♣ Q952	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ A107				2NT
Vul: Both	♥ 1098654	♥ AKJ7	Pass	3♦	Pass	3NT ¹
North HCP: 0	♦ 865	♦ A3	Pass	4♥	AP	
South HCP: 20	♣ 3	♣ KJ87				
Contract: 4♥ N						1. Extended acceptance after NT

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ J1054		2NT	Pass	3♣ ¹
Vul: EW	♥ KQ4	♥ A82	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ A4	♦ K86	AP			
South HCP: 11	♣ AQJ54	♣ K83				
Contract: 4N N						1. Stayman 2. Quantitative 4NT

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ KJ10				2NT
Vul: Both	♥ K	♥ AQ105	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ 10864	♦ AQ72	Pass	6NT	AP	
South HCP: 20	♣ KQ963	♣ A8				
Contract: 6N S						1. Gerber 2. A=3 out of 4

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ K876542		2NT	Pass	3♥
Vul: EW	♥ AQ82	♥ K64	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ	♦ 96	AP			
South HCP: 6	♣ K103	♣ 5				
Contract: 6♠ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q98				2NT
Vul: Both	♥ Q54	♥ AK87	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ AQJ986	♦ K103	Pass	6♦	AP	
South HCP: 20	♣ Q952	♣ AKJ				
Contract: 6♦ N						1. Gerber 2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 395	♠ A107	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ KJ87	

Board: 396	♠ J1054	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ K86	Partner bids first.
HCP: 11	♣ K83	

Board: 397	♠ KJ10	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: Both	♦ AQ72	You bid first.
HCP: 20	♣ A8	

Board: 398	♠ K876542	The opponents are silent.
Dealer: N	♥ K64	
Vul: EW	♦ 96	Partner bids first.
HCP: 6	♣ 5	

Board: 399	♠ Q98	The opponents are silent.
Dealer: S	♥ AK87	
Vul: Both	♦ K103	You bid first.
HCP: 20	♣ AKJ	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ A107				2NT
Vul: Both	♥ 1098654	♥ AKJ7	Pass	3♦	Pass	3NT ¹
North HCP: 0	♦ 865	♦ A3	Pass	4♥	AP	
South HCP: 20	♣ 3	♣ KJ87				
Contract: 4♥ N						1. Extended acceptance after NT

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ J1054		2NT	Pass	3♣ ¹
Vul: EW	♥ KQ4	♥ A82	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ A4	♦ K86	AP			
South HCP: 11	♣ AQJ54	♣ K83				
Contract: 4N N						1. Stayman 2. Quantitative 4NT

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ KJ10				2NT
Vul: Both	♥ K	♥ AQ105	Pass	4♣ ¹	Pass	4NT ²
North HCP: 12	♦ 10864	♦ AQ72	Pass	6NT	AP	
South HCP: 20	♣ KQ963	♣ A8				
Contract: 6N S						1. Gerber 2. A=3 out of 4

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ K876542		2NT	Pass	3♥
Vul: EW	♥ AQ82	♥ K64	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ	♦ 96	AP			
South HCP: 6	♣ K103	♣ 5				
Contract: 6♠ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q98				2NT
Vul: Both	♥ Q54	♥ AK87	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ AQJ986	♦ K103	Pass	6♦	AP	
South HCP: 20	♣ Q952	♣ AKJ				
Contract: 6♦ N						1. Gerber 2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 400	♠ KQ105	The opponents are silent.
Dealer: N	♥ AK73	
Vul: NS	♦ AQ10	You bid first.
HCP: 21	♣ K8	

Board: 401	♠ 7652	The opponents are silent.
Dealer: S	♥ AQJ63	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ Q7	

Board: 402	♠ AJ987	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ K83	You bid first.
HCP: 20	♣ AKJ	

Board: 403	♠ 1082	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ KJ653	Partner bids first.
HCP: 9	♣ J9	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 400

Dealer: N

Vul: NS

North HCP: 21

South HCP: 13

Contract: 5♦ N

North:

♠ KQ105

♥ AK73

♦ AQ10

♣ K8

South:

♠ AJ

♥ J

♦ J9742

♣ AQ1054

West North East South

2NT Pass 4♠¹

Pass 5♦ AP

1. Minors

Board: 401

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♥ S

North:

♠ 7652

♥ AQJ63

♦ 98

♣ Q7

South:

♠ K98

♥ K84

♦ AK4

♣ AKJ4

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 4♥

Pass 4NT³ Pass 5♣⁴

Pass 6♥ AP

1. Stayman

2. SMOLEN

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 402

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 5♠ N

North:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

South:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 5♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 403

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ 1082

♥ A92

♦ KJ653

♣ J9

South:

♠ K5

♥ KQ108

♦ AQ9

♣ AK84

West North East South

2NT

Pass 3NT AP

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 400	♠ AJ	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ J9742	Partner bids first.
HCP: 13	♣ AQ1054	

Board: 401	♠ K98	The opponents are silent.
Dealer: S	♥ K84	
Vul: Both	♦ AK4	You bid first.
HCP: 21	♣ AKJ4	

Board: 402	♠ KQ42	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ Q1095	Partner bids first.
HCP: 12	♣ 96	

Board: 403	♠ K5	The opponents are silent.
Dealer: S	♥ KQ108	
Vul: NS	♦ AQ9	You bid first.
HCP: 21	♣ AK84	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 400

Dealer: N

Vul: NS

North HCP: 21

South HCP: 13

Contract: 5♦ N

North:

♠ KQ105

♥ AK73

♦ AQ10

♣ K8

South:

♠ AJ

♥ J

♦ J9742

♣ AQ1054

West North East South

2NT Pass 4♠¹

Pass 5♦ AP

1. Minors

Board: 401

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♥ S

North:

♠ 7652

♥ AQJ63

♦ 98

♣ Q7

South:

♠ K98

♥ K84

♦ AK4

♣ AKJ4

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 4♥

Pass 4NT³ Pass 5♣⁴

Pass 6♥ AP

1. Stayman

2. SMOLEN

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 402

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 5♠ N

North:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

South:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 5♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 403

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ 1082

♥ A92

♦ KJ653

♣ J9

South:

♠ K5

♥ KQ108

♦ AQ9

♣ AK84

West North East South

2NT

Pass 3NT AP

North hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 404	♠ AKQ10	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ AKJ109	You bid first.
HCP: 21	♣ A5	

Board: 405	♠ 876	The opponents are silent.
Dealer: S	♥ 954	
Vul: NS	♦ KQ8	Partner bids first.
HCP: 8	♣ K1086	

Board: 406	♠ AQ982	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ J9	

Board: 407	♠ J10	The opponents are silent.
Dealer: S	♥ J92	
Vul: Both	♦ 102	Partner bids first.
HCP: 9	♣ AQJ842	

Board: 408	♠ A4	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ AQ1092	You bid first.
HCP: 21	♣ AK109	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 982		2NT	Pass	4♣ ¹
Vul: EW	♥ 62	♥ AQ	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AKJ109	♦ Q543	AP			
South HCP: 11	♣ A5	♣ K1098	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ AQ109				2NT
Vul: NS	♥ 954	♥ AKQ10	Pass	3NT	AP	
North HCP: 8	♦ KQ8	♦ 72				
South HCP: 20	♣ K1086	♣ AJ5				
Contract: 3N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AQ982	♠ K10		2NT	Pass	3NT
Vul: EW	♥ AK10	♥ 872	AP			
North HCP: 20	♦ AQ8	♦ J74				
South HCP: 10	♣ J9	♣ AQ876				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ95				2NT
Vul: Both	♥ J92	♥ AK7	Pass	3NT	AP	
North HCP: 9	♦ 102	♦ AJ4				
South HCP: 21	♣ AQJ842	♣ K106				
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q		2NT	Pass	4♣ ¹
Vul: NS	♥ A5	♥ K96	Pass	4♦ ²	Pass	6♣
North HCP: 21	♦ AQ1092	♦ K7	AP			
South HCP: 11	♣ AK109	♣ QJ86542	1. Gerber			
Contract: 6♣ S			2. A=0/4 or 4/4			

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 404	♠ 982	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ Q543	Partner bids first.
HCP: 11	♣ K1098	

Board: 405	♠ AQ109	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: NS	♦ 72	You bid first.
HCP: 20	♣ AJ5	

Board: 406	♠ K10	The opponents are silent.
Dealer: N	♥ 872	
Vul: EW	♦ J74	Partner bids first.
HCP: 10	♣ AQ876	

Board: 407	♠ AQ95	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ AJ4	You bid first.
HCP: 21	♣ K106	

Board: 408	♠ Q	The opponents are silent.
Dealer: N	♥ K96	
Vul: NS	♦ K7	Partner bids first.
HCP: 11	♣ QJ86542	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 982		2NT	Pass	4♣ ¹
Vul: EW	♥ 62	♥ AQ	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ AKJ109	♦ Q543	AP			
South HCP: 11	♣ A5	♣ K1098	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ AQ109				2NT
Vul: NS	♥ 954	♥ AKQ10	Pass	3NT	AP	
North HCP: 8	♦ KQ8	♦ 72				
South HCP: 20	♣ K1086	♣ AJ5				
Contract: 3N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AQ982	♠ K10		2NT	Pass	3NT
Vul: EW	♥ AK10	♥ 872	AP			
North HCP: 20	♦ AQ8	♦ J74				
South HCP: 10	♣ J9	♣ AQ876				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ95				2NT
Vul: Both	♥ J92	♥ AK7	Pass	3NT	AP	
North HCP: 9	♦ 102	♦ AJ4				
South HCP: 21	♣ AQJ842	♣ K106				
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q		2NT	Pass	4♣ ¹
Vul: NS	♥ A5	♥ K96	Pass	4♦ ²	Pass	6♣
North HCP: 21	♦ AQ1092	♦ K7	AP			
South HCP: 11	♣ AK109	♣ QJ86542	1. Gerber			
Contract: 6♣ S			2. A=0/4 or 4/4			

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 409	♠ J63	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ 1094	Partner bids first.
HCP: 5	♣ J10754	

Board: 410	♠ QJ10	The opponents are silent.
Dealer: N	♥ AK52	
Vul: Both	♦ K4	You bid first.
HCP: 20	♣ AK96	

Board: 411	♠ 54	The opponents are silent.
Dealer: S	♥ 8742	
Vul: None	♦ K76	Partner bids first.
HCP: 4	♣ J753	

Board: 412	♠ AKQ9	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: EW	♦ K54	You bid first.
HCP: 21	♣ A7	

Board: 413	♠ Q1098	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ Q95	Partner bids first.
HCP: 10	♣ K108	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 409

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ J63

♥ K5

♦ 1094

♣ J10754

South:

♠ AK842

♥ A2

♦ AJ83

♣ KQ

West North East South

2NT

Pass 3NT AP

Board: 410

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 2N N

North:

♠ QJ10

♥ AK52

♦ K4

♣ AK96

South:

♠ 54

♥ 10743

♦ J10765

♣ J10

West North East South

2NT AP

Board: 411

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ 54

♥ 8742

♦ K76

♣ J753

South:

♠ AJ763

♥ AJ3

♦ AQ5

♣ A8

West North East South

2NT

AP

West North East South

2NT Pass 3♦

Pass 3NT¹ Pass 4♣²

Pass 4♥ Pass 4NT³

Pass 5♣⁴ Pass 6♥

AP

Board: 412

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♥ N

North:

♠ AKQ9

♥ KQ63

♦ K54

♣ A7

South:

♠ 107

♥ A98742

♦ Q7

♣ K54

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 413

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q1098

♥ K72

♦ Q95

♣ K108

South:

♠ K6

♥ AJ3

♦ AKJ10

♣ A764

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 409	♠ AK842	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ AJ83	You bid first.
HCP: 21	♣ KQ	

Board: 410	♠ 54	The opponents are silent.
Dealer: N	♥ 10743	
Vul: Both	♦ J10765	Partner bids first.
HCP: 2	♣ J10	

Board: 411	♠ AJ763	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ A8	

Board: 412	♠ 107	The opponents are silent.
Dealer: N	♥ A98742	
Vul: EW	♦ Q7	Partner bids first.
HCP: 9	♣ K54	

Board: 413	♠ K6	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ AKJ10	You bid first.
HCP: 20	♣ A764	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 409

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ J63

♥ K5

♦ 1094

♣ J10754

South:

♠ AK842

♥ A2

♦ AJ83

♣ KQ

West North East South

2NT

Pass 3NT AP

Board: 410

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 2N N

North:

♠ QJ10

♥ AK52

♦ K4

♣ AK96

South:

♠ 54

♥ 10743

♦ J10765

♣ J10

West North East South

2NT AP

Board: 411

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ 54

♥ 8742

♦ K76

♣ J753

South:

♠ AJ763

♥ AJ3

♦ AQ5

♣ A8

West North East South

2NT

AP

West North East South

2NT Pass 3♦

Pass 3NT¹ Pass 4♣²

Pass 4♥ Pass 4NT³

Pass 5♣⁴ Pass 6♥

AP

Board: 412

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♥ N

North:

♠ AKQ9

♥ KQ63

♦ K54

♣ A7

South:

♠ 107

♥ A98742

♦ Q7

♣ K54

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 413

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q1098

♥ K72

♦ Q95

♣ K108

South:

♠ K6

♥ AJ3

♦ AKJ10

♣ A764

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 414	♠ AK3	The opponents are silent.
Dealer: N	♥ AQJ42	
Vul: NS	♦ AJ8	You bid first.
HCP: 20	♣ J6	

Board: 415	♠ Q983	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ 9763	Partner bids first.
HCP: 8	♣ QJ	

Board: 416	♠ A3	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: None	♦ AQJ6	You bid first.
HCP: 20	♣ J53	

Board: 417	♠ K532	The opponents are silent.
Dealer: S	♥ 1096	
Vul: NS	♦ 9753	Partner bids first.
HCP: 4	♣ J4	

Board: 418	♠ AK86	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ 83	You bid first.
HCP: 21	♣ AK93	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 414

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ AK3

♥ AQJ42

♦ AJ8

♣ J6

South:

♠ J10742

♥ 106

♦ Q1053

♣ 104

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 415

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ Q983

♥ K87

♦ 9763

♣ QJ

South:

♠ AKJ6

♥ 93

♦ AJ10

♣ AK108

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 416

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 7♠ N

North:

♠ A3

♥ AKJ10

♦ AQJ6

♣ J53

South:

♠ KQ98542

♥ Q

♦ 43

♣ AQ8

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 417

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ K532

♥ 1096

♦ 9753

♣ J4

South:

♠ 9764

♥ AK4

♦ AQ6

♣ AK8

West North East South

2NT

AP

Board: 418

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AK86

♥ AK2

♦ 83

♣ AK93

South:

♠ Q7

♥ Q96

♦ AQJ106

♣ Q64

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 any response. Levelled so that the various

Board: 414	♠ J10742	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ Q1053	Partner bids first.
HCP: 3	♣ 104	

Board: 415	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ AK108	

Board: 416	♠ KQ98542	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 43	Partner bids first.
HCP: 13	♣ AQ8	

Board: 417	♠ 9764	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ AQ6	You bid first.
HCP: 20	♣ AK8	

Board: 418	♠ Q7	The opponents are silent.
Dealer: N	♥ Q96	
Vul: EW	♦ AQJ106	Partner bids first.
HCP: 13	♣ Q64	

20-21 Notrump and any response. Leveled so that the various Both hands (Answers Page)

Board: 414

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ AK3

♥ AQJ42

♦ AJ8

♣ J6

South:

♠ J10742

♥ 106

♦ Q1053

♣ 104

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 415

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ Q983

♥ K87

♦ 9763

♣ QJ

South:

♠ AKJ6

♥ 93

♦ AJ10

♣ AK108

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 416

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 7♠ N

North:

♠ A3

♥ AKJ10

♦ AQJ6

♣ J53

South:

♠ KQ98542

♥ Q

♦ 43

♣ AQ8

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 417

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ K532

♥ 1096

♦ 9753

♣ J4

South:

♠ 9764

♥ AK4

♦ AQ6

♣ AK8

West North East South

2NT

AP

Board: 418

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AK86

♥ AK2

♦ 83

♣ AK93

South:

♠ Q7

♥ Q96

♦ AQJ106

♣ Q64

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 any response. Levelled so that the various

Board: 419	♠ J1042	The opponents are silent.
Dealer: S	♥ 83	
Vul: None	♦ K6	Partner bids first.
HCP: 9	♣ AJ764	

Board: 420	♠ AK10	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ AQ1086	You bid first.
HCP: 20	♣ Q4	

Board: 421	♠ 4	The opponents are silent.
Dealer: S	♥ KQ85	
Vul: NS	♦ KQ7	Partner bids first.
HCP: 11	♣ J8653	

Board: 422	♠ K7	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ KQ874	You bid first.
HCP: 20	♣ AJ65	

Board: 423	♠ A1064	The opponents are silent.
Dealer: S	♥ Q93	
Vul: Both	♦ KQ86	Partner bids first.
HCP: 11	♣ 97	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ J1042	♠ K7				2NT
Vul: None	♥ 83	♥ AKQ4	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ K6	♦ AQ1074	Pass	3NT	AP	
South HCP: 21	♣ AJ764	♣ K9				
Contract: 3N S						1. Stayman

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q75		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ9	♥ AJ87	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQ1086	♦ J9	AP			
South HCP: 15	♣ Q4	♣ AK103				
Contract: 6N N						1. Stayman

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ8				2NT
Vul: NS	♥ KQ85	♥ A92	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ KQ7	♦ AJ54	Pass	4NT ²	AP	
South HCP: 20	♣ J8653	♣ KQ4				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q32				
Vul: EW	♥ AK	♥ 643		2NT	Pass	3NT
North HCP: 20	♦ KQ874	♦ 1032	AP			
South HCP: 7	♣ AJ65	♣ KQ87				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ A1064	♠ J2				2NT
Vul: Both	♥ Q93	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ KQ86	♦ AJ9	Pass	4NT ²	AP	
South HCP: 20	♣ 97	♣ AQ63				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 419	♠ K7	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: None	♦ AQ1074	You bid first.
HCP: 21	♣ K9	

Board: 420	♠ Q75	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: NS	♦ J9	Partner bids first.
HCP: 15	♣ AK103	

Board: 421	♠ AQ8	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ AJ54	You bid first.
HCP: 20	♣ KQ4	

Board: 422	♠ Q32	The opponents are silent.
Dealer: N	♥ 643	
Vul: EW	♦ 1032	Partner bids first.
HCP: 7	♣ KQ87	

Board: 423	♠ J2	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ AJ9	You bid first.
HCP: 20	♣ AQ63	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ J1042	♠ K7				2NT
Vul: None	♥ 83	♥ AKQ4	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ K6	♦ AQ1074	Pass	3NT	AP	
South HCP: 21	♣ AJ764	♣ K9				
Contract: 3N S						1. Stayman

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q75		2NT	Pass	3♣ ¹
Vul: NS	♥ KQ9	♥ AJ87	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQ1086	♦ J9	AP			
South HCP: 15	♣ Q4	♣ AK103				
Contract: 6N N						1. Stayman

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ8				2NT
Vul: NS	♥ KQ85	♥ A92	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ KQ7	♦ AJ54	Pass	4NT ²	AP	
South HCP: 20	♣ J8653	♣ KQ4				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q32				
Vul: EW	♥ AK	♥ 643		2NT	Pass	3NT
North HCP: 20	♦ KQ874	♦ 1032	AP			
South HCP: 7	♣ AJ65	♣ KQ87				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ A1064	♠ J2				2NT
Vul: Both	♥ Q93	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ KQ86	♦ AJ9	Pass	4NT ²	AP	
South HCP: 20	♣ 97	♣ AQ63				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 424	♠ J63	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: EW	♦ KQ105	You bid first.
HCP: 20	♣ KQ	

Board: 425	♠ 432	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ QJ72	Partner bids first.
HCP: 8	♣ Q65	

Board: 426	♠ A83	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ AK1074	You bid first.
HCP: 20	♣ AK3	

Board: 427	♠ 9753	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ K105	Partner bids first.
HCP: 5	♣ 1098	

Board: 428	♠ QJ532	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AKQ5	You bid first.
HCP: 20	♣ A4	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 424

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ J63

♥ AKQ9

♦ KQ105

♣ KQ

South:

♠ A92

♥ 852

♦ A8742

♣ J10

West North East South

2NT Pass 3NT

AP

Board: 425

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 432

♥ K93

♦ QJ72

♣ Q65

South:

♠ KQ86

♥ AJ8

♦ AK64

♣ KJ

West North East South

2NT

Pass 3NT AP

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣³ Pass 5♦

Pass 6♣⁴ Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♣ king

Board: 426

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 7♥ N

North:

♠ A83

♥ Q8

♦ AK1074

♣ AK3

South:

♠ J9

♥ AKJ9632

♦ Q86

♣ Q

Board: 427

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ 9753

♥ Q97

♦ K105

♣ 1098

South:

♠ AK62

♥ AK63

♦ 986

♣ AK

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT Pass 4♠

AP

1. Stayman

Board: 428

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 4N N

North:

♠ QJ532

♥ KJ

♦ AKQ5

♣ A4

South:

♠ K

♥ 643

♦ 762

♣ KQJ1073

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

1. Gerber

2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and any response. Levelled so that the various

Board: 424	♠ A92	The opponents are silent.
Dealer: N	♥ 852	
Vul: EW	♦ A8742	Partner bids first.
HCP: 9	♣ J10	

Board: 425	♠ KQ86	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ AK64	You bid first.
HCP: 21	♣ KJ	

Board: 426	♠ J9	The opponents are silent.
Dealer: N	♥ AKJ9632	
Vul: None	♦ Q86	Partner bids first.
HCP: 13	♣ Q	

Board: 427	♠ AK62	The opponents are silent.
Dealer: S	♥ AK63	
Vul: None	♦ 986	You bid first.
HCP: 21	♣ AK	

Board: 428	♠ K	The opponents are silent.
Dealer: N	♥ 643	
Vul: NS	♦ 762	Partner bids first.
HCP: 9	♣ KQJ1073	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 424

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ J63

♥ AKQ9

♦ KQ105

♣ KQ

South:

♠ A92

♥ 852

♦ A8742

♣ J10

West North East South

2NT Pass 3NT

AP

Board: 425

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 432

♥ K93

♦ QJ72

♣ Q65

South:

♠ KQ86

♥ AJ8

♦ AK64

♣ KJ

West North East South

2NT

Pass 3NT AP

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣³ Pass 5♦

Pass 6♣⁴ Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♣ king

Board: 426

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 7♥ N

North:

♠ A83

♥ Q8

♦ AK1074

♣ AK3

South:

♠ J9

♥ AKJ9632

♦ Q86

♣ Q

Board: 427

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ 9753

♥ Q97

♦ K105

♣ 1098

South:

♠ AK62

♥ AK63

♦ 986

♣ AK

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT Pass 4♠

AP

1. Stayman

Board: 428

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 4N N

North:

♠ QJ532

♥ KJ

♦ AKQ5

♣ A4

South:

♠ K

♥ 643

♦ 762

♣ KQJ1073

West	North	East	South
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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 any response. Levelled so that the various

Board: 429	♠ A752	East Doubles 3♣ if possible.
Dealer: S	♥ 9	
Vul: EW	♦ KQJ9642	Partner bids first.
HCP: 10	♣ 10	

Board: 430	♠ 92	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AK42	You bid first.
HCP: 20	♣ AKQJ3	

Board: 431	♠ 94	The opponents are silent.
Dealer: S	♥ 9754	
Vul: EW	♦ A85	Partner bids first.
HCP: 10	♣ AQ54	

Board: 432	♠ KJ83	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ A42	You bid first.
HCP: 20	♣ AKQ10	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ K9				2NT
Vul: EW	♥ 9	♥ AK872	Pass	3♣ ¹	X	3♥
North HCP: 10	♦ KQJ9642	♦ A853	Pass	6♦	AP	
South HCP: 20	♣ 10	♣ AQ				
Contract: 6♦ N			1. Stayman			

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ AQ4				
Vul: None	♥ K4	♥ J6		2NT	Pass	3NT
North HCP: 20	♦ AK42	♦ QJ10	AP			
South HCP: 10	♣ AKQJ3	♣ 109876				
Contract: 3N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK3				2NT
Vul: EW	♥ 9754	♥ AQ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ A85	♦ KQJ64	Pass	3NT	AP	
South HCP: 20	♣ AQ54	♣ J93				
Contract: 3N S			1. Stayman			

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ 74		2NT	Pass	3♠ ¹
Vul: Both	♥ K9	♥ 87	Pass	4♣ ²	Pass	4♦
North HCP: 20	♦ A42	♦ QJ8653	AP			
South HCP: 3	♣ AKQ10	♣ 865				
Contract: 4♦ S			1. Minor Suit Transfers after 2NT			
			2. automat			

South hands (Practice Page)

20-21 Notrump and any response. Leveled so that the various

Board: 429	♠ K9	East Doubles 3♣ if possible.
Dealer: S	♥ AK872	
Vul: EW	♦ A853	You bid first.
HCP: 20	♣ AQ	
Board: 430	♠ AQ4	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ QJ10	Partner bids first.
HCP: 10	♣ 109876	
Board: 431	♠ AK3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ KQJ64	You bid first.
HCP: 20	♣ J93	
Board: 432	♠ 74	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ QJ8653	Partner bids first.
HCP: 3	♣ 865	

20-21 Notrump and any response. Levelled so that the various Both hands (Answers Page)

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ K9				2NT
Vul: EW	♥ 9	♥ AK872	Pass	3♣ ¹	X	3♥
North HCP: 10	♦ KQJ9642	♦ A853	Pass	6♦	AP	
South HCP: 20	♣ 10	♣ AQ				
Contract: 6♦ N			1. Stayman			

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ AQ4				
Vul: None	♥ K4	♥ J6		2NT	Pass	3NT
North HCP: 20	♦ AK42	♦ QJ10	AP			
South HCP: 10	♣ AKQJ3	♣ 109876				
Contract: 3N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK3				2NT
Vul: EW	♥ 9754	♥ AQ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ A85	♦ KQJ64	Pass	3NT	AP	
South HCP: 20	♣ AQ54	♣ J93				
Contract: 3N S			1. Stayman			

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ 74		2NT	Pass	3♠ ¹
Vul: Both	♥ K9	♥ 87	Pass	4♣ ²	Pass	4♦
North HCP: 20	♦ A42	♦ QJ8653	AP			
South HCP: 3	♣ AKQ10	♣ 865				
Contract: 4♦ S			1. Minor Suit Transfers after 2NT			
			2. automat			